

FAQs

1. **What is 3D Secure Service?**

Since the security for your card is our primary concern, ABK-Egypt introduces the highest level of security to ensure that all your online transactions are secure.

3D Secure service, powered by MDP, is an additional security check when using ABK-Egypt Credit / Debit Card for online transactions. 3D Secure service guards your Credit/ Debit Card against unauthorized online usage.

Upon making any transactions on 3D Secure enabled websites, you will be required to provide a One-Time Password (OTP), that you will receive on your registered mobile number. The transaction cannot be processed without entering the said OTP.

2. **How does 3D Secure Service Work?**

ABK-Egypt 3D Secure Service protects you against unauthorized electronic transactions (E-commerce), as each time you perform an online transaction on an 'MDP' affiliate website, you will need to enter a One-Time Password (OTP) that will be sent to the mobile phone that is registered to our system for your specific card... This extra step ensures that only you, as the legitimate holder of the card, have the right to complete the transaction and no transaction without your approval can be carried out.

3. **What is the One-Time Password (OTP)?**

One-Time Password (OTP) is a 6-digit online verification code sent to your mobile number to complete an internet-based 3D transaction.

4. **Can I use the same OTP to do more than one transaction?**

No. The One-Time Password (OTP) can be used only once for the particular transaction for which it is sent. The One-Time Password (OTP) used to make a transaction cannot be used to make another.

5. **Which ABK-Egypt Cards are 3D Secure enabled?**

All ABK-Egypt Cards have been automatically enrolled for this functionality.

6. **How much will I be charged for the 3D secure service?**

There is no extra charge for the 3D secure service.

7. **Do I need to register for 3D Secure Service?**

No. Registration is not required for the service. All ABK-Egypt Cardholders with a correct mobile number registered with ABK-Egypt can use this service.

However, ABK-Egypt Cardholders are advised to enroll for Cards SMS Alert service in order to conduct a 3D Secure enabled internet-based transaction.

8. **For how long does an OTP stay valid?**

OTP will be valid for 10 minutes only, after which the password needs to be reinitiated.

9. **Will I receive an OTP for all my online transactions?**

No, you will only receive an OTP for online transactions on 3D Secure enabled websites. For non - 3D Secure enabled websites, you will not go through the OTP authentication process.

10. **What should I do if I do not receive my OTP?**

If you do not receive your OTP, you may click the "Resend OTP" button on the authentication

screen to request a resend. If still not received, please call ABK- EGYPT Call Center on 19322.

11. What should I do if I receive an OTP for a transaction not performed by me?

Please call ABK- EGYPT Call Center immediately on 19322 to block your Card.

12. How will I know if the website is safe or not?

Look for secure transaction symbols when shopping online to ensure your account information is protected. This includes a lock symbol usually found on the right or left side of your browser's address bar and a web address that begins with "https". Always sign-out of any website after you make a purchase. If you cannot sign-out, close the browser window and clear your browser's cache and history to prevent unauthorized access to your account information.

13. Will I be notified once the transaction is processed?

Yes, once the transaction is processed, you will be notified via an SMS sent by the Bank to your registered mobile number.

Contact Information

Call Us

- Call Center 19322
- Mobile phone or abroad +(202) 35 35 27 90/91

Visit Us

- Smart Village - Km. 28, Cairo/Alex Desert Road - 6th of October -Bldg. No. B227 - B228, 12577, Egypt
- Working Hours Sunday-Thursday 8:30 AM to 4:00 PM

Follow Us

Follow ABK-Egypt accounts for daily updates on our latest offerings.

- Facebook: Al Ahli Bank of Kuwait-Egypt
- Join our community and reach us 24/7 anytime, anywhere

Terms & Conditions

1. Acceptance of Terms & Conditions

The use of ABK-Egypt Online Secure is subject to the following Terms & Conditions, which may be updated from time to time, as the bank deems appropriate without the need for cardholder consent.

- a. You agree that the use of ABK-Egypt Online Secure will represent your acceptance of these Terms & Conditions.
- b. Bank reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, ABK-Egypt Online Secure without prior notice.

2. Description of ABK-Egypt Online Secure Service

ABK-Egypt Online Secure provides you with a way of increasing security in online transactions by reducing the chances of fraud for those transactions. It is not intended to guarantee websites (or the goods and services offered on those websites) which offer the Service.

You will be receiving One Time Password on your registered mobile number at the use of secured merchants' websites that should be entered at payment to validate that the transaction is performed by you. The offered service of the Online Secure involves providing certain cardholder information to third party. Your data and other personal information required for the Online Secure is not shared with the online retail merchant.

3. Your use of ABK-Egypt Online Secure Service obligations

By using ABK-Egypt Secure Code, you authorize us to share certain information about you and your card with third party.

4. Cardholder Online Secure (One Time Password) and Security

You are solely responsible for maintaining the confidentiality of your One Time Password (OTP), and to ensure that your contact details are updated on the bank systems at all times to be able to use the service when required.

5. Responsibility

You understand that you are financially responsible for all transactions undertaken by you using ABK-Egypt Online Secure.

الشروط والأحكام

1. قبول الشروط والأحكام

- يخضع استخدام الإنترنت البنكي المؤمن للبنك الأهلي الكويتي - مصر إلى الشروط والأحكام التالية والتي يجوز تحديثها من وقت لآخر وفقا لما يراه البنك مناسبا دون الحاجة إلى موافقة حامل البطاقة.
- a. تمثل موافقتك على أن استخدام الإنترنت البنكي المؤمن للبنك الأهلي الكويتي - مصر قبولا لهذه الشروط والأحكام.
- b. ويحتفظ البنك بحقه في القيام من حين لآخر بتعديل أو إيقاف الإنترنت البنكي للبنك الأهلي الكويتي - مصر بصفة مؤقتة أو دائمة دون إشعار مسبق.

2. وصف خدمة الإنترنت البنكي المؤمن للبنك الأهلي الكويتي - مصر

يوفر لك الإنترنت البنكي المؤمن للبنك الأهلي الكويتي - مصر وسيلة عالية التأمين لتنفيذ معاملاتك عبر الإنترنت وذلك بتقليل الاحتيال على هذه المعاملات. إلا أن ذلك لا يعني ضمان المواقع الإلكترونية التي تقدم الخدمة (أو البضائع و الخدمات التي يتم تقديمها) عبر هذه المواقع الإلكترونية.

علما بأنه سيتم إرسال كلمة سر مستخدمة لمرة واحدة (كلمة سر متغيرة) على رقم هاتفك الجوال المسجل لدينا عند استخدام المواقع الإلكترونية المؤمنة التي يتوجب الدخول عليها للدفع لأجل التحقق من أن المعاملات تتم بمعرفتك. وتشمل الخدمة المقدمة على الإنترنت البنكي المؤمن تقديم معلومات محددة تخص حامل البطاقة إلى طرف ثالث علما بأن البيانات وغيرها من المعلومات الشخصية اللازمة للإنترنت البنكي المؤمن لا يتم مشاركتها مع تجار التجزئة.

3. التزامات استخدامك لخدمة الإنترنت البنكي المؤمن للبنك الأهلي الكويتي - مصر

باستخدامك كود تأمين البنك الأهلي الكويتي - مصر فإنك تمنح مصرفنا حق مشاركة معلومات محددة تخصك ببطاقتك مع طرف ثالث.

4. الإنترنت البنكي المؤمن (كلمة السر المتغيرة) وتأمين حامل البطاقة

تتحمل وحدك مسؤولية المحافظة على سرية كلمة السر المتغيرة خاصتك والتأكد من أن بيانات الاتصال بك محدثة لدى نظم البنك في جميع الأوقات حتى تتمكن من استخدام الخدمة عند الاحتياج إليها.

5. المسؤولية

انت تتفهم بأنك مسئول من الناحية المالية عن كافة المعاملات التي تتولى تنفيذها باستخدام الإنترنت البنكي المؤمن لبنك الأهلي الكويتي - مصر.