

FREQUENTLY ASKED QUESTIONS

1. What is ABI Online Banking?

ABI Online Banking is an online electronic platform comprising our E-banking web and the Mobile application. ABI Online Banking allows you to perform a range of financial transaction by accessing your bank accounts from your devices, whenever you are, wherever you want.

ABI Online Banking can be accessed in two ways:

- E-Banking – accessing the platform through web browsers from PC, tablet or mobile phone.
- Mobile Banking – accessing the platform through the application in a mobile phone or tablet.

2. Which are the criteria to use the service Online Banking (Web or Mobile)?

To use the service Online Banking, you need first be a customer and to have at least one account in our Bank.

3. What services are offered through E Banking/ M-Banking?

Through this platform, from your PC or Mobile/Tablet you can perform the following transactions without being present in the Bank premises:

- Check the balance and the transactions of all your bank's accounts, Time deposits balance, loan details and credit card balance.
- Control your registered/processed/completed transactions
Payment orders between your accounts and within other account in the Bank
- Domestic payment orders and international payment orders with the possibility to add documents for cross-border transfers
- Payment orders in favor of utility and mobile companies
- Payment orders in favor of the Tax Office, Customs Agency etc
- Multi User authorization: the second user authorizes from the mobile application transfers recorded on the web by another user
- Send/retrieve account details using QR code
Interactive communication through the platform

4. How to access for the first time ABI Online Banking (Web or Mobile)?

If you already have applied for ABI Online Banking, you can access your online account through:

Username and Password you have received. You can find the web link in the Bank official site: www.abi.al through.

Mobile app "ABI Bank" for IOS or Android, which should be downloaded respectively in App Store and Play Store. Access is finalized by using the activation and registration codes you have received.

5. What should I do if my Username/Password expire?

If your log in credentials have expired, you should contact us at the nearest Branch to apply for new credentials.

6. I have entered the wrong Password several times and access is denied. What should I do?

If you have entered the wrong Password and/or PIN several times, your access to the platform is blocked. To reactivate you need to visit the nearest Branch to request activation of your login credentials/account.

7. Where can I change Password on Web Banking?

It is strongly recommended to change Password as you enter in web banking.

1. Click "Profile" button on the top of page. 2. Select "Change Password". 3. Enter the existing Password, enter the new one and reconfirm it.

8. I have forgotten Password/PIN I created. What should I do?

If you have forgotten the new Password/PIN, you need to go to the nearest Branch to apply for new login credentials.

9. How can I download the application on my mobile phone?

For iOS devices/tablets, the application can be downloaded from App Store, while users that have Android devices/tablets can download it from Play Store.

The compatibility requirements are listed in the App Information.

10. How can I activate mobile application?

You can visit one of our Branches; we shall be willing to help you for the needed service.

If you are an existing user of the ABI Online Banking Web, and want to access ABI Mobile application, you can activate the service through Web Banking. Please follow the steps below:

- Download the application from Play Store or App Store depending on your device.
- Open the application and complete Username and Password.
- Activate the device by entering the code received through email and SMS on your mobile phone.
- Create the 6 digits PIN code, it is a requirement.
- Accessing ABI Mobile, you can activate biometric access (Fingerprint or Face ID).

11. Can I use on mobile application the same Username and Password of Web Banking?

Username and Password of Web Banking are used only to access web version of platform. To be logged in on mobile application you have to register a new PIN code through activation and registration code, which are sent through email and SMS on your mobile phone.

12. Where can I change PIN on Mobile Banking?

1. Log in on Mobile application. 2. Click on the Setting button. 3. Click on Change PIN. 4. Enter existing PIN. 5. Create new PIN and reconfirm it.

13. I cannot remember PIN. What should I do?

If you have forgotten your PIN code, you have to go to the nearest Branch to apply for new login credentials.

14. I have not received PIN code through SMS. What should I do?

Please report your problem through phone number +355 44 512 145 or email address: ebanking@abi.al

15. I have entered the wrong PIN several times and access is denied. What should I do?

If you have entered the wrong PIN several times your access to the platform is blocked. To reactivate you need to visit the nearest Branch to request activation of your login credentials/account

16. What are the payment limits?

There are payment's limits on Online Banking platform, but you may apply for change of payment's limit on the nearest ABI Bank branch.

- Maximum limit transfer for individual customer (personal transfer) through Online Banking is ALL 420'000 (EUR 3,000 equiv).
- Maximum limit transfer for business customer (business transfer) through Online Banking is ALL 2.8 MIO (EUR 20,000 equiv).

17. What account will be displayed?

You could check your balance and the details of a transaction for these type of accounts:

1. Current accounts (connected to Debit Card) 2. Saving accounts 3. Deposit accounts 4. Credit Card accounts 5. Loan details

18. Can I do payments during night/weekends?

Yes, through this platform you could perform payment or transfer 24/7 during night, weekend or Bank holidays.

19. Can I do payments in foreign currency?

The currency of your account (s) is used on transfers within bank accounts. While for transfers outside the bank (within the country) and abroad, you could use all foreign currencies. Bank exchange rate valid on the date of transaction will be applied on your transfer in foreign currency. A list of foreign currencies is displayed when you click "Currency" field during the payment process.

20. How can I pay my utility bills?

To pay utility invoices use “New Payment” menu. Select “Bill payment” option, choose your account, fill the data and select the beneficiary from the utilities list, whose data will be automatically populated. Insert invoice data and authorize the action through PIN, received through your phone number. Click on “Continue” button to send the payment for Bank’s processing.

21. How much transaction history can I view?

Transaction history is available for 1-year period starting from the Online Banking service activation.

22. What are my “Registered Beneficiaries”?

“Registered Beneficiaries” is the list of the beneficiaries for payments you have performed successfully previously. You can register all accounts with which you carry out transfers/payments on a regular basis. While using ABI Online Banking, at the moment you complete the payment or transfer to a beneficiary, you have the option to save it. The registered beneficiaries will appear on the “Registered Beneficiaries” under “Tools” menu.

23. How can I register a “Beneficiary”?

If you want to register a new beneficiary, please click “Registered Beneficiaries” in the “Tools” menu. Then click “New Registered Beneficiary”. Complete the required data and save the information.

24. How can I verify that the transaction is successfully completed?

Once the transaction is successfully performed, a confirmation message “Payment is sent to Bank for processing” will be displayed on your screen. You can find the debit confirmation on the web and mobile by following the below steps: 1. Click on “Payments” menu. 2. Click on “Sent Payments” and payment status and transaction history.

25. How does Dual Authorization works?

This service is provided only for business customers. If you have chosen to use dual authorization service, after the process is: first user has prepared a Payment Order and sends it for authorization to the second user. The second user confirms the payment through the Web platform by entering the PIN (Payment section, Authorize section) or through the Mobile application by entering the PIN or biometric identification (Payments section, Authorize section).

26. What to do if I lost my mobile or it is stolen?

If your mobile is lost or stolen, we recommend you to report this situation immediately by calling on phone number +355 44 512 145 or e-mail: ebanking@abi.al

27. Where can I see/download Terms and Conditions?

Terms and conditions could be found or downloaded on Bank official site [Individual Terms&Conditions](#) or [Business Terms&Conditions](#)

28. What is current balance and available balance?

Available balance is the balance that can be user to execute banking transaction. Current balance is the total balance on your account, including previous banking transactions not yet confirmed by the system.

29. Where can I see the exchange rate?

Exchange rate information on ABI Online Banking is displayed immediately after you log in on platform home page. To see the detailed table click [Exchange Rate](#). Through the Virtual Currency Exchange Office, you can view the rates of foreign currencies and follow their trends.

30. Can I exchange money on the platform?

Once you are logged in on the platform, you can make a domestic payment or foreign currency payment in different currencies applying daily exchange rate. Through the Virtual Currency Exchange Office, you can view the rates of foreign currencies and follow their trends.

31. What are Security Advices?

Security Advices help you maintain full access control on your account. These can be found or read on Bank official website in this address: [Security Advices](#)

32. What should I do if I have any complaints or suggestions on the platform?

We want to hear your suggestions, complaints and opinion! Do not hesitate to contact us through our email address ebanking@abi.al or through Online Banking platform through “Communication Center” menu.

33. How can I ask for help?

If you are a user of ABI Online Banking or have applied for this service and have questions, uncertainties or any requests, please contact us via: +355 44 512 145 or email address: ebanking@abi.al