

About the service

Q 1. How do I access the digital banking service?

By visiting the official website www.intesananpaolobank.al and clicking in the 'Login' section or through the mobile application available for IOS and Android downloadable from Apple store and Play Store.

Q 2. How do I apply?

Go to the nearest branch and apply for the service. Sign the Contract and Terms and Conditions and receive your credentials.

Q 3. What do I need to use the mobile app and internet banking?

In order to use the mobile app, you need to have a smart phone operating on Android 4.4 and newer or iOS 9.0 and newer as well as have Internet Access

In order to use ISPBA Internet Banking, you should have Internet access and use one of the latest versions of the following web browsers: Google Chrome; Mozilla Firefox; Internet Explorer.

Q 4. Are there commissions for using the online banking?

There are no monthly commissions for using the new digital banking service.

Only in case of Hardware token selection, the bank will apply a one-time commission which is published in the Terms and Conditions of the Bank.

Q 5. What if I need Help on the service?

You can:

- Call the call center service
- Refer to the tutorials
- Check the manual

Q 6. I use the existing mobile app / internet banking. What should I do?

We suggest you go to the branch and apply for the new service. To perform transfers in currency other than LEK internally within the bank or outgoing or to set up standing instructions, you may continue to use the old application/internet banking.

Q 7. Where can I find the Terms and Conditions of the service?

The Terms and Conditions of the Digital Banking Service can be found in the section Configurations – Information and Conditions – Terms and Conditions in both app and internet banking.

Registration

Q 8. How can I register in the mobile app?

Download the new mobile banking application for iOS on the App Store and for Android on Play Store

Scan the QR code or manually enter the first part of the registration code provided to you by the Bank. The second part of the registration code will be delivered to you in your mobile number.

Follow the setup process as indicated on the app screen

Q 9. Why can't I complete the registration?

The activation code is available for 24 hours. If you do not activate the mobile app within that period, you will have to go again to the branch or contact the call center and request new credentials.

Q 10. My device can't read the QR code. What can I do?

Bring your mobile device closer to the computer screen or the page or increase the picture size or check if you have allowed the application to have access to the camera

Q 11. I do not have a smart phone, what can I do?

If you have no smartphone, you may access digital banking service in Responsive Internet Banking. In this case in order to login you will need the user ID and a Hardware Token #withKEY which you can get at the moment of application.

Q 12. Can different users use the mobile app on the same device?

Yes, it is possible to register several users on a single mobile device. However, for security reasons some features such as touch ID/face ID can be activated for the master user; the other user/s may log in by using the PIN.

Q 13. What happens if I put a wrong PIN/Code more than 3 times in a row?

If you enter wrong PIN three times in a row when accessing the mobile app your profile will be deleted from your device for security reasons. In this case you may recover your profile by using the Recovery Code. In case you do not remember the Recovery Code, you have to request new registration codes (the identification and activation code).

If you enter wrong PIN on the hardware #withKEY, your token will be blocked and you need to contact the bank to unlock it.

Q 14. I changed the phone number or the operator, what should I do?

If you change the mobile phone number, you need to update your data in the branch. If you change the operator and the mobile phone number and the mobile phone remain the same, you do not need to take any action.

Q 15. I deleted the application by mistake / I have a new device, what should I do?

Download again the application in your existing phone/Download the app in your new phone from the store. Select I 'Have you registered before' enter the User ID, and the recovery code you have set when activating the application for the first time. A sms with a code will be sent to your mobile number registered in the bank. After successful code recognition, your profile is recovered successfully.

Q 16. Can I use the mobile app if my mobile device is rooted?

Yes, you can, but keep in mind that individual application features may not work.

Q 17. Does the application get updated??

We will periodically improve the app or introduce new functionalities. The new version will be available in the respective play store and you can update it in the same way as any other application on your smartphone

Q 18. Can I use application on mobile if my phone is block for security reason?

Yes, you can by accepting the disclaimer that appears on the mobile, but please bear in mind that some specific functions may not work.

Questions related to functions

Q 19. What is #withKEY?

#withKEY is the mobile token is integrated into the new ISPBA mobile banking application, enabling a login into the ISPBA internet banking and transaction authorization or the hardware token received in branch in case when the customer does not have a suitable smartphone to download the mobile app (containing also the software token #withKEY).

Q 20. It takes a long time to load the app or access menus, why?

Please check your internet connection. The app may run slowly on lower bandwidth mobile networks.

Q 21. How can I select my favorite account/savings/card?

Under Settings-Products and Services-Overall position. The account/savings/card you mark as your favorite will be displayed in the Overview widget of your Dashboard page.

Q 22. My Available Balance is lower than my Balance, why?

You may have reserved funds which are amounts blocked on your account for certain transactions such as for example POS, but which are not yet settled in your account.

Q 23. Are there any limits for performing transactions?

Limits are not applied for payments within own accounts of Utility payments. Limits are applied for third party payments and are specified in the contract at the moment of application

Q 24. Can I change transaction limits?

To change decrease the limits or increase them up to the default maximum amount set by the bank, go to Settings-Products & Services-Transaction limits.

Q 25. What is “Fast balance”? Where can I switch it on/off?

With “Fast balance” you can check your account balance without logging in to the mobile app. Fast balance can be managed in Settings-Products and Services-Fast balance.

Q 26. Why am I not receiving any notifications in my phone?

Check if you have activated notifications. Go to Settings-Notifications, and turn on and customize notifications for: your accounts, debit or credit cards, savings, loans etc.

Q 27. Can I share my IBAN?

In your profile, you can review your banking accounts and share your IBAN details by e-mail or through different networks(Facebook, Viber, WhatsApp).

Q 28. How do I find Branches and ATMs?

Using the locator in the pre-login area in the digital banking platform or on the app, you will find the nearest branch or ATM to your current location or to a specific address. You can choose between map or list view or decide to open the navigator and get directions to the desired ATM.

Q 29. I generated a #withCASH code but did not manage to go to the ATM on time?

The code is valid only for the time which you have configured in the application. After such time, in case the code is put in the ATM, the system will display and Invalid Code error message. Funds will still be available in the account if the code is not used.

Q 30. Is possible to withdrawal in Eur if I use #withCASH and card is related with account in EUR?

No, currently in the ATMs you can only withdraw in LEK by using the #withCASH functionality. If you have for example chosen the amount amount 2000 in the application, your account will debited with the LEK equivalent.

Q 31. In case I insert a wrong #withCASH code on the ATM why the screen to enter the correct code does not appear in the ATM?

When you insert a wrong code for cardless withdrawal, for security reason please wait until the ATM re-displays the screen for cardless cash withdrawals. The waiting time varied up to 2 minutes depending on the number of times that a wrong code was entered.

Q 32. Smart login does not work, what do I do?

If smart login does not work, click 'Not you' in responsive internet banking and login using the User ID and the #withKEY generated from the mobile.

Q 33. What is the transaction history limit?

You can check the transaction history for the last 18 months.

Q 34. How can I know if the transaction is successful?

Apart from the message displayed on the screen indicating if the payment was successful, you can generate in both internet banking and mobile app the invoice for each transaction performed in online banking where you can check all the details of the performed transaction.

Q 35. When do transactions become available?

If you transfer funds in LEK between your own account and between other accounts within the Bank the transactions will be executed in real time.

If you transfer funds and between your own accounts in different currencies up to EUR 10 000, the transactions will be executed in real time.

If you transfer funds within your own accounts in different currencies over the amount of EUR 10 000 and after 16:00 o'clock and/or on a nonworking day, the transaction will be processed on the next working day.

If you transfer funds in Lek to other domestic banks before the cutoff times specified in the terms and conditions of the Bank, the transaction will be processed straight through with the same value date, otherwise, it will be processed on the next business day.

Transactions outside the bank initiated form the menu 'Pay someone' or 'FX Payments' will be executed as per timelines published in the Terms and Conditions.

Q 36. Can I perform transfers in currency other than LEK within and outside the Bank?

Yes, to initiate a payment in currency other than LEK, please use the menu 'FX Payments'.

Q 37. What payments can I perform through the 'FX Payments' menu?

Through the new functionality accessible under 'FX Payment' menu, you can make:

- payments in foreign currency within the country and within the bank;
- payments in Lek within the country and within the bank initiated from an account in currency different from Lek
- as well as SWIFT payments abroad.

Q 38. Can I request a preferential exchange rate?

This functionality will be made available soon. You may use continue to use this functionality in the old application/internet banking.

Q 39. Can I set up a standing instruction?

This functionality will be made available soon. You may use continue to use this functionality in the old application/internet banking.

Note 1: For detailed use of all functionalities offered through the Digital Banking Service, you can find a detailed explanation in the Digital Banking Service Manual which can be found at the link: <https://www.intesasanpaolobank.al/retail/sherbimi-bank-digital.html>

Questions about new functionalities (#withSIGN, Fast Loan, Debit Card Explorer, Remote Offer and Account Statement)

Q 40. What is #withSign?

#WithSign is a qualified electronic signature, through which you can sign various contracts or documents (according to the required process) without the need to go physically in one of the Bank's branches. Qualified electronic firm has the same legal validity as firm with physical presence, and offers convenience in meeting your needs for various products or services online through your Mobile phone or Internet Banking.

Q 41. How to activate/use #withSIGN?

- For customers who are receiving the Digital Banking Service for the first time, activation of #withSIGN is mandatory during the service registration process. By reading/accepting the documents/contracts that will be displayed during registration, the #withSIGN functionality will be activated.
- While customers who are earlier users of the Digital Banking Service, can activate this functionality in the "Configurations" area, in order to proceed with applications for products or services that require Qualified Electronic Signature.

Q 42. Which are the Products or Services that require the Qualified Electronic Signature #withSIGN?

Currently the Qualified Electronic Signature #withSIGN can be used for the application of a Fast Loan, Debit Card or for Personalized Remote Offers created especially for you by signing the necessary documents for each product or service that is part of the offer. In the following the Qualified Electronic Signature #withSIGN will be used for other functionalities for which you will be informed from time to time.

Q 43. Where can be found the documents I have signed through Qualified Electronic Signature?

All signed documentation will be found in "My Documents" area, sorted by date, where you will have the possibility to download or share it/them to which one you want.

Q 44. Are applied the same Terms and Conditions in Digital Banking Service as in the Branch?

Yes, the Terms and Conditions applicable are the same, in Branch as well as in the Digital Banking Service, starting from the interest rate, the allowed tenor and the respective amounts in accordance with the category to which the client belongs (Salary or non-salary).

Q 45. There is any condition to apply for Fast Loan through Digital Banking Service?

For all the customers which are ISPBA Salary customers or Non- Salary ISPBA customers, the only condition is to have 7 regularly salaries, credited to the account.

Q 46. What are the required documents to be attached for a Fast Loan application through Digital Banking Service?

For ISPBA Salary customers only a Family Certificate is required. For all ISPBA non-Salary customers, it is necessary that in addition to the Family Certificate to be attached the Account Statement (for 1 year) where the last 7 regularly salaries are credited and as well as the Salary Confirmation issued by the Employer.

Q 47. How I will be informed about the steps the loan goes through?

All the notifications starting from the approval of the loan until the disbursement, will come to your application through a "push" notification and then it is enough to follow the necessary steps for signing with a qualified electronic signature, all the required documents and contracts, for every step.

Q 48. When will the funds be available in my account?

In the best case that the process goes through without problems (means that you are completely in accordance with everything is required from the Bank and you have signed all the documents in time etc.), the loan will be disbursed in your account within 24 hours.

Q 49. Can I apply online for any type of card without going to the Bank?

Yes, you can apply at any time through the Digital Banking Service for any type of Debit Card (Visa Inspire, Master Card Standard, Visa Classic, Master Card Gold) and to go at the Bank only to withdraw it after it has been produced.

Q 50. How can I be informed when the card for which I have applied online is produced and is ready to be withdrawn?

In the debit cards section, you will find all the steps in which the process goes through. You will also be notified by the Bank/Branch (to which you belong or where you asked to withdraw the card) when the card is ready to be withdrawn.

Q 51. There is any commission for applying for a new debit card through Digital Banking Service?

The commission for debit card applications through the Digital Banking Service is the same as the application made at the branch, according to the current Terms & Conditions in force.

Q 52. For how many days can be produced the card for which I have applied through Digital Banking Service?

The time of card production is the same as in the branch and takes about two weeks.

Q 53. What is Remote Offer?

The remote offer comes to your Mobile or your computer / laptop (if you are using only / or Internet Banking) depending on the device you are using, in the form of a proposal or request, for a specific Product / Service by the Bank, by given to you the opportunity to exchange and view, Documents as needed as well as to sign Contracts, Application Forms through Qualified Electronic Signature.

Q 54. How long is the offer valid?

The offer expiration is 11 days. You have the right to accept, close or reject it, depending on your interest for this offer.

Q 55. How can I be informed about the offer coming from Bank?

A "push" notification or "pop up" message will come to your mobile phone or computer / laptop (if you use only/or Internet Banking) depending on the device you are using. Once you access the Digital Banking Service this offer will appear on the "Home Page".

Q 56. If the offer is closed / rejected or expired, can I see/accept it again in another moment?

- If the offer is closed it will be saved in the Menu "My Proposals", section "Under process"
- If rejected / deleted by you this request will not appear anywhere leaving no trace
- If rejected / deleted by the Bank, this offer will be displayed in the Menu "My Proposals", section "Archive"
- If an offer expires it will automatically go to the "My Proposals" Menu, in the "Archive" section where if you wish you can resume communication with the Bank Employee by selecting the "Ask for a new proposal" option.

For more information refer to the Digital Banking Service Manual found in the link specified in the section "Note" 1

Q 57. Where can I find the Account Statement and how can I generate it?

The Account Statement is located in the "My Documents" area, section "Account Statement". Here you can generate the Statement of the account on Monthly bases for which you are interested (for the previous month).

If you need an Accounts Statement for a longer period or of the current one, please go in one of the Bank's branches, to generate and withdraw it according to your needs.

Shenim¹: For detailed use of all the functionalities offered through the Digital Banking Service, you can find a detailed explanation in the Digital Banking Service Manual which can be found at the link: <https://www.intesasanpaolobank.al/retail/sherbimi-bankar-dixhital.html>

Security

Q 40. Is Mobile Banking secure?

The use of the app is based on a PIN which is set and known only by the user, and in case of theft or loss of the mobile device, there cannot be any abuse. No information related to your accounts or PINs is stored on the mobile device, which ensures absolute confidentiality of the information. After 3 consecutive incorrect PIN entries, the app becomes inactive, providing additional protection against unwanted access.

The app displays a virtual keyboard to enable more secure PIN insertion. This is called a "scrambled keyboard". Keyboard layout randomization increases the security level of the app.

Q 41. I suspect someone knows my PIN, what can I do?

You can easily set a new PIN in 'Settings' section. The change becomes effective immediately.

Q 42. I do not receive the code on mobile after inputting the Recovery Code?

Contact the Bank and get new credentials, or you can change it on Settings Area.