

**HOW TO USE
TELEPHONE-BANKING?**

CONTENT

1. TERMS OF USE OF TELEPHONE-BANKING	3
2. LIST OF TRANSACTIONS	4
3. CUSTOMER VERIFICATION	5
3.1 VERIFICATION STEPS IN TELEPHONE-BANKING.....	5
3.1.1. <i>Verification through IVR system:</i>	5
3.1.2. <i>Verification through Telephone-Banking:</i>	5
4. TRANSACTIONS OFFERED BY TELEPHONE-BANKING	6

Telephone-Banking is a secure service provided by the bank to BKT customers to perform via telephone a range of financial transactions that do not include cash or documents. This service is designed for retail customers who cannot temporarily go to a BKT branch and temporarily cannot access online channels. By following the steps and the specific verifications, the customers can perform various transactions. By interacting with his phone and with an agent from Contact Center service, the customer can be informed about his accounts or credit cards and transactions executed, he can perform credit card payments, bills, fines and mobile recharges. He can transfer money between his accounts or to BKT customers, open accounts and new deposits, money exchange, etc. 24 hours in 7 days a week.

1. TERMS OF USE OF TELEPHONE-BANKING

You can use the service of BKT Telephone-Banking, if:

1. If you are a retail BKT Customer above 18 years old (**Minor Customers should be presented to the nearest BKT branch with their legal guardian to take information regarding the products they have in BKT or perform transactions.**)
2. You know the customer identification number (Customer Number, a 9-digit number that is given to you by the bank employees in the moment of account opening at BKT), which will be used as verification step from IVR system or Telephone-Banking (not mandatory)
3. You have an active Debit or Credit Card issued by BKT, which will be used as verification step from IVR system or Telephone-Banking (not mandatory)
4. You have a valid mobile number:
 - If the phone number from which you are contacting Contact Center service is registered in the bank, you will perform transactions to Telephone-Banking where this number is a required verification step
 - If you contact from a mobile number that belongs to another customer of BKT you will not be able to get information through Contact Center service
 - If you contact from a phone number that is not registered in the bank system and you connect directly with a Contact Center service agent, you will get information or perform transactions through Telephone-Banking service if you follow all the verification steps required.

2. LIST OF TRANSACTIONS

“Telephone Banking” Transactions	Comission	Limits
My Credit Card Payment	<i>Free of charge</i>	<i>No limt</i>
Credit Card Change Online Limit	<i>Free of charge</i>	<i>0-100%</i>
Credit Card Information	<i>Free of charge</i>	<i>-</i>
Other Credit Card Payment	<i>Free of charge</i>	<i>-</i>
Credit Card Cash Advance	<i>According to Terms and Conditions of BKT</i>	<i>10% of Credit Card Limit</i>
Devide into Installment	<i>Free of charge / According to Compaign Terms</i>	<i>According to Compaign Terms</i>
Transfer between Accounts	<i>Free of charge</i>	<i>Up to 1.000.000 ALL</i>
Internal Transfer in Albanian Lek	<i>Free of charge</i>	<i>Up to 1.000.000 ALL</i>
Internal Transfer in Foreign Cusrrency	<i>Free of charge</i>	<i>Up to 1.000.000 ALL</i>
Current account linked with Debit Card balance	<i>Free of charge</i>	<i>-</i>
Open current/ saving accounts and deposits	<i>Free of charge</i>	<i>-</i>
Close Deposit	<i>Free of charge</i>	<i>-</i>
Send Statements for current/ saving accounts	<i>Free of charge</i>	<i>-</i>
Mobile Recharge	<i>Free of charge</i>	<i>According to Operators prechosen amounts</i>
Traffic Fines Payment	<i>Free of charge</i>	<i>No limt</i>
Utility Bills Payments	<i>Free of charge</i>	<i>No limt</i>
Authorization of automatic bill payment	<i>Free of charge</i>	<i>-</i>
Buy/Sell/Exchange money	<i>Free of charge</i>	<i>Up to 1.000.000 ALL</i>
Block/ Unblock Internet Branch or BKT Smart user	<i>Free of charge</i>	<i>-</i>
Call Time with the agent	<i>According to operator fees¹</i>	<i>5 minutes</i>

¹ Contact Center number is a fix number and calling it will be charged as fix numbers rates

3. CUSTOMER VERIFICATION

Based on the verification steps each retail BKT customer can perform transactions or take information on the services offered by Telephone-Banking.

3.1 Verification steps in Telephone-Banking

3.1.1. Verification through IVR system:

1. If the customer has passed the **verification steps from the IVR system via a card** issued by BKT, and after being connected to the agent, he can take every information and perform most of transactions offered by Telephone-Banking. Customer will be asked for other verification steps for some transaction, such as:
 - **SMS Verification**, sending to the customer's mobile number registered in BKT system (if you do not have this data registered in BKT system, you can update it to the nearest BKT branch)
 - **Security questions**, information registered in BKT system as customer data (if you do not have your data registered in BKT system, you can update it to the nearest BKT branch)
2. If the customer has passed the **verification steps from the IVR via the Customer Number**, the customer can take information or perform the required transaction based on the other security steps required by Telephone-Banking. Any information or transaction offered by Telephone-Banking has its steps of verification predefined by BKT, such as:
 - **Security questions**, information registered in BKT system as customer data (if you do not have your data registered in BKT system, you can update it to the nearest BKT branch)
 - **SMS Verification**, sending to the customer's mobile number registered in BKT system (if you do not have this data registered in BKT system, you can update it to the nearest BKT branch)
 - **PIN Verification**, if a customer has an active card issued by BKT

3.1.2. Verification through Telephone-Banking:

If the customer has requested to be connected directly to Contact Center service agent, without going through the verification steps via the IVR system menus, the steps of verification by Telephone-Banking for the information or transaction required will be as the following:

- **Security questions**, information registered in BKT system as customer data (if you do not have your data registered in BKT system, you can update it to the nearest BKT branch)
- **SMS Verification**, sending to the customer's mobile number registered in BKT system (if you do not have this data registered in BKT system, you can update it to the nearest BKT branch)
- **PIN Verification**, if a customer has an active card issued by BKT

4. TRANSACTIONS OFFERED BY TELEPHONE-BANKING

1. Credit Card Cash Advance
2. Credit Card Online Limit Change
3. Credit Card Information
4. Installments Divide for Credit Card Transactions (according to specific BKT offers)
5. Other Credit Card Payment issued by BKT
6. My Credit Card Payment
7. Transfer between my Accounts
8. BKT Internal Transfer
9. Current Account Balance and Transactions Information
10. Open a New Current Account
11. Send Current Account Statement (if there is an email address registered in BKT system)
12. Mobile Recharge
13. Traffic Fine Payment
14. Paid Bill Information
15. Agreement Information
16. Authorisation Bill Payment
17. Bill Payment
18. Create, Modify, Close an Automatic Bill Payment Agreement
19. Information, Open or Close a Deposit
20. Saving Account Balance and Transactions Information
21. Open a Saving Account
22. Send Saving Account Statement (if there is an email address registered in BKT system)
23. Money Exchange
24. Block/ Unblock Internet Branch or BKT Smart user

If a customer does **not have an active card** issued by BKT, but has an active mobile number registered in BKT system, he can perform the following transactions:

1. Credit Card Information
2. Transfer between my Accounts
3. Current Account Balance and Transactions Information
4. Open a New Current Account
5. Send Current Account Statement (if there is an email address registered in BKT system)
6. Paid Bill Information
7. Authorisation Bill Payment
8. Agreement Information
9. Modify, Close an Automatic Bill Payment Agreement
10. Information, Open or Close a Deposit
11. Saving Account Balance and Transactions Information
12. Open a Saving Account
13. Send Saving Account Statement (if there is an email address registered in BKT system)
14. Block/ Unblock Internet Branch or BKT Smart user

If the customer has no active card issued by BKT, **neither a registered mobile phone** in BKT system, he can take information or perform transactions only for the following menus:

1. Credit Card Information
2. Transfer Between Accounts
3. Current Account Balance and Transactions Information
4. Open Current Account
5. Send Current Account Statement (if there is an email address registered in BKT system)
6. Paid Bill Information
7. Automatic Bill Payment
8. Agreement Information
9. Information, Open, Close Deposit
10. Open Saving account
11. Saving Account Balance and Transactions Information
12. Send Saving Account Statement (if there is an email address registered in BKT system)
13. Block/ Unblock Internet Branch or BKT Smart user

Note: For any claim on transactions performed through Telephone Banking, the customer should be presented at the nearest BKT branch.