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Questions
- About BLC eBank:
  - **What is BLC eBank?**

Manage your Money whenever you want and wherever you want. That's the secured freedom and flexibility you get with BLC Internet Banking Services: eBank. No need to rush anymore to get to a branch! BLC eBank gives you 24/7 access to your accounts, from the comfort of your home to the chair of your office.

For more information, BLC Bank's Contact Center is available 24/7. Call 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000.

  - **What does BLC eBank offer?**
    - Manage your BLC Bank accounts and credit cards
      - Check your bank accounts' balances and list of transactions.
      - Transfer funds between your accounts or even request external transfers.
      - Check your credit cards status, details, balances and transactions.
      - Make your credit card payment online or block any BLC Bank card you lost.
      - View your loan details and make your payments online.
    - Get SMS Banking
      - A. Receive free SMS each time you login to monitor your eBank access.
      - B. Subscribe for SMS Alerts.
      - C. Receive notification through SMS or email on transactions you specify.
    - Get Branch Services
      - A. Request checkbooks, balance certificate, stop payment and copy of your statement.
      - B. Apply for a loan, for a credit card or to increase your limit.
      - C. Update your personal information
      - D. Send and receive secure messages from the BLC eBank department.
  - **When are balances and transactions updated?**

Your transactions and balances are real time based meaning your account balances are updated immediately after performing a transaction unless there are transactions requiring the Bank's approval.

  - **How can I get enrolled to the BLC eBank services?**

To get started, you need a BLC Bank checking or saving account, a PC, access to the Internet and a browser that supports 40 or 128-bit encryption.

You have then 2 choices:

You can go directly to your branch or you can apply online by accessing BLC BANK website and filling the online application.

In both case, you will need then to visit your branch with just your Personal ID to get enrolled and receive your Welcome Letter and username. For your accounts' security, 48 business hours later, your eBank pin will be ready for pick-up.

- o **Are there any charges for using BLC eBank?**

Accessing eBank is completely free: you can check your accounts, list of transactions, send messages, and view your credit cards balances and transactions for free. However, services as a checkbook request, stop payments, bank certificates, external transfers and… will be charged the same fee as in the branch.

- o **How do I contact the BLC Internet Banking Unit?**

BLC Bank's Contact Center is available 24/7. Call 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000.

- **BLC eBank access:**
  - o **Can I begin using BLC eBank immediately?**

As soon as you receive your PIN, which is to be collected from the branch 48 business hours after registering, you may log in to BLC eBank.

- o **How do I sign in?**

Go to www.blcbank.com, select the "BLC eBank" link to log in, and do as follows:

Enter your username as provided on the Welcome Letter and click on "Enter". As you can see, the username field and the password field are on 2 different pages for added security.

Enter your pin as provided on the pin mailer and click "Log In". We recommend you use the virtual keyboard for added security.

You will notice the Enhanced Security procedure to Login:

- A. First step:
  - a) You will need to change your password for a new one of at least 8 characters among them at least 1 number and 2 letters.
  - b) You will have to type in a special field the number that will appear on the screen
- B. Second step:
  - a) You will need to choose security questions and their answers (those will be used in the event you forgot your password)
  - b) You will have to select a picture and remember it since it will be displayed each time you login to let you know you are on the genuine login site of BLC eBank.

All these enhanced security features are provided so you can safely navigate on BLC eBank.

- o **What if I forget my password?**

If you are the primary user, click on the "Forgot your password" link under the password field in the Log In screen.

Once the Password Recovery page appears, provide the answers to the security questions you chose upon enrollment.

If your answers are correct, a new PIN will be generated and sent to the branch of your choice. You will be advised by an sms to your mobile phone number we have on file. Once you collect your new PIN, you will be able to access BLC eBank.

If you fail to answer your security questions, call BLC Bank's Contact Center, available 24/7 on 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000.

For security reason, you will need to fill a form, sign it and send it to the Internet Banking Unit before a new pin is generated.

If you are a secondary user, contact the primary user who will reset your password.

- o **What are the Password rules and conditions?**

For security reasons the password should be at least 8 characters. It must contain alpha-numeric characters and a combination of capital and small letters. Using special characters is highly advised to strengthen your password.

Passwords are treated as sensitive cases: no spaces allowed, and no exclamation (!) and question (?) marks. You will not be able to change your password more than once each 24 hours, and your password cannot be the same as the previous 5 passwords.

- o **How many attempts am I allowed to log in before my account is blocked?**

Your account will be blocked after entering for the third time the wrong password. You must then either contact BLC Bank Internet Banking Unit at the numbers below, email us at ebank@blcbank.com or visit your branch to have a new PIN generated for you.

You can contact BLC Bank's Contact Center, available 24/7 on 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000.

- o **What if I forget my user name?**

Call BLC Bank's Contact Center, available 24/7 on 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000.

- **Account access:**
  - o **What are the accounts that I can see on eBank?**

In the BLC eBank homepage, all your active accounts can be seen whether they are deposits accounts, memorandum accounts or loans accounts with BLC Bank. By clicking on the Cards tab in the main menu, you can view the list of credit cards you own through BLC Bank.

However should you want to display in the homepage only certain accounts and hide others, you can do so by selecting "Preferences" in the "Home" tab and then clicking on "Accounts". In the Accounts Set Up page, you can chose which accounts to display and even give nicknames to your accounts to recognize them easily.

- o **Can I use BLC eBank if my accounts were opened at different branches?**

All your accounts even if opened at different BLC Bank branches are accessible through BLC eBank.

- o **Can I make online transactions on my Savings accounts?**

Presently you can only view your savings account balance and its list of transactions through BLC eBank. To be able to transact on savings accounts, you will need to visit a BLC Bank branch.

- o **Will all my loans be displayed in my eBank?**

All your personal loans will be displayed in your eBank no matter if it's a car loan, a mortgage or a PC loan.

- o **What details can I see about my loan?**

In my eBank homepage, when you click on a personal loan account number, the following details will be displayed: the loan type, the currency, the outstanding loan balance, the next payment date and amount, the total amount of late payments, the total amount of late fees, the number of remaining payments, the total number of payments during the loan period and when was the last payment date.

- o **Can I make a payment on my loan through eBank?**

In the Service Center, choose the e-service "Loan Payment Request" to make a payment on your loan. Choose the account you want to pay from, the loan you wish to make a payment on and the amount and currency of the payment.

The payment will be processed within 48 business hours after being approved by the Bank.

- o **Can I apply for a loan through BLC eBank?**

You can apply for a loan through BLC eBank in the Service Center pages. Once we receive the application, you will be notified by messages in your eBank inbox of its developing status

- ○ **For which accounts can I see a detailed list of transactions?**

You can see a detailed list of transactions for all your deposit accounts like a checking and saving accounts as well as for each of your credit cards. You can go back in history as far as 90 days and even request information about any particular transaction.

- ○ **How far back in history can I see my list of transactions?**

You can go back in history as far as 90 days and even request information about any particular transaction.

- ○ **Where can I see my Credit Cards?**

You can see a summary of your credit cards by clicking on the Cards menu.

- ○ **What details about my credit cards will be displayed?**

By clicking on Details in the Cards tab, you will have access to your card characteristics and details such as: card limit, outstanding balance, payment due date, payment minimum amount, your loyalty points...and much more.

- ○ **- Can I see my credit cards transactions?**

You can see the list of transactions for each card by clicking on the Transactions page in the Cards tab.

- ○ **I lost my BLC card, can I block it through BLC eBank?**

If your card was lost or stolen, it is highly recommended that you call immediately 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000.

You can always send a request to block this card through BLC eBank Service Center, however the card will be considered blocked only at the time your request will be received by the Bank. All transactions done on your card before that time will be under your sole responsibility and liability.

- ○ **Can I apply for a credit card online?**

Yes, you can apply for a credit card through our BLC eBank Service Center. Just fill in the required information and click on submit to send us your request. It will be reviewed by the Bank and you will receive messages in your inbox to keep you updated of its status.

- ○ **Can I make a payment on my credit card through eBank?**

Yes, you can request to make a payment on your credit card through our eBank Service Center. Just chose "Card Payment Request" and fill the required fields. Your payment will be processed within the next 48 business hours.

- Secondary Users
  - ○ **What is a secondary user?**

BLC eBank now offers you the ability to grant secondary users such as family members, financial advisors and accountants limited access to your accounts online.

- ○ **What can a secondary user see?**

You can choose which personal accounts a secondary user can see. However loans and credit cards will be displayed without exception. The secondary user will not have access to the Transfer Tab neither its submenu.

- ○ **What kind of transactions can a secondary user do?**

Secondary Users are allowed query access only. They can View only and are unable to do any transaction or request.

They will however be able to send and receive messages.

- ○ **Can I delete a secondary user?**

Whenever you want, in the "Preferences / Manage Users" page, you can inactivate a secondary user or even delete the secondary user completely.

- ○ **How do I create a secondary user?**

In the "Preferences / Manage Users" page, you can ADD a secondary user. You will need to provide all his personal details such as name, residential and email addresses as well as phone numbers. You will chose then his Username and Password, at your own responsibility and full discretion, and the personal accounts you wish to grant him access to. Once done, your secondary user will be able to access BLC eBank with his username and password.

- o **My secondary user forgot his/her password or access has been locked, what should I do?**

When a secondary user forgets his password or is locked out, only the main user can give him a new password. The Bank will not be able to reset the secondary user password.

In the "Preferences / Manage Users" page, click on the Edit icon next to the secondary user name, change the password and save your changes, then provide your secondary user with the new password.

- Transferring funds
  - o **Which type of fund transfers can I make on BLC eBank?**

At anytime and as long as you have enough funds in your account, you can make internal transfers between your

BLC Bank's accounts, make intra-bank transfers (to someone else within BLC Bank) or request external transfers (to any other bank inside and outside Lebanon).

- o **What are the rules and regulations for internal and intra-bank transfers?**

You can make internal and intra-bank transfers (single, repeating or multiple) between any of your valid accounts; however rules and regulations differ whether the transfer is made between your own accounts (Internal) or between one of your accounts and another one belonging to a different customer within BLC Bank (Intra-Bank).

- • Transfers made within the transfer limit set by the bank whether between your own accounts of the same currency or between the ones of different currency will be effective immediately and in real time, as long as there is enough funds in the account.
- • Transfers made between your own accounts exceeding the transfer limit set by the Bank will need bank's approval, thus will be effective within maximum 48 business hours as long as there is enough funds in the account.
- • All intra-bank transfers (between different customers within BLC Bank) need bank's approval prior to execution, thus will be effective within 48 hours as long as there is enough funds in the account. You will need to provide the beneficiary's name and his/her account number for the intra-bank transfer to be processed.

- o **What are the rules and regulations for external transfers?**

All external transfers, whether inside or outside Lebanon, need bank's approval prior to execution. The period for the transfer to be effective depends on case by case, with a minimum of 48 business hours, as long as you have enough funds in your account.

You will need to provide full details about the recipient:

Full name, swift code, financial institution details, account number, IBAN number, reason for transfer…

- o **What are the foreign exchange rates applied?**

When performing a transaction within your bank limit that requires a foreign exchange operation, you will be notified of the exchange rate applied in the confirmation screen prior to executing the transaction.

If the same transaction exceeds your bank limit, it will need the bank's approval prior to execution, thus will be effective within maximum 48 business hours. The foreign exchange used will be determined at the time the transaction is processed by the Bank and is subject to change daily and throughout the day. You may at any time refer to the exchange calculator to get an idea about the exchange rates and calculate the estimated amounts. However please note that the calculator is provided for illustrative purpose only and do not quote an exact rate.

o **What are the transfer limits?**

Transfer limits are set by the bank as per its standard Terms & Conditions, depending on the types of transactions (transfers between same client's accounts, accounts of same or different currencies, different clients and external transfers).

Limits are set per transaction, as well as per day, week and month.

If you need to know your set limits, kindly call BLC Bank's Contact Center available 24/7. Call 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000

o **What is the difference between Current balance and Available Balance for current accounts?**

Current Balance is your balance after the bank has posted all of your transactions. Available Balance is your Current Account Balance less any pending transactions such as debit card, ATM transactions or checks' collection that have not yet been posted to your account. This means the real amount of fund that you can use is the one posted in the Available Balance.

o **What is the difference between Outstanding or Current balance and Available Balance for Credit Cards &/or overdraft accounts?**

Outstanding Balance or Current Balance is the amount you have already used and that you owe on your credit card or your overdraft account; while the available balance is the amount remaining of your credit limit or your overdraft limit that is currently available for your use.

o **How can I make a transfer to another BLC Bank customer?**

In the "Transfer" tab, click on "Manage Intra-Bank Transfers". You will need to add your beneficiary's details: name and account number.

Once the account has been created, you can go to Funds Transfer tab and process the intra-bank transfer as a regular one. Please note that all Intra-Bank Transfers require the Bank's approval prior to execution. Until the transaction is approved, it will appear in the Pending section of the transfers summary.

- **Account register**
  o **What is Account Register?**

This service is a tool that enables you to register your expenses per type of expense and forecast your future-dated transactions and balance for further reconciliation. It gives you the possibility for automatic reconciliation in case the transaction information was accurately added.

o **How does Account Register work?**

The Account Register is under "Manage Accounts" section. It allows you to add records of any type of transactions specifying the payee / payor, the category and/or sub-category under which the transaction falls as well as the transaction's amount. Once the transaction is effective, i.e. executed at your account, the system will automatically reconcile it.

o **What does Payee/Payor stand for?**

The payee/payor option represent your debtors/creditors and its an option that enables the system to better reconcile your records. You can add any new listing to the Payee/Payors, representing who you deal with often.

- **Service Centers**
  o **What service requests are offered through BLC eBank?**

There are a variety of self-service features available to you through BLC eBank. You can:

1. Apply for a Checkbook
2. Apply for a Banker's Check

3. Order a Balance certificate
4. Request an Official Statement Of Account
5. Apply For a Card
6. Request to Block a Card
7. Request to Increase/Decrease Card Limit
8. Request a Card Payment
9. Apply For a Loan
10. Apply for External Transfer
11. Apply for Changing Customer Details
12. Loan Payment Request

- o **Can I change my phone number, street address or e-mail address?**

Yes by filling the request "Apply for changing customer details".
Your request will take place after it is reviewed by the Bank.

- o **How do I change my password?**

Select "Username and Password" in the Preference tab in the Home page to change your password immediately. If you've forgotten your password and can't log in, click the "Forgot your password?" link on the Log In page.

- o **How do I change my user name?**

Your username is provided by the Bank and cannot be changed. If you forgot your username, kindly contact us on BLC Bank's Contact Center available 24/7. Call 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000

- o **Can I do a stop payment on a check on BLC eBank?**

Yes, from the "Stop Check Payment" in the Stop Payment tab in the Service Center. However, please note that the Bank will consider your request as a notification only and will not proceed prior to your visit to the branch to sign the official documents required. You will need to provide the bank as well with official documents such as:

- in case of a robbery: a official declaration from the police station
- in case of a dispute: a court order

There is a charge of 15,500 LBP or 10.30 USD per check. If you are stopping a whole checkbook, the charges are 30,500 LBP or 20.30 USD per checkbook.

- o **How do I contact BLC Bank with a question?**

For questions about your accounts or requesting account services, you can send and receive secure mail using BLC eBank: Select Messages from the Home page within BLC eBank.
Call us on BLC Bank's Contact Center available 24/7. Call 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000. You can also contact us through our website, www.blcabnk.com

- **Security and technical requirements**
  - o **What security measures does BLC eBank use?**

BLC eBank uses several layers of technology to ensure the confidentiality and integrity of its transactions across the Internet. Security begins with a browser. 128-bit SSL Encryption is used to ensure the data flowing between the browser and the Bank's computers is private and secure from external sources.
The Bank is also protected by a system of filtering routers and firewalls that form a barrier between the outside Internet and the internal bank network. An important part of this architecture is the Trusted Operating System, the dominant security platform in government computing at the Defense Department and other high-security government agencies.
You also have your own responsibilities to protect the security of your Internet bank account information.

o **What can I do to protect my Online Banking Account Information?**

- Keep your password secure and make sure no one is watching as you enter your password.
- Do not reveal your username and password to anyone and do not write them down.
- Change your password after the first login, when you suspect that someone has guessed it and whenever you are prompted by the system to do so.
- Use passwords of more than 8 characters and that would be easy for you to remember but difficult for others to guess.
- Take appropriate precautions to keep your computer clean and free from viruses that could be used to capture password keystrokes.
- Use the virtual keyboard to avoid this risk whenever you are sure none is looking at your screen.
- Do not access the bank's website by clicking on a hyperlink on another site or in an e-mail you received. It might take you to a fraudulent website in order to steal your credentials. Instead, type the bank's URL in the address bar or click on the corresponding entry in your Favorites Menu you saved yourself.
- It is not recommended that you access your online banking solution on public PC's. If you have to do so, make sure you clean the PC's cache and Internet files before you leave the PC.
- At all times and wherever you are, never leave your workstation unattended with an active BLC eBank session.

Always log out of BLC eBank and lock your workstation even if you're going to be absent for a minute.

o **Is BLC eBank secure?**

Yes. BLC Bank is committed to making BLC eBank safe and secure to provide you with peace of mind when you access your account information. To ensure the security of your account information, Online Banking also uses 128- bit SSL encryption.

Your account will be blocked after 3 failed attempts to login and a new PIN generated and sent to the branch for you to collect (no resetting of password).

BLC Bank will also send you an SMS and email for each successful and failed login attempt. As such, if anybody is trying to hack into your account, you will be notified from the 1st attempt.

A verification photo is displayed on the screen where you are asked to enter your password for you to make sure you are on the genuine BLC eBank site before you do so.

To help protect your privacy while you are using the service, we will sign you out of BLC eBank after 15 minutes of inactivity (unless otherwise specified to be less than that in your preferences).

o **What does SSL mean?**

SSL stands for Secure Socket Layer. This technology allows users to establish sessions with Internet sites that are secure, meaning they have minimal risk of external violation. Once inside the BLC eBank site, you are secure through our use of SSL technology.

o **What is encryption?**

Encryption is the scrambling of information for transmission back and forth between two points. A key is required to decode the information. When you request information about your accounts, the request is sent encrypted. We then decode your request for information and send it back to you in an encrypted format. When you receive it, your information is decoded so that you can read it. Because your account information is being transmitted between you and the Bank, encryption protects your account information so it can't be intercepted and read by a third party.

o **What is 128-bit encryption?**

There are basically two types of encryption: High and Standard. The difference between these types of encryption is the strength of capability. A High (128-bit) encryption is exponentially more powerful than a Standard (40 or 56-bit) encryption. High or 128-bit encryption means there are septillion possible keys

that could fit into the lock that holds your account information, but only one that works for each time you bank online. BLC eBank uses the highest level of encryption (128-bit) to ensure your online transmissions are secure.

- o **What is a Global Certificate?**

A Global Certificate is a specialized SSL certificate which raises the minimum security level for all users to 128-bit encryption, even for those browsers that do not have 128-bit encryption feature turned on. This technology was developed to enable customers to temporarily interact with Web sites that demand a minimum encryption level of 128-bit. Therefore, our Global Certificates will automatically raise your security level for the duration of your BLC eBank session, thereby providing added assurance that your data is protected.

- o **What kind of computer equipment and software do I need for BLC eBank?**

You need a computer, Internet access and one of the following recommended Internet browsers: Mozilla Firefox 2.0 and higher or Microsoft® Internet Explorer 6.0 and higher (Please note that Internet Explorer version 6.0 is not recommended). You can use either a Macintosh or a Windows computer. eBank is best viewed on a 1024x768 screen resolution.

- o **I am a Mac user, will I be able to access BLC eBank?**

Yes, as long as you're using a recommended Internet browser.

- o **What Internet browsers should I use to access BLC eBank?**

BLC eBank works best with Mozilla Firefox 2.0 and higher, or Internet Explorer 6.0 and higher.

- o **Can I export my account information with BLC eBank?**

You can export transactions or records of a given account into different kind of file format:

The available formats are: Excel; PDF; HTML.

To export records of given account, just select this account in the "Account History" page or in the" Account Register" and the click on "Export" at the bottom of the page. You can choose the date range and file format you want and where to save the exported file.

- Troubleshooting issues
  - o **I can get to the BLC Bank home page, so why can't I log in to my account?**

The most common problems are cookies, browsers, typing errors and ISPs.

- **Cookies**. A cookie is information that is stored on a user's computer hard drive after accessing the Internet. Typically, a cookie stores a user's preferences when accessing a particular Internet site. Cookies must be accepted in order for a user to access accounts online. If cookies are not accepted, a user must log into every account screen within Online Banking with a user name and password. Check your browser settings to ensure you accept cookies from BLC eBank. For help, Call 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000.
- **Browsers**. If a browser doesn't adequately support encryption, then users cannot log in to view accounts online - for security purposes. Make sure you're using Microsoft ® Internet Explorer 6 or higher (we recommend Internet Explorer 7 for best viewing), Firefox 2.0 or America Online 5.5 / 6.0.
- **Typing errors**. Internet users most often type in an address URL to reach a Web site. Secure pages have slightly different URL from other sites on the Internet. All secure Web sites begin with the letters "https://". Most websites use "http://" without the "s". Without the "s" you cannot connect securely to your accounts.
- **ISP connections**. Internet Service Providers (ISPs) are your connection to the Internet. At times their connections may not be functioning properly, which prevents you from accessing your accounts. Check to see if you can get to any other secure sites on the Web. If not, your ISP may be the problem.

○ **I have a new PIN, but I still can't log in. What could I be doing wrong?**

BLC eBank passwords are case sensitive. Make sure the CAPS LOCK isn't on and try again. If you are still unable to log in, please call 1510 inside Lebanon and from outside Lebanon 00 961 1 387 000.

- Mobile Banking FAQ

○ **Can I begin using BLC Mobile Banking immediately?**

As soon as you unlock your application, you may log in to all services.

○ **What are the accounts that I can see on Mobile Banking?**

In the BLC Mobile banking, all your active accounts can be seen whether they are deposits accounts, memorandum accounts or loans accounts with BLC Bank.

○ **Can I use BLC Mobile Banking if my accounts were opened at different branches?**

Your Mobile Banking service is linked to your mobile number then to your RIM. As such, all your accounts even if opened at different BLC Bank branches are accessible through this service.

○ **How can I change my account nicknames for an easy reference via Mobile banking?**

When you choose the "Account balance" or "Manage accounts", you can assign a nick name to your account for your easy reference.

○ **Are there any charges for using BLC Mobile Banking?**

Downloading the BLC Mobile Banking is completely free of charge.

However every time you will request a service, you will only pay the cost of one SMS; on the other hand, BLC Bank will not charge you any fees when you receive the corresponding reply.

○ **What happens if I lose or replace my current mobile phone?**

For security reasons, if your mobile phone is lost, you will need to immediately contact your branch to deactivate service on your phone.

If the phone number will not be changing, all Mobile Banking functions will remain enabled. If the phone number has changed, you will need to log into your eBank and request to change the customer details in order to be updated on your profile at the Bank.

○ **What if I no longer want to be a mobile user?**

All that is required is to delete the application from your mobile.

○ **How many attempts am I allowed to log in before my application is blocked?**

Your application will be blocked after entering for the third time the wrong password. You must then delete the application and re-download it on your Mobile.

○ **Can I make online transactions on my Savings accounts?**

Presently you can only view your savings account balance and its list of transactions through BLC Mobile banking. To be able to transact on savings accounts, you will need to visit a BLC Bank branch. Transfer functionality will be added to the list of services soon.

○ **Is Mobile Banking secure?**

Yes. BLC Bank is dedicated to protecting your personal and account information. We use a variety of technologies, procedures, and programs to help ensure that all of our products and services remain safe and secure.

○ **What happens if I lose or replace my current mobile phone?**

For security reasons, if your mobile phone is lost, you will need to immediately contact your branch to deactivate service on your phone.

If the phone number will not be changing, all Mobile Banking functions will remain enabled. If the phone number has changed, you will need to log into your eBank and request to change the customer details in order to be updated on your profile at the Bank.