

## BYBLOS ONLINE



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Do you need 24/7 access to banking services but are too busy to go to the bank? Byblos Bank Armenia is offering you a convenient way to solve your problems through its Online Banking service and the Byblos Mobile app without visiting the Bank.

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## WHAT ARE THE SERVICES OFFERED WITH BYBLOS ONLINE?

Byblos Online provides safe and secure access to a number of banking services at any moment and allows you to perform a number of transactions:

- check the balance of your accounts, open accounts,
- fix a deposit,
- order a card,
- make money transfers,
- open a deposit account, repay loans at Byblos Bank Armenia and other banks,
- view exchange rates and make foreign exchange transactions,
- pay traffic fines and parking fees,
- make utility, state and other payments,
- check your card balance, statements, and transactions, among other things.

## 2

### SECURE TRANSACTIONS 24/7

Security is a major issue for any Internet user, and it is a priority for us as well. Which is why Byblos Bank Armenia has taken every precaution to ensure maximum security of your financial and personal information.

Here are some helpful tips on how you can contribute to keeping your data safe:

- Choose a strong password that contains uppercase and lowercase letters, numbers and special characters;
- Do not share your password with other
- Install an anti-virus software and update it regularly.

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### HOW DO I ACTIVATE THE SERVICE?

Using Byblos Bank Armenia's Byblos Online services, which are available 24/7, is easy and fast.

**Individuals** can activate the service by visiting the Bank or downloading the Byblos Mobile app and registering online by following a few simple steps

1. Download the Byblos Mobile application and tap on "Online Registration"
  2. Choose your preferred identification method and review the terms for the processing and collection of personal data
  3. Scan your ID/passport (tip: avoid light reflections on the document for best results) and confirm
  4. Scan your face, smile, then look down and up
  5. Enter your email address, tap "Verify", then enter the verification code sent to your email and confirm it
  6. Enter your phone number, tap "Verify", then enter the verification code sent to your phone and confirm it
  7. Provide your KYC and FATCA information, review the terms for account opening and operation, and confirm
  8. Create a login and password for Online/Mobile Banking, (Note: your password must be at least 10 characters long and include uppercase and lowercase letters, a number, and a symbol), accept the terms of service and confirm your registration
  9. Set a six-digit code for future access to the system.
- If you wish to log in using biometric data – fingerprint or Face ID – enable biometric authentication in the app

**Legal entities** must visit the Bank (with their stamp, if available) and follow these steps\* to activate the service:

- Visit the Online Banking platform or download the Mobile Banking app,
- Register and accept the terms and conditions,
- Enter the verification code sent to your phone or your email,
- Create a 6-digit code to use it later for signing in
- Sign the Byblos Online application form and accept the terms and conditions,
- Choose the type of access and pay the service fee,



**DOWNLOAD THE MOBILE APPLICATION**

Account holders that have not performed any transaction during the last 14 months can enroll to the OB service without any branch intervention, but all transactions will be subject to branch authorization. If the customer is in branch, the account should be first activated and then processed for OB activation.

**NOTE:** In case of forgetting the password, individuals and legal entities can restore it without visiting the Bank.

## HOW MUCH WILL IT COST?

<b>Name</b>	<b>Tariffs</b>
<i>Individuals (activation)*</i>	<i>Free of charge</i>
<i>Individuals, transactional</i>	<i>Free of charge</i>
<i>Individuals, view only</i>	<i>Free of charge</i>
Legal entity/PE (activation)*	AMD 1,000
Legal entity/PE, transactional - up to 2 users (monthly)	AMD 1,500
Legal entity/PE, transactional - additional	AMD 200
Legal entity/PE, view only (monthly)*	AMD 200

\*VAT inclusive

\*\*Account holders with view-only access can switch to transactional mode via the app or the Online Banking platform free of charge.

