

From which addresses can I access Practicus Internet banking?

For Practicus Internet banking; www.practicusbank.com.tr www.practicus.com.tr You can access by clicking Internet Branch login from the above addresses

How can I perform my first login after the application?

After the application, you can perform your first login from internet banking as well as the Practicus Mobile application that you download to your device using the customer number and the internet and mobile banking password sent to your registered mobile phone number.

What are the trading hours in Internet banking?

Table of trading hours in Internet banking

Buying / Selling Foreign Currency:24 hours Arbitrage:24 hours Transfer:24 hours prac :24 hours EFT :08:30 – 17:00 Gram Gold (Full Day) :1st Session: 09:30-16:00 2nd Session: 18:30-08:00 (Half Day):1st Session: 09:30-11:00 2nd Session: 14:00-08:00 Repo :1st Session: 09:30-15:30 2nd Session: 18:30-08:30 Treasury bill government
Bond purchase-sales (TL) :1st Session: Outright Purchase 09:00-16:00, Outright Sale: 09:00-16:30 Treasury bill government
Bond purchase-sales (FX) :1st Session: Outright Purchase 09:00-16:00, Outright Sale: 09:00-16:30 Bond purchase-sales (FX) :2nd Session: --- Practicus A:08:00 – 20:00 D- B NET, ABC ADSL:01:00 – 17:30 practicus Water:01:00 - 21:00 Bills, Tax, Insurance, Donation, C, Education, EUR Loading, Games of Chance and other payments:24 hours (except end of day) Type B Liquid Fund:24 Hours Non-liquid Type B Funds:09:00 – 16:30 – 18:00-08:59 Type A Funds:09:00 – 16:30 – 18:00-08:59 Capital Protected Funds:09:00 – 17:00 Demand Gold Purchase and Sales:From USD Account – 09:00 – 18:00 From EUR Account – 24 hours Practicus payments:01:00 - 23:30

Shall I pay a fee for internet banking transactions?

For information about transaction fees on Internet banking, please For information about transaction fees on Internet banking, please click here.

What can I do to view my investment account and/or to conduct transactions in internet banking?

You can use your investment account in your internet banking by defining your demand deposit account that your investment account will be connected to from any of our branches where you have an account.

I want to close my account that I opened in Internet banking. What should I do?

You can close your account from internet banking or by visiting a Practicus Bank branch where you have an account.

I forgot my internet banking password/it was blocked. What can I do?

Our users who have forgotten their internet banking login passwords can create a new password from the I Forgot My Password link on their login screens.

I have applied for SMS Reminder service. I do not receive Reminder SMS. Why?

You should call your operator and activate your line for advertisements and promotional SMS.

Can I cancel a bill or tax that I have paid incorrectly, or any transfer or EFT that I have sent by mistake in internet banking?

Transactions performed through Internet banking are real time (online) transactions and cannot be cancelled. For cancellation, you need to go to our Branch where the account is held.

I conducted an EFT from your bank. My account was debited. But, the transfer did not reach the counter bank.

By obtaining an EFT inquiry number from Telephone Banking, Internet banking, Practicus Mobile, or the branch where you have an account, you may inquire your EFT from the counter bank. If you have written account number or name incorrectly during EFT, you can

contact the branch to which your account is linked and request them to send the message hbr-genel.

What is the difference between inquiring account activities based on transaction date compared with accounting date?

Transactions performed at weekends and on holidays will be reflected to the banking system on the next business day. When account activities are inquired according to the Transaction Date, your transactions are listed according to the date of transactions, and when inquired on the basis of Accounting Date, your transactions are listed according to the date when they were reflected to the banking system.

Is there any restriction on bill payments in terms of number and amount of transactions that can be done?

Our Individual Internet Banking customers can pay maximum 20 bills, while corporate customers can pay maximum 50 bills within one month. There is no limit as to maximum bill amount that may be paid per month.

What happens when my account does not hold enough balance on the date when transaction is realized in my future-dated fund transfer as well as regular or automatic payment orders?

In order for your transaction to be conducted, you should be sure that you have sufficient funds in your account / defined an alternative account or Overdraft at the date the transaction is to be conducted.

How can I monitor and cancel a future-dated EFT?

You can view a future-dated EFT under the Regular Payment Instructions in Internet Banking. You can cancel your future-dated EFT transaction from the list displayed.

I want to get a receipt. What should I do?

After you conduct your transaction on the internet and mobile banking, you can write your e-mail address on the receipt and send it to your e-mail address. If you could not send the receipt during the transaction, you can send your receipt to your e-mail address by pressing the receipt button after you click on the transaction details from the account activities by selecting the account you have used, under My Accounts after the transaction.

I will go abroad. I will not be able to use my current GSM operator abroad. In this case, how can I log into Practicus Mobile?

Internet banking Foreign IP access activation operations can be performed from Internet Banking. Using the link on Internet banking login screen, "Your customer number is disabled for internet banking access from a Foreign IP address. Please click to activate", complete the necessary steps, and internet banking will be activated for login from a foreign IP address. You can also conduct your transaction through our Customer Communication Center at +01 234 000 00 00, which renders service 24 hours a day and 7 days a week. For login options, you can login with Practicus Accept which you can use by downloading Practicus Mobile application, or with OTP devices that you can obtain from our branches. For further information about Practicus Accept, please click.

What is SMS verification?

SMS Verification application is one of the security options which is used to improve security of your transactions before or after logging into internet and mobile banking as well as during the transactions. During transactions such as a fund transfer to nonregistered recipients and subscribers, a one-time password is created and sent to your registered mobile phone as a message. The sent password is valid for 3 minutes and cannot be used later. If you have not completed your transaction within this period, you will need to start the transaction again and use the new SMS message. No transaction will be conducted when your mobile phone is out of coverage or is turned off. Messages sent are not charged at the moment.

What is Practicus Accept?

Practicus Accept application is one of the security options which is used to improve security of your transactions before or after logging into internet and mobile banking as well as during the transactions. After logging into Practicus Mobile application with SMS, you can set your security option as Practicus Accept from the Security Settings menu. During your next access to Practicus Mobile, you can log in by keying only your internet banking password. When logging into the Internet banking, or during transaction approvals on internet banking, notifications are sent to your registered device. If your device in which Practicus Accept is activated is not connected to the Internet, no notifications can be sent. Notifications sent are not charged. Also if Practicus Mobile is uninstalled in the device in which Practicus Accept is activated, you have to activate Practicus Accept from scratch.

Reactivation is required when you try to log in from another device other than the device in which Practicus Accept has been activated.

Can I use Practicus Accept abroad?

Yes. You can use Practicus Accept abroad. For further information please For further information please click.

No Practicus Accept notifications are received. Why?

Please check that your device is connected to the internet to receive Practicus Accept notifications. If the notification is not delivered despite internet connection, please make sure that you permit our Practicus Mobile application to send notifications under the under Settings - Applications on your device. Please note that if you uninstall Practicus Mobile from your device, your Practicus Accept connection will be lost and you will need to activate Practicus Accept again.

What is SMS Notification?

SMS Notification is a precaution taken for your security. Notification messages are sent to your mobile phone number registered in the system as your communication phone for transactions performed via Internet banking in excess of a certain amount. So, you can be aware of all transactions conducted via Internet banking. You may change transaction limits through Other / Security Settings / SMS Notification screen provided that these limits are lower than the limits set by our bank and higher than the limits you have set.

Can I restrict my access to Internet Banking?

You can set limits and restrictions from security settings based on transaction limit, transaction restriction, access time, and access definition (ip, isp, domestic, foreign). When you wish to remove the access barrier, just call our Customer Services at 0123 000 00 00.

What is Mobile Signature? How can I apply? How can I use it in Practicus Internet banking?

Mobile Signature is a service enabling you to conduct your transactions as if you were affixing an original signature and to prove your identity in electronic media. Only those individual customers with A line can utilize this service. You can submit your A Cell Mobile

Signature application by calling A Customer Services. On Internet Banking login screen, please mark "Login with Mobile Signature" option. Click on the SIGN button on the application screen. When you click on this button, the information will be prepared, and transaction information will appear on your mobile phone screen for signing. In order to approve the explanation pertaining to the transaction, click on OK. Check the FINGERPRINT sent for the transaction you conduct from the phone and computer screen and click on OK. Enter your A Mobile Signature password, and the transaction will be signed when you click on OK.

How can I update my mobile phone details ? What should I do when my mobile phone number is changed / my SIM card is changed?

Our customers can define or update their mobile phone details only at our branches for their own security. When your mobile phone number or SIM card is changed, you must update your mobile phone number by visiting our branch as soon as possible and lift the block on your sim card through the branch or ATM.

Although I did not perform any transaction, I have received a password or information message in my mobile phone. What should I do?

You have to call our Customer Communication Center at 0123 000 00 00.

Can I see my allowance advance limits/transaction information from Mobile and Internet Banking?

Yes, you can view it both from Internet Banking and Practicus Mobile. You can monitor your balance by selecting My Bankcards under the heading My Cards.

I wish to conduct a A transaction. Where can I do it and where can I find out the cost?

You can conduct International Fund Transfers from the Fund Transfers - Foreign Currency Transfer (SWIFT) section on Internet Banking. The transaction cost is shown on the approval screen. Practicus Bank A code: ABCABC11

Can payments be made from Internet Banking and Mobile for the phone I brought from abroad?

Yes. You can make payment under the heading Yolcu CepTel in the taxes section. However, you have to go to your operator's shop with the payment receipt, and have your telephone line reactivated.

What are the actions to be carried out in order to use Internet Banking & Mobile when going abroad?

You can choose between OTP or Practicus Accept security preferences in order to use internet and mobile banking when you go abroad. For further information please click.

What does Practicus Bank do for my security?

In order to benefit from Practicus Bank internet and mobile banking, the user must be recognized by the system after passing through certain security steps. You can perform authentication by introducing yourself to the system with your customer number and internet banking password, and then with the SMS / OTP password or Practicus Accept notification. For any reason, our customers will be able to use an OTP device as a precaution against acquisition of your password by malicious people. At the time of logging into the internet and mobile banking and approving certain transactions, our customers who have an OTP device are asked to provide a one-time password generated by OTP device. So, even if the password is seized, nobody will access your internet and mobile banking. To perform critical transactions such as fund transfers, and recipient definition after logging into the internet and mobile banking for any reason, our customers who have an OTP are required to enter their OTP passwords. Depending on your security preference, this password can also be an SMS password or Practicus Accept notification. In addition, thanks to Practicus Accept technology, which is offered as a security option for both Practicus Mobile and internet banking logins, a high level of security verification is offered by device identity matching with our customer's smart mobile phones (iOS or Android). To change your security preference to Practicus Accept, you can use our mobile application, which you can download from application markets (A Store, B Store, C Store). (See: Practicus Accept) In addition, critical transactions above certain amounts, which are conducted over the internet and mobile banking will be notified to you by SMS (short message). Thereby, your internet and mobile banking will not be used without your knowledge, and you will be able to intervene in transactions instantly. If you do not perform any transactions for 5 minutes during your Internet and mobile banking session, a warning window will appear and ask you whether or not you want to proceed with the transaction. If you do not answer this

window in one minute or click the close the session option, your session will be closed. If you choose to proceed with the transactions, your session time will continue.

What should I pay attention to for my security?

Every time you log into Practicus Bank Internet Banking, you should write [practicusbank.com.tr](http://www.practicusbank.com.tr) in the address bar of your browser, and click on the Internet Branch link on the page that opens. The other addresses from which you can access Practicus Bank site are as follows: <http://www.practicus.com.tr/> <http://www.practicusbank.com.tr/> Do not log into Internet Banking through the computers at places subject to common use such as an internet cafe. Use only licensed operating systems and keep your web browser up-to-date. Malware makes use of security gaps in outdated operating systems and the browsers. Detecting and eliminating possible security vulnerabilities during internet use and to protect against potential attacks, it is important that you use an anti-virus program, anti spyware – anti malware and a firewall software. Some types of security software contain all these three features at the same time. Antispyware programs protect your computer against spyware trying to collect your internet usage data, whereas firewall software prevents the programs on your computer from connecting to internet without your knowledge. Please use anti-virus software on your computer and keep your database up-to-date. Please carry out periodic virus scans. Keep your personal information confidential. You should be extremely careful and suspicious when you are asked to provide your personal information such as date of birth, ID number, mother's maiden surname on the phone or by e-mail. Do not attempt to access Internet Banking by clicking on a link received by means of e-mail or chat and messaging programs or addresses other than those listed above even if it has been sent by persons you know. Do not send your password by e-mail in any way. Do not keep your customer number and password at the same location. Do not note them in easy-to-access places. Your card details, your customer number, the internet and mobile banking password, and the one-time transaction confirmation password sent to your mobile phone are only private to you. Do not share this information with anybody including our Bank's staff. Do not trust people who call you by the phone and ask your card details or to read or key in your password. Do not use easy-to-guess information when determining your password (such as your year of birth, the team you support, etc.) Do not open e-mails or accept files sent by persons you do not know. Do not enter your security information by clicking on connections received by email. Practicus Bank does not carry out password operations and request your personal information by way of e-mail. Do not answer these types of e-mails. Please change your password at certain intervals. Avoid using the details you use to access other internet services such as e-mail. Disable internet banking for those banking transactions that you do not benefit from. During logging into the Internet banking, apply the controls provided as an answer to the question "how can I understand that I have securely logged into Internet banking?".

How can I understand that I have securely logged into Internet banking?

After entering the customer number and password on the first page of the login screen, your name and surname should appear on the 2nd screen. In this case you can enter your SMS security password according to your security choice or you can give access approval through Practicus Accept on your smart phone. Get access by writing <http://www.practicusbank.com.tr> in the address bar of your browser. Make sure that the Internet banking address is "https://abc.practicusbank.com.tr". On homepage, you may get information about the date and time of your last login to internet banking. On the pages that open, there should be a padlock symbol on either the lower or upper right corner of your browser. You should see the following phrases when you click on the symbol.

What is Practicus Internet Banking SSL Security Certificate?

Practicus Internet Banking SSL Security Certificate is a security protocol developed by Netscape in order to assure security and confidentiality during information transfer over the network. SSL ensures that the information sent is strictly and only decrypted in the right address. Before the information is sent, it is automatically encrypted and can only be decrypted by the true recipient. Confidentiality and integrity of the transaction and information are preserved by carrying out authentication on both sides. For your security, Internet Banking uses "A@ Extended Validation (ABC) SSL" certificates that feature 128/256 bit encryption and help users to distinguish fraudulent websites from secure websites more easily and protect themselves against phishing and other identity theft attacks. If you are using an up-to-date browser that supports this feature, the address line of your browser will appear in green when you log into internet banking, owing to @ A Validation (AA ABC) SSL Certificate. By clicking the address line, you can reach the details that Practicus.com.tr is a reliable site. If it has been previously determined that the website is a fake site, the address line will turn red. Some browsers recognize this certificate but cannot benefit from features offered by it, i.e. these browsers do not have green address line feature. ABC SSL certificate has 99.3% browser compatibility, and your SGC feature certificate is also supported in old type browsers. We recommend you to use an up-to-date browser such as A, B, C, D, E, if you do not, then to update your browsers free of charge from the official websites of the software companies.