Where can I access Practicus Mobile?

You can access Practicus Mobile from the following links on Android and IOS markets. https://itunes.apple.com/tr/app/practicus-mobil/id123456789?mt=8https://play.google.com/store/apps/details?id=com.practicus.practicus mobil

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 transaction hours in Practicus Mobile?

Table of the transaction hours in Practicus Mobile

Buying / Selling Foreign Currency:24 hoursArbitrage:24 hoursTransfer:24 hoursEFT :08:30 – 17:practicus eft :08:00 – 20:00X-NET, Y ADSL:01:00 – 17:30 prac
Water:01:00 - 21:00Bills, Tax, Insurance, Donation, prt, Education, EUR Loading, Gcc and other payments:24 hours (except end of day)Type B Liquid Fund:24 HoursNonliquid Type B Funds:09:00 – 16:30 – 18:00-08:59Type A Funds:09:00 – 16:30 – 18:0008:59Capital Protected Funds:09:00 – 17:00Demand Gold Purchase and Sales:From USD Account – 09:00 – 18:00
    From EUR account – 24 hours prt payments:01:00 - 23:30

How can I change transaction limits?

You can reduce daily limit of any transaction you wish from the Transaction Limit Definition screen in our Individual Internet Branch. You can raise your limits through the customer services at 0123 000 00 00 not to exceed our Bank's limits. You can apply to your branch for your requests to increase your limits above our Bank's limits.

Do I pay a fee for the transactions I perform in Practicus Mobile?

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

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

You can use your investment account in Practicus Mobile by defining your demand deposit account that your investment account is connected to from any of our branches where you have an account.

I want to close my account that I opened in Practicus Mobile. What should I do?

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

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

Transactions performed through Practicus Mobile 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 Branch, 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

Is there any restriction on bill payments in terms of number or 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.

Where can I see my account activities on Mobile?

After selecting My Accounts in Mobile, you can select any account and view the account activities.

How do I add / remove bankcard accounts in Mobile?

When you select the card that you wish to add/remove from the heading My Cards - Bankcards on the Menu and select the Transactions on the upper right hand corner, you can select the Add/Remove Account option, and complete your process.

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 Branch Foreign IP access activation operations can be performed from Internet Banking. Using the link on Internet Branch 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 branch will be activated for login from a foreign IP address. You can also conduct your transaction through our Customer Communication Center at +00 012 345 00 00, which renders service 24 hours a day and 7 days a week.For login options, you can login with Practicus Onay 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 Onay, please For further information about Practicus Onay, 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 recipieuts 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 Onay?

Practicus Onay 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 Onay 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 Onay 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 Onay is activated, you have to reactivate Practicus Onay from scratch. Reactivation is required when you try to log in from another device other than the device in which Practicus Onay has been activated.

Can I use Practicus Onay abroad?

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

No Practicus Onay notifications are received. Why?

Please check that your device is connected to the internet to receive Practicus Onay 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 Onay connection will be lost and you will need to activate Practicus Onay again.

Can payments be made from IB 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.

Where can I set transaction limits/restrictions on Internet Banking?

You can set transaction limits and restrictions under My Security Settings.

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

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.

Which transactions can I perform with the QR Code?

You can make withdrawals and deposits with QR code via your device on which Practicus Mobile application has been installed, or an ATM.

How can I conduct a transaction with QR Code?

To conduct Withdrawal / Deposit transactions with the QR Code, please make sure that you have given permission to access the camera after installing Practicus Mobile on your device. Then you can log into Practicus Mobile, select any transaction you want, and proceed with your transaction from ATM.

After installing Practicus Mobile on the device, it asks for permission to access the camera? I do not want my camera to be used. What should I do?

Camera permission is an authorization which must be taken to let you withdraw cash from

ATMS with the QR Code easily and without a card. Your camera is turned on only to scan the QR code created on the ATM during your transaction. If you wish to disable camera permission, you can disable camera permission by selecting Practicus mobile from Settings - Applications on your device.

I set Practicus Mobile to English. I can't return to Spanish. What should I do?

If you see EN on the upper right hand corner of the screen after you turn on your Practicus Mobile application, this shows that your application language preference is Spanish. If you see TR in the upper right hand corner, your application language preference is English. You can change your application language preference by clicking here.

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.

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 Onay 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 Onay notification. In addition, thanks to Practicus Onay 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 Onay, you can use our mobile application, which you can download from application markets (Google Play, App Store, Windows Store).(See:

Practicus Onay) 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?

Download Practicus Mobile and Practicus Tablet applications only from application markets (A, B, C).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 name on the phone or by email.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 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.