

APS 365 ONLINE Frequently Asked Questions



1. What is APS 365 ONLINE?

APS 365 ONLINE is an application fully customised for APS Bank, providing internet banking facilities to APS Bank's customers. The service is available online through the Bank's website.

2. How can I apply for APS 365 ONLINE?

You can either apply online by completing the Subscription Request Form available on our website at www.apsbank.com.mt or call at any of our Branches or Agencies.

3. How long does it take for my application (Subscription Request Form) to be processed?

Processing of an application normally takes between three (3) to four (4) Bank working days. However, we will do our best to process applications as quickly as possible.

4. Which "LogIn" authentication methods are available?

APS 365 ONLINE offers two "LogIn" authentication methods, namely:

Option 1 – Token Authentication Method: The customer will be provided with a token which generates a security code every time one needs to login to APS 365 ONLINE and to authenticate certain transactions.

Option 2 - Mobile Phone Authentication Method: APS 365 ONLINE generates an SMS Security Code (valid for only 120 seconds) which is automatically sent to customer's mobile phone every time one needs to login to APS 365 ONLINE and authenticate certain transactions.

In the case where customer opts for Mobile Phone Authentication Method the Bank issues a One Time Password (OTP) which is sent by post to the customer. Customer can use the virtual keyboard (available in the system) to change the Bank's issued One Time Password (OTP) according to one's preference. For added security one is encouraged to change the password on a regular basis.

For further information on the two authentication methods and the security features of APS 365 ONLINE, one can read the APS 365 ONLINE Terms and Conditions and the APS 365 ONLINE Security Guidelines. Both documents are available on www.apsbank.com.mt

5. How can I login the APS 365 ONLINE?

You first need to input his Login ID, then you need to choose between the two authentication methods. You are to then proceed as per Question 4 above.

6. What can I do if my Token is lost or stolen?

If your Token is lost or stolen, it is very important that you notify the Bank by calling the Customer Support Centre on telephone 2122 6644 or write to the manager on: csc@apsbank.com.mt. The Bank will block the existing Token. The Bank will provide you with a new Token which is to be collected from one of its branches or agencies and for which you are to sign for the lost or stolen Token. (some conditions apply). For further information please refer to Question 28 below.

It is your responsibility not to leave your Token unattended at any time.

7. What can I do if my mobile phone is lost or stolen?

If your mobile phone is lost or stolen, you should contact your service provider immediately so that your SIM card and mobile phone set will be blocked. It is also very important that you notify the Bank of such incident by calling the Customer Support Centre on telephone 2122 6644 or write to the manager on: csc@apsbank.com.mt. For further information please refer to Question 28 below.

It is your responsibility not to leave your mobile phone unattended at any time.

8. What can I do if I have a suspicion that my password has been compromised?

It is highly recommended that Personal Passwords are changed frequently to improve and ensure better security. If you have a suspicion that the password in use has been compromised, you should immediately change it or notify the Bank immediately.

9. What should I do if I forgot my password or PIN?

If a password or PIN is forgotten, you should contact the Customer Support Centre on telephone number 2122 6644 or write to the manager on: csc@apsbank.com.mt.

APS 365 ONLINE Frequently Asked Questions



10. How can I change my password or my Token's PIN?

The password can be changed from the APS 365 ONLINE. It is highly recommended that passwords are of not less than eight (8) alpha-numerical digits.

The Token's PIN can be changed by first entering the current PIN, then pressing and holding the 'triangle' button on the Token and then you will be asked to enter a new PIN.

11. When and at what time can I log on to APS 365 ONLINE?

APS 365 ONLINE is available 24 hours a day, 7 days a week and 365 days a year. However, the service may be interrupted for brief intervals when the system is taken off-line for maintenance. Maintenance is scheduled at times when it is least likely to interfere with your use of the service. During interruptions, the system automatically pops up a notice to inform all customers.

12. How can I obtain access to my accounts through APS 365 ONLINE?

You can obtain access to their accounts by using one of the two methods provided by the Bank, i.e. Token Authentication Method or Mobile Phone Authentication Method (SMS).

13. Is there a charge for using APS 365 ONLINE?

There is NO charge for users who opt for the Mobile Phone Authentication Method. Users who opt for the Token Authentication Method are currently charged € 7.00 annually.

14. Which transactions can I effect with APS 365 ONLINE?

APS 365 ONLINE enables you to manage your accounts more easily from wherever you are and whenever you wish.

One can:

- View account /s balance/s;
- Check account /s entries;
- Open accounts in both € and other foreign currency;
- Change account status, interest payment method and maturity instructions of term deposit Accounts;
- Designate an Account Friendly Name to account/s held;
- Notify Bank for cash withdrawal from a Bonanza Account;
- Effect transfers between own accounts in € or other foreign currency held within the Bank;
- Effect transfers in € or other foreign currency from own account to any other account worldwide;
- Pay for goods worldwide;
- Effect donations worldwide;
- Order € or other foreign cash;
- Order € or other foreign bank drafts;
- Pay utility and other bills;
- Create, modify and delete standing orders;
- Notification or deletion of stop payment;
- Order cheque or deposit books;
- View and order cheque image/s;
- View and print statement/s or order an official Bank statement to be sent by mail at your preferred address;
- Check foreign exchange rates;
- View Bank's Tariff of Charges and Cut-Off-Time Table;
- Apply for a new card;
- Link account /s to PREMIER and VISA Debit card. (some conditions apply);
- Amend the daily limit on Visa Debit Card;
- Notify Bank of any lost or stolen card /s;
- Request a new card Personal Identification Number (PIN);
- Change of Contact Details;
- Set signature rules *;
- Change of Password or Mobile Number **.
- Calculate your prospective loan repayment amount.

* Applicable to Joint Account Holders or Corporate Customers

** Applicable for Mobile Phone Authentication Method

15. Can I choose which of my accounts are made accessible via APS 365 ONLINE?

Yes, you can designate which of your accounts can be accessed through the APS 365 ONLINE. you can add and / or delete any account whenever needed . All accounts opened in any of the Bank's Branches or Agencies are automatically accessible through APS 365 ONLINE.

APS 365 ONLINE Frequently Asked Questions



16. Can I transfer funds to an international account?

Yes, you can effect international payments through APS 365 ONLINE by filling in the relative template named “Transfer to Third Party” under section “Payments”. If you need to effect regular payments to the same beneficiary, it is advisable to save the template for future use.

For further information refer to the SEPA Credit Transfers & Telegraphic Transfers Terms and Conditions available on www.apsbank.com.mt.

17. What is IBAN and what is its use?

IBAN stands for International Bank Account Number.

The IBAN is a set standard for bank account numbers that uniquely identifies a customer’s bank account held at a bank anywhere in the world. The IBAN is based on ECBS (European Committee for Banking Standards) and ISO (International Organisation for Standardisation) standards. The IBAN for local accounts is made up of 31 characters. Following is an example of a Maltese IBAN:

Country	Check Digit	SWIFT Code	Sort Code	Account Number
MT	12	APSB	77013	000000012345678998

It is mandatory to use the IBAN together with the BIC code (refer to Question 18 below) when effecting payments in EURO to any of the EU Member States and Territories together with Iceland, Liechtenstein and Switzerland. The IBAN was introduced to facilitate and improve STP (Straight Through Processing) cross border payments in the Euro zone.

Kindly read and refer to the SEPA Credit Transfers Terms & Conditions available on www.apsbank.com.mt for further information.

18. What is a BIC Code?

BIC stands for Bank Identifier Code.

It is a standard unique identification code consisting of 8 or 11 characters which identifies a bank or financial institution and includes the Bank Name, Country, Town and Branch. This code is used when transferring money between local and international banks.

The BIC for APS Bank Ltd is APSBMTMT.

19. Where can I find the IBAN of my account and the Bank’s BIC code?

The IBAN is quoted on the upper right hand corner of the account official statement or can be viewed at the top left hand side of the “Account History” on APS 365 ONLINE. The BIC can be found at the lower right hand corner of the “Account History” on APS 365 ONLINE.

20. What is a Sort Code?

A Sort Code is a unique number which is assigned to a branch of a bank. The Sort Code, together with the account number must be used when effecting a payment to the United Kingdom, Australia, Canada and United States. Banks use Sort Codes as it is easier than writing the full address of the related branch.

21. What does BEN, SHA & OUR charges in 3rd Party Payment transactions mean?

SHA: (SHARING) The ordering customer pays the issuing bank’s charges and the beneficiary party pays the receiving bank’s charges. The charges are shared between the ordering customer and the beneficiary.

BEN: (BENEFICIARY) The beneficiary party pays all the charges, both the issuing bank’s charges and the receiving bank’s charges. The ordering customer does not pay any charges.

OUR: (OUR) The ordering customer pays all charges, both the issuing bank’s charges and the receiving bank’s charges. The beneficiary does not pay any charges.

22. Till what time will ‘Transfers to Third Party’ be effected on the day?

‘Transfers to Third Party’ ordered by customer prior to 1430hrs will be processed on the same day while those ordered after 1430 hrs will be processed on the next Bank working day. (Refer to the Cut-Off-Time Table published on www.apsbank.com.mt)

APS 365 ONLINE Frequently Asked Questions



23. How can I pay utility and other bills through APS 365 ONLINE?

APS 365 ONLINE provides the facility to pay utility and other bills as follows:

- From the drop down list in the 'Payments' section, select 'Bill Payment'
- Fill in the 'Source Account number' from which payment is to be made
- Select 'Company Name' (some company names are available on the drop down list provided.)
- Fill in all mandatory details as per relevant payee's template including payment amount and date when to process the transaction.

The details can be saved as a template for future payments.

24. What are the charges for transactions through APS 365 ONLINE?

Charges for any transaction are applicable as per the Bank's Tariff of Charges published on www.apsbank.com.mt

25. What happens if I transfer funds after office hours or on weekends?

The end of a Bank working day on APS 365 ONLINE is 1600hrs from Monday to Friday and 1300hrs on Saturdays.

Transactions initiated before the above time will be effected either on the same Bank working day or on the value date chosen by the customer. Transactions initiated after the above time will be effected either on the value date chosen by the customer or on the same day but the date of the transaction showing on the statement will be the date of the next bank working day. Transactions done on Sundays, Public and Bank Holidays, are processed on the next bank working day.

The customer should refer to the Cut-Off-Time Table published on www.apsbank.com.mt for information related to Bank Working Days for specific products and services.

26. Do I get any help when using APS 365 ONLINE?

Yes, the assistance options available are listed hereunder:

- APS 365 ONLINE Help function published on www.apsbank.com.mt
- APS 365 Frequently Asked Questions published on www.apsbank.com.mt
- Contact the Customer Support Centre on telephone 2122 6644 (available Monday to Friday from 0800 hrs to 1900 hrs and Saturday from 0800 hrs to 1300 hrs (winter) and 0800 hrs to 1230 hrs (summer), except Sundays, Public and Bank Holidays). or write to the manager on: csc@apsbank.com.mt.

27. When should I call APS Customer Support Centre for support?

You have to address any technical and/or Internet connection issues to your ISP (Internet Service Provider) or PC technician.

The Bank's employees at the Customer Support Centre would assist in any problem relating to login and / or using any of the functionalities for viewing and processing transactions on APS 365 ONLINE. Assistance would be given only if the APS 365 ONLINE login screen is available on the customer's monitor.

28. Are there any technical requirements to use APS 365 ONLINE?

No, every Bank's customer can use the APS 365 ONLINE provided one has an Internet Connection with either Internet Explorer v.7 or v.8 or Mozilla Firefox v.3. Other Internet Explorers are not supported.

29. Is it safe and why?

The Bank adopts best practices and takes all the necessary precautions to ensure the security of the system, customers' data and accounts which are of utmost importance to the Bank. However, security to the customer's personal data such as Login ID, Token PIN and Security Code are ultimately the responsibility of the customer.

APS 365 ONLINE uses best security practices to protect and safeguard customers' online banking. It also provides a secure channel of communication using 128-bit encryption between customer's computer and the Bank. In order to have such 128-bit encryption, one needs to have an up to-date version of browsers which support such encryption. It is also recommended that every customer follows the guidelines and best practices provided in the APS 365 ONLINE Security Guidelines published on www.apsbank.com.mt.

30. What is encryption?

Encryption is the conversion of data into a form, called a cipher text, which cannot be easily understood by unauthorised persons. It is a very basic form of security, which ensures that only the person to whom the data is intended will receive it, and whoever may access it before would not understand the contents.

31. What is a Digital Certificate?

A digital certificate is a special kind of electronic fingerprint that authenticates a company. It is a message that contains unique identification and information about the issuer and also the intended receiver. These are issued by trusted third parties, known as Certificate Authorities. APS Bank uses VeriSign as the Certificate Authority.

32. Who is VeriSign and what is the VeriSign Secured Seal?

VeriSign is one of the leading and most trusted certificate authorities that issues digital certificates. It is highly respected and has a strong reputation worldwide. The VeriSign Secured Seal is the mark that can be found on APS 365 ONLINE. Its primary function is to give the customer the first security step and secondly so that it updates any root that may be absent to check whether the certificate in use is valid. It is important to ensure that when accessing APS 365 ONLINE, the VeriSign Secured Seal is visible on the home page.

Every customer should look for the padlock found in the lower right hand corner of his / her screen. If the page is legitimate, by clicking on the padlock, one can view the security certificate details for the site and ensures that it is certified by the security vendor, which in this case is VeriSign.

33. What is EV SSL (Extended Validation Secure Socket Layer)?

SSL is an application protocol used for transmitting documents securely over the Internet. EV SSL is the latest in this technology, which, as the name implies, contains Extended Validation by the Certificate Authority. An internet browser such as Internet Explorer v.7 or Internet Explorer v.8 recognise such certificates and displays its recognition with a green address bar if the certificate is trusted or with a red address bar if the certificate is not trusted. Such browsers also have a security status bar that toggles between the company name that the certificate was issued for and the certificate authority that issues the certificate.

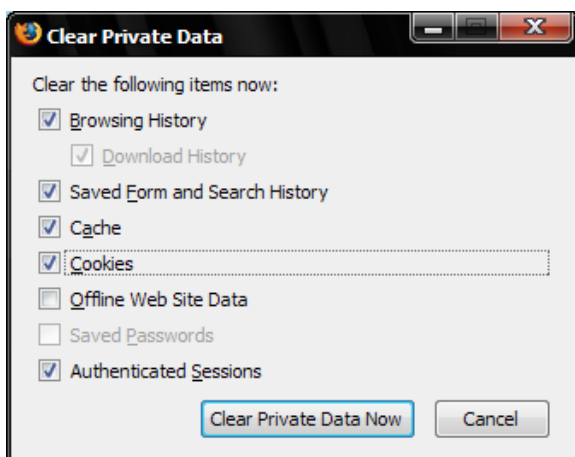
It is highly recommended that every customer looks for such changes in the interface to ensure that the website they are visiting is the one they intended to visit before attempting to communicate any further.

34. How can the pages viewed on the Internet be deleted to ensure further security?

This is always recommended especially when using a computer over a Wi-Fi (Wireless Frequency) or an unsecured network.

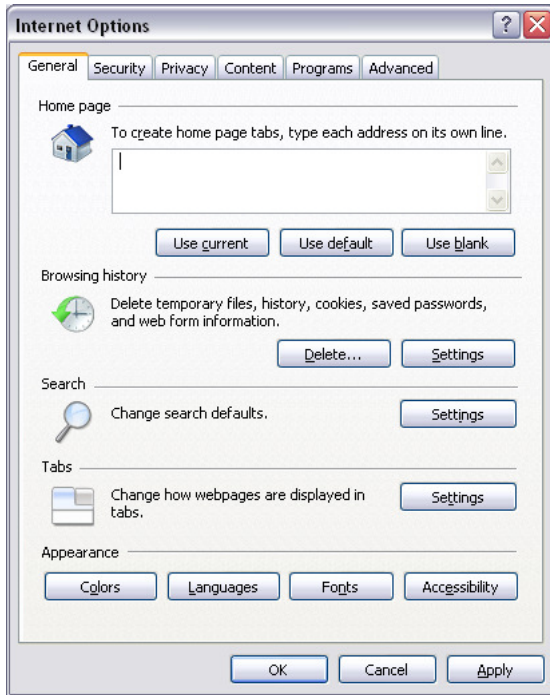
When using Mozilla Firefox v.3, this can be done through the following options:

- Press Tools
- From the Clear Private Data screen, tick the boxes as shown below
- Then press Clear Private Data Now.



When using Internet Explorer v.7, this can be done through the following options: (Internet Explorer v.8 is very similar)

- Press Tools
- Choose Internet Options
- Click the General Tab
- From Browsing history , choose Delete
- From Delete Browsing History, choose. 'Temporary Internet Files, Cookies, History, Form data, Passwords etc..'



35. What is Wi-Fi and how can I use it securely?

Wi-Fi is a wireless technology with which users can access the internet. The Bank does not recommend using such technology when accessing APS 365 ONLINE. It is therefore the customers' sole responsibility to ensure and take the necessary security precautions if one chooses to access the APS 365 ONLINE over wireless networks.

Only WPA2 or better technology should be used and one should avoid using WEP. For more detailed information please visit our APS 365 Security Guidelines published on www.apsbank.com.mt.

36. What are WEP, WPA and WPA2?

WPA stands for Wi-Fi Protected Access which was developed after studies proved that Wired Equivalent Privacy (WEP) contained a lot of weaknesses. It is a series of systems to provide adequate security for wireless networks. WPA is still not a solution to all the wireless security issues. If wireless is the preferred or only medium available, customers should correctly install and run WPA2 or a more updated version of a secure technology.

37. How can I protect my Personal Computer from viruses and other 'malware'?

A personal computer needs to be protected from various potentially harmful threats. You should protect your computer with passwords, anti-virus and anti-spyware software as well as Firewalls.

38. What is anti-virus and anti-spyware? What do they do and from where can I get the latest anti-virus and anti-spyware?

Anti-virus and anti-spyware are types of software that recognise potentially harmful software that may try to enter your computer. They scan the computer or any software that is installed or downloaded on the same computer, to detect, repair, clean or remove virus-infected files which can be harmful.

There are various companies that offer these types of software. You can purchase the latest versions online, though there are also other companies that offer such software for free. It is strongly recommended to choose the software that can be updated frequently online.

39. What is a Firewall and what is it used for?

A firewall is a software or hardware, used when communicating over the internet, between one's computer and the internet. It protects the machine from unauthorised access but doesn't protect it from malicious software such as viruses and spyware.

40. From where can I obtain further information if in doubt?

To obtain further information on security issues please read the APS 365 Security Guidelines published on www.apsbank.com.mt.