

HOW TO USE IVR SYSTEM?

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Interactive Voice Response (IVR) is a technology that allows the computer to interact with people. IVR system permits customers to interact with the bank through the telephone keypad, from which they can ask information through IVR dialogue. IVR systems can respond with pre-recorded or dynamically generated audio to further direct users on how to proceed. It is designed to support BKT retail customers on getting information about cards and their accounts and for business customers to report POS issues. Following the verification steps needed, the customer can get information without the need to contact a Contact Center agent 24 hours in 7 days a week.

1. TERMS OF USE OF IVR SYSTEM

You can use the service of IVR system of BKT if:

1. You are a retail BKT Customer above 18 years old (*Minor Customers should be presented to the nearest BKT branch with their legal guardian to take information regarding the products they have in BKT.*)
2. You know the customer identification number (9-digit number that is given to you by the bank employees in the moment of account opening at BKT), that should be used to get information about the current accounts in BKT
3. You have an active Debit or Credit Card issued by BKT, with this data you can be informed for every menu offered by IVR system
4. You have a valid phone number:
 - If the phone number from which you are contacting IVR system is registered in the bank, you will get information about menus offered by IVR system
 - If you contact from a phone number that belongs to another customer of BKT you will not be able to get information through IVR system
 - If you contact from a phone number that is not registered in the bank system, you will get information through IVR system if you follow all the verification steps

2. LIST OF INFORMATION

"IVR" Transactions	Comission
Credit Card Limit Information	<i>Free of charge</i>
Credit Card Debt Information	<i>Free of charge</i>
Credit Card Last Trnsactions Information	<i>Free of charge</i>
Current Account linked with the Debit Card Balance	<i>Free of charge</i>
Current Account in all currencies Balance	<i>Free of charge</i>
Current Account Statements	<i>Free of charge</i>
Report a claim	<i>According the operator fees¹</i>
For more information connect with Contact Center Agent	<i>According the operator fees</i>
Calling Contact Center	<i>According the operator fees</i>

¹ Contact Center number is a fix number and calling it will be charged with fix numbers rates

3. INFORMATION OFFERED VIA IVR

Retail Customers can take information via IVR without contacting with an agent of Contact Center:

- 1- If BKT Retail Customer contacts Contact Center service from the phone number registered in BKT system he can take information about:
 - a. If the customer has a credit card issued by BKT he should enter the debit or credit card number and its PIN in order to be verified and take information about:
 - credit card limit and debt amount of the credit card
 - last credit card transaction
 - list of the last transactions performed with credit card
 - current account balance linked with the debit card (if he has one)
 - currents/ saving accounts balance in all currencies
 - current/ saving accounts' statements in BKT (if he has an email address registered in BKT system)
 - b. If customer has no card issued by BKT, he may take information only for the account menu by verifying himself via Customer Number. The information offered in this case is:
 - current account balance linked with the debit card
 - current/ saving accounts balance in all currencies
 - current/ saving accounts' statements in BKT (if he has an email address registered in BKT system)
- 2- If customer contacts Contact Center number from a number not registered in BKT system, he may take information only if he has a debit or credit card issued by BKT:
 - a. If he has a credit card he can take information about:
 - credit card limit and debt amount of the credit card
 - last credit card transaction
 - list of the last transactions performed with credit card
 - current account balance linked with the debit card (if he has one)
 - currents/ saving accounts balance in all currencies
 - current/ saving accounts' statements in BKT (if he has an email address registered in BKT system)
 - b. If he has a debit card, customer cannot take information from IVR by entering Customer Number, he will take information only if he verifies himself by entering the Card Data and take information about:
 - current account balance linked with the debit card (if he has one)
 - currents/ saving accounts balance in all currencies
 - current/ saving accounts' statements in BKT (if he has an email address registered in BKT system)

Following the below steps the customer of BKT can get information as per menu chosen.

4. INTERACTION WITH MAIN MENU

As soon as you dial the customer service phone number +35542266288 you will listen to BKT welcoming message and then you will choose the language of the menu:

1. Menu in Albanian language (which will be chosen automatically if no selection is made)
2. Menu in English language

Then you will have the possibility to choose the menu of reporting a lost or stolen card or information and support as per customer type:

0. Report a lost or stolen card
 1. Retail Customers or
 2. Business Customers

4.1 Lost or Stolen Card

If you have lost or the card issued by BKT is stolen, you will press the button 0 and without the need to pass on further verification steps you will be connected directly with an agent to report it.

4.2 Retail Customers

Here you will hear the menus for the information that you can get if you are a retail banking customer as below:

- **Press 1** for Cards Information (you can get information on the credit cards that you have in BKT)
- **Press 2** for Current Accounts Information (you can get information on current accounts that you have in BKT)
- **Press 3** to report a Claim (you will be connected with an agent of Contact Center service to report a claim regarding BKT)
- **Press 9** to repeat the menu
- **Press 0** to connect with an agent (you will be connected with an agent of Contact Center service if you have issues to discuss or more explanation is needed)

4.2.1. Cards Information

If you want to get information on your credit cards, the IVR system will request to make your verification by:

- Entering your credit/ debit card numbers (16 digits number that is stamped on your credit/ debit card issued by BKT) and
- PIN of the card entered (4 digits code that is given by the bank in the moment that the card is issued by the bank, or the one that is changed by you latter, if it is changed)

After entering the right data, you will listen to the menus about the information offered by this menu:

- **Press 1** for information on the credit card limit and debt amount of the credit card. In this menu the system will read information on:
 - o Limit of Credit Card (the limit approved by the bank)
 - o Available Credit Card Limit (limit available to be used)
 - o Credit Card Debt (the debt to be paid for that card)
 - o **Press 1** to repeat the information
 - o **Press 7** to return to previous menu (it returns you to the menu of cards information)
 - o **Press 8** to return to main menu
- **Press 2** for last credit card transaction (the system will read the last transaction amount performed with credit card after the last credit card statement generation)
 - o **Press 7** to return to previous menu (it directs you to the menu for credit card information)
 - o **Press 8** to return to main menu
- **Press 3** for the list of the last transactions performed with credit card (to your email address, the one registered in BKT, will be sent the list of transactions performed with credit card after the last credit card statement generation)
 - o **Press 7** to return to previous menu (it directs you to the menu for credit card information)
 - o **Press 8** to return to main menu
- **Press 0** to connect with an agent (you will be connected with an agent of Contact Center service if you have issues to discuss or more explanation is needed)
- **Press 8** to return to main menu
- **Press 9** to repeat the menu

4.2.2. Information on Current Accounts

If you want to get information on current accounts, the IVR system will ask for your identification by:

1. Entering your credit card numbers (16 digits number that is stamped on your debit/ credit card issued by BKT) and
 - o PIN of the card entered (4 digits code that is given by the bank in the moment that the card is issued by the bank, or the one that is changed by you latter, if it is changed)
2. Or entering the customer number (9-digit number that is given to you by the bank employees in the moment of account opening at BKT)

After choosing identification way and entering the correct data you will listen to the menus about the information offered by this menu:

- **Press 1** for information of the current account linked with the debit card (in this menu the system will read the account balance available in the current account connected with the credit card)
 - o **Press 1** to repeat the information

- **Press 7** to return to previous menu (it directs you to the menu of current account information)
- **Press 8** to return to main menu
- **Press 2** for information about current accounts in all currencies (the system will read the available current and saving account balances as per their currencies)
 - **Press 1** to repeat the information
 - **Press 7** to return to previous menu (it directs you to the menu for account information)
 - **Press 8** to return to main menu
- **Press 3** for information of your current accounts' statements in BKT (to your email address, the one registered in BKT, will be sent the current and saving accounts statements for the currencies chosen by you). The currencies for which you can receive the current account statements are:
 - **Press 1** for Albanian Lekë
 - **Press 2** for Euro
 - **Press 3** for American Dollar
 - **Press 4** for British Pound
 - **Press 5** for Swiss Francs
 - **Press 6** for Australian Dollar
 - **Press 7** for Canadian Dollar
 - **Press 7** to return to previous menu (it directs you to the menu for account information)
 - **Press 8** to return to main menu
- **Press 0** to connect with an agent (you will be connected with an agent of Contact Center service if you have issues to discuss or more explanation is needed)
- **Press 8** to return to main menu
- **Press 9** to repeat the menu

4.3 Business Customers

Here, if you are a business customer you will listen the list of menus for information as below:

- 1. Press 1** for technical problem related to POS (you will be connected with the support of POS service).
- 2. Press 2** for other information (you will be connected with an agent of Contact Center to get the needed information).
- 3. Press 3** to report a Claim (you will be connected with an agent of Contact Center service to report a claim regarding BKT)