



ASAAN MOBILE ACCOUNT USER GUIDE

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1. INTRODUCTION

Asaan Mobile Account allows customers to register and open a Branchless Banking Account without requiring data services (3G/4G). Customer will access the USSD channel by dialing *2262# to access banking services from their mobile phone. AMA customers will be able to transfer funds, pay bills, buy mobile credit and more. Customers can also link Asaan Mobile Account with existing myABL Wallet account and in case where they are using AMA channel only, they can upgrade to Wallet app as well.

2. SCOPE

This document serves the purpose of User Guide for Asaan Mobile Accounts.

3. ELIGIBILITY CRITERIA

In order for you to register on Asaan Mobile Account, you must have the following:

1. Valid CNIC
2. Registered Mobile Number

4. KEY FEATURES

- Cash Deposit/Cash Withdrawal at ABL Branches and Partner Agent Network
- Fund Transfers
 - myABL AMA to myABL AMA
 - myABL AMA to myABL Wallet
 - myABL AMA to ABL Core Banking Account (Own)
 - myABL AMA to ABL Core Banking Account (anyone)
 - myABL AMA to Other Bank Regular Account/ Wallet Account / AMA (IBFT)
- Payments
 - Utility Bill Payment
 - Mobile Balance/ Top-up Purchase
 - Post Paid Mobile Bill Payment
- Balance Inquiry
- Mini Statement
- Linking of Account: Link your existing myABL Wallet account with Asaan Mobile Account
- Upgrade to Wallet: Asaan Mobile Account users can also upgrade their account to Wallet app by signing up on myABL Wallet app.

5. NEW AMA CUSTOMER REGISTRATION

- Dial the designated USSD Short code *2262# from your phone
- Select the option to register for Asaan Mobile Account by selecting the "Register New Account" option
- Select Allied Bank Limited from the available list of banks
- Enter following information on next screen:
 - CNIC number
 - CNIC issuance date
- Accept the Terms and Conditions for opening account
- Give confirmation of your tax residency as part of FATCA/CRS verification
- Please create your 4-digit PIN to access Asaan Mobile Account
- Upon providing above information, AMA will be opened and a notification alert will be sent informing you of the same

Note: Customers are now required to get biometrically verified for their Asaan Mobile Account (AMA) within '60' days of account opening through any ABL branch by performing a Cash Deposit or Withdrawal Transaction from their newly opened Asaan Mobile Account (AMA) or from a biometrically enabled ABL ATM by accessing Cardless Menu of ATM ('Wallet Upgrade' Option), otherwise their account shall be marked as "Debit-Block" by the system.

6. LINKING OF LEVEL 0 / LEVEL 1 / HOME REMITTANCE ACCOUNT (HRA) CUSTOMER ACCOUNT WITH USSD CHANNEL

- Use your myABL Wallet application to create MPIN for linking USSD channel
- Dial the designated USSD Short code *2262# from your phone
- Select option to 'Link Existing Account' to link your existing myABL Wallet account to USSD channel
- Select Allied Bank Limited from the available list of banks
- Enter following information on the next screen:
 - Mobile number
 - CNIC number
- Enter the 4-digit MPIN that was previously created from myABL Wallet application for verification
- Wallet account will be linked and can now be accessed via USSD channel

7. UPGRADE ASAAN MOBILE ACCOUNT TO MYABL WALLET APPLICATION

- Download and install myABL Wallet application on your smartphone from app store
- Go through and accept Terms and Conditions
- Enter the following details:
 - CNIC/SNIC number
 - Asaan Mobile Account mobile number
- Enter OTP in next screen that you have received on your mobile number for verification
- Create password on next screen to use application

8. SET UP MOBILE PIN (MPIN) FOR USSD

- Dial designated USSD Short Code *2262# from your phone
- Select option to set new MPIN
- Enter your new 4-digit MPIN
- Re-enter your 4-digit MPIN to confirm
- A success message will be displayed stating that MPIN has been successfully created

9. BALANCE INQUIRY

- Dial the designated USSD Short code *2262# from your phone
- Select the 'Balance Inquiry' option
- Enter your MPIN
- Upon successful authentication, account balance will be displayed.

10. MINI STATEMENT

- Dial the designated USSD Short code *2262# from your phone
- Select the 'Mini Statement' option
- Enter your MPIN
- Upon successful authentication, mini statement will be displayed

11. CASH DEPOSIT AT ABL BRANCH BY AMA HOLDER

- Visit the nearest ABL Branch to deposit cash in your Asaan Mobile Account
- Fill out the standard deposit slip with the following information:
 - AMA Number (Mobile Number)
 - Deposit Amount
 - Title of Account
 - Valid CNIC/SNIC number of account holder
- You need to be biometrically verified in order to deposit cash in your Account. This is only a one-time activity
- Upon successful verification, amount will be deposited and you will be sent confirmation through SMS
- Please take the carbon copy of deposit slip from Branch Personnel.

12. CASH DEPOSIT AT PARTNER AGENT NETWORK (EASYPAISA) BY AMA HOLDER

- Visit the nearest Partner Agent Network (EasyPaisa) to deposit cash in your AMA
- Provide the following information to the Agent:
 - AMA Number
 - Amount to deposit
 - Mobile Number
 - CNIC number
- Upon successful verification, amount will be deposited and you will be sent confirmation through SMS.

Note 1: Partner Agent Network (EasyPaisa) will ask for CNIC/SNIC of AMA holder and will verify account holder through CNIC/SNIC.

Note 2: Account holder must be biometrically verified in order to make cash deposit at Partner Agent Network (EasyPaisa).

13. CASH WITHDRAWAL AT ABL BRANCH BY AMA HOLDER

- Visit the nearest ABL Branch to withdraw cash from your AMA
- Provide the following information to Teller:
 - AMA Number (Mobile Number)
 - Withdrawal Amount
 - Title of Account
 - Valid CNIC
- You need to be biometrically verified in order to withdraw cash from your Account. This is only a one-time activity
- Upon successful verification, an OTP will be sent on your registered mobile number
- Provide/enter the OTP in Teller's system
- Upon successful verification of OTP, transaction will be processed and you will be sent withdrawal confirmation through SMS
- Collect cash from Teller

14. CASH WITHDRAWAL AT PARTNER AGENT NETWORK (EASYPAISA) BY AMA HOLDER

- Visit the nearest Partner Agent Network (EasyPaisa) to withdraw cash from AMA
- Provide the following information to the agent:
 - AMA Number
 - Withdrawal Amount
 - Mobile Number
 - CNIC Number
- Upon successful verification, an OTP will be sent on your registered mobile number.
- Provide/enter the OTP in third party agent's system.
- Upon successful verification of OTP, transaction will be processed and you will be sent withdrawal confirmation through SMS.
- Collect cash from Teller.

Note 1: Account holder must be biometrically verified in order to make cash withdrawal from their Asaan Mobile Accounts from Partner Agent Network (EasyPaisa).

Note 2: Third party agent will ask for CNIC/SNIC of AMA holder and will verify account holder through CNIC/SNIC.

15. FUNDS TRANSFER FROM AMA TO ABL AMA/WALLET ACCOUNT

- Dial the designated USSD Short code *2262# from your phone
- Select the 'Funds Transfer' option
- Select 'Same Bank' option
- Enter the receiver's Wallet/Asaan Mobile Account number
- Enter the amount to be transferred
- Confirm your transaction and enter your 4-digit MPIN
- Upon successful verification, transaction will be completed and success message will be displayed and sent to your number through SMS.

16. FUNDS TRANSFER FROM AMA TO REGULAR ABL ACCOUNT

- Dial the designated USSD Short code *2262# from your phone
- Select the 'Funds Transfer' option
- Select 'Same Bank' option
- Enter the receiver's Bank Account number
- Enter the amount to be transferred
- Confirm your transaction and enter your 4-digit MPIN
- Upon successful verification, transaction will be completed and success message will be displayed and sent to the customer through SMS.

17. FUNDS TRANSFER FROM AMA TO OTHER BANK ACCOUNT/WALLET (IBFT)

- Dial the designated USSD Short code *2262# from your phone
- Select the 'Funds Transfer' option
- Select 'Other Bank' option
- Select beneficiary bank from the available list
- Enter the receiver's Bank Account number
- Enter the amount to be transferred
- Confirm your transaction and enter your 4-digit MPIN
- Upon successful verification, transaction will be completed and success message will be displayed and sent to your registered mobile number through SMS.

18. BILL PAYMENT

- Dial the designated USSD Short code *2262# from your phone
- Select 'Bill Payment' option
- Select the Bill Category e.g., Electricity
- Select the biller e.g., LESCO
- Enter your consumer reference number
- Confirm your transaction and enter your 4-digit MPIN
- Upon successful verification, transaction will be completed and success message will be displayed and sent to your registered mobile number through SMS.

19. CHANGE MPIN

- Dial the designated USSD Short code *2262# from your phone
- Select 'Change PIN' option
- Enter your old 4-digit MPIN
- Enter your new 4-digit MPIN
- Re-enter your 4-digit MPIN to confirm
- A confirmation message will be displayed stating that MPIN has been successfully created.

20. ACCOUNT CLOSURE

This account closure process is for AMA accounts only. If your account has been upgraded to L0, L1 or HRA it will be closed by following myABL Wallet account closure process.

- Dial the designated USSD Short code *2262# from your phone
- Select the 'Account Closure' option
- Enter your 4-digit MPIN to confirm account closure
- Upon successful verification, account will be closed and a notification message will be sent to your registered number.

Note: *In order for customers to close their accounts, their account balance must be zero.*