

Frequently Asked Questions

In this section you will find answers to most of the questions you are looking for. For more details, you can in this section you will find answers to most of the questions you are looking for. For more details, you can also refer our step-by-step [User Guide](#). Please take some time out to read this document before calling the helpline (111-225-225).

What is *myABL* Digital Banking?

myABL Digital Banking is the new face to Allied Direct Internet Banking. It is the latest internet and mobile banking platform which offers a more secure, reliable and efficient digital banking service that caters to both Retail and Business customers alike. *myABL* offers:

- *myABL* Personal Internet Banking or simply myABL
- *myABL* Business Internet Banking or simply refer to as myABL Business

What are key features of *myABL* Personal Internet Banking?

myABL hosts an array of features, which are available to Allied Bank customers 24x7 over internet and mobile and it offers real-time access to all your account information. Key features include:

- Biometric login on mobile devices
- Voice-activated Funds Transfer, Accounts & ABL Credit Card Balance Inquiry using Siri (iPhone only)
- 360° view of all ABL accounts
- Personal Finance Management using My PFM
- Funds Transfer to registered Payee
- Funds Transfer to unregistered Payee
- **RAAST ID Management**
- **Funds Transfer through RAAST**
- **Send / Receive Money with QR Codes**
- Bill Payment to registered Biller
- Bill Payment to unregistered Biller
- PayAnyOne
- **Credit Card Management**
- Credit Card Payment
- Donations
- Pay Utility Bills
- Mobile Top ups
- School Fee Payment
- Insurance Payment
- Investments Payment
- Pay Internet Bills
- Internet Shopping
- **eIPO (Initial Public Offering)**
- **Fertilizer Payments**
- **1 Bill (Invoices and Top-up)**

- **Loan and Finances**
- MasterCard QR Scan
- **Investments (Mutual Funds)**
- Golootlo QR Scan
- myABL Tickets
- **Movie Tickets**
- **Bus Tickets**
- Franchise Payments
- **Get Instant Loan using PayDay**
- Daily transaction limit view
- **myABL Transaction Limit Management**
- Marking of transaction/Biller as Favorite
- Manage Payee/ Biller
- View Account Balance & Mini Statement
- View & download full account statement
- **Get Account Maintenance Certificate**
- **Get Withholding Tax Certificate**
- Alerts & Notifications
- New Cheque Book request
- Cheque Status Inquiry
- **Cheque Verification through Positive Pay**
- **Stop Cheque Payments**
- Account Link/Delink
- Default account marking on myABL
- Customer request and feedback through inbuilt email feature
- View login history
- View transaction history
- Search option (Desktop only)
- Manage Personal Information
- ATM/Debit Card Activation
- ATM/Debit Card Temporary Block and Unblock
- Allow International Use of ATM/Debit Card
- Allow e-commerce Use
- ATM/Debit Card PIN change
- **Change OTP Option(SMS/Email)**
- Discount Offers
- Locate Us
- Allied Live Chat
- **Open Roshan Digital Account**
- **Open myABL Wallet Account**
- **Open myPakistan Digital Account**
- **Access to RDA portal and products**

I don't have an Account in Allied Bank. Can I use *myABL*?

To use ***myABL*** you must have an Allied Bank Account with an active ATM/Debit card. Kindly visit you nearest Allied Bank branch where our friendly staff will assist you with account opening.

I have an ABL account, but no ATM/Debit Card. Can I still avail *myABL*?

In order to register for *myABL*, you must have a valid ATM/Debit Card. Please visit your branch to apply for the ATM/Debit Card if you don't have one.

How can I join *myABL*?

Please follow these easy steps to instantly register for *myABL*:

1. Visit <https://www.myabl.com> or download **myABL** Personal Internet Banking App for Android or iOS from Google Play and App Store.
2. Click on [Join Now](#)
3. Provide following information on registration form.
 1. **CNIC#** (13 digits without any dashes"-") (**For Pakistani National**) // **Passport/ID Number (For Foreign National)**
 2. Select your current **Mobile Network**
 3. Enter your **Mobile Number**(in the format 03XXXXXXXXX as per your record available with Bank)
 4. Confirm the **Mobile Number**
 5. Select any value from "Referred By" drop down
4. On the next screen, provide following details and press "Continue"
 1. **Date of Birth**
 2. **Debit Card number** (16 digits)
 3. **Debit Card Expiry**(written on front of your Debit card as **VALID THRU**)
 4. **Debit Card PIN**(4 Digits)

* Debit card must be active at the time of registration on *myABL*. Registration will not succeed if debit card is expired or blocked.

* Users previously registered for ABL's Internet Banking are not required to re-register on *myABL*.

5. Upon confirmation of user provided details, **One Time Password** will be sent via SMS/Email for verification purpose. Enter **OTP** and press "Submit".

* In case of ported mobile number please follow the instructions mentioned on screen. For android devices, the OTP will be auto fetched so it is mandatory to have your SIM in the same android phone on which registration is being attempted.

6. Upon successful OTP verification, system will ask to setup your preferred "Username" and "Password".

*System will confirm if "Username" is available else you need to specify any other "Username".

* While setting up your password, kindly click the link available on screen to view password policy.

7. You will be receive an automated Robocall on your registered number as per bank record to activate financial services on your *myABL* user ID. In case you have declined

the robocall or not able to receive the robocall, you can request it manually by logging in and going to “Activate myABL option” available in side menu.

Note:

- In case of mismatch of information due to change of personal information e.g. Mobile number, please [click here](#) to know how to update your contact details.

What if I do not activate my *myABL* Internet/Mobile Banking service??

If your *myABL* Personal Internet/Mobile Banking is not activated, you will not be able to access to full range of *myABL* Personal Internet/Mobile banking services.

What is a Robo Call?

Robo Call is a telephone call from an automated source that delivers a prerecorded message to a Customer and record their input in case the Robo Call includes any call to action in it.

On which number will I receive the Robo Call?

Customers will receive Robo Call on their registered mobile number in Bank’s record.

Will I have to request for Robo Call manually?

No, customers will automatically receive a Robo Call upon successful registration on myABL.

What if I miss the Robo Call during registration process, can I request it again?

Yes, you can request for the Robo Call again. In case you miss the Robo Call, you can manually request for the Robo Call by going to **Side Menu-> Services-> Activate myABL** option available in both myABL web and mobile app.

How to provide consent for financial transaction activation on Robo Call?

In order to activate financial transactions, after choosing the desired language user must reply with “1” in response to the Robo Call. If the user does not want to enable financial transactions, they can reply with “2” to decline the activation request.

Is there a mobile version of *myABL*?

myABL offers a device agnostic responsive design that works seamlessly across wide array of screens from desktop computer to laptop, tablet or mobile. Additionally *myABL* complements individual/retail user's experience over mobile apps for Apple iOS and Google Android.

I have multiple accounts with Allied Bank. How do I link them with *myABL*?

All your individual accounts and joint accounts having either/survivor operating instructions will be automatically available on **myABL**. You can however choose to de-link or re-link any of your accounts at per your preference and convenience.

I've forgotten my Username. What should I do?

In case you have forgotten your "Username", please call ABL helpline at **111-225-225** for assistance. After verification, Phone Banking Officer will provide your myABL "Username" through SMS or email or Call back. **You can also click on "Having Trouble Logging in?" and enter required details and then you will be required to enter One-Time Pin (OTP) sent to your registered email/mobile number. Your Username will be sent to you via SMS on you registered mobile number.**

How to activate biometric login functionality on myABL?

Enable Biometric Authentication on Mobile Devices? Biometric login allows you to use Touch ID/Face ID to login myABL application instead of entering your login credentials.

Note: Biometric login using Face ID is currently available for iPhone mobiles only.

This functionality depends upon the availability of Touch ID/Face ID sensor on your smartphone. You must scan your fingerprint or face and enable this functionality on your smartphone by following below steps:

1. Enter *myABL* Username and password on login screen.
2. Click Enable Biometric Login option and press Sign In.
3. It will ask to allow to let myABL app store Device ID, choose allow.
4. Please scan your finger or face to confirm.
5. It will login.

From next time, after getting registered and login, you will notice an Icon to login with Touch ID/Face ID available under Join Now button. Simply press it and when asked, place your finger on the sensor or scan your face if you are using iPhone with Face ID feature and get login into your myABL account without any need of entering username and password.

How to deactivate Biometric login functionality on myABL?

Customer is required to open "Security setting" from Hamburger menu of myABL and select the tab "Alternate login" and then deselect the biometric login option.

I've forgotten my password. What should I do?

Your password is a confidential information. If you have forgotten your password, please follow the below mentioned steps: Click on "Having Trouble Logging in?" at www.myabl.com or on **myABL mobile**. You will be asked to provide required details to verify your identity and then you will be required to enter One-Time Pin (OTP) sent to your registered email/mobile number allowing you to reset your password.

Who can I pay using myABL Personal Internet Banking Service?

You can pay Allied Bank account holders or any other bank (Listed on **myABL** Personal Internet Banking) anywhere in Pakistan. The pre-requisite for funds transfer is to Add Payee. With just few clicks, funds can be transferred to the pre-added beneficiary.

You can also pay your Utility Bills, School/University Fees, Manage your Investments, Pay your Internet Bills, Mobile Top-up and much more. To make any bill payment you are required to “Add Biller” before performing the transaction.

How do I add a new Payee?

You can add Payee from following different ways.

- From “Manage Payees & Billers” option available at Quick Access card on Dashboard.
- From Hamburger Menu > Payments > Manage Payees & Billers.
- You can add new Payee after performing any fund transfer transaction from “New Payee” tab.

How do I add a new Biller?

You can add Billers from following different ways.

- From “Manage Payees & Billers” option available at Quick Access card on Dashboard.
- From Hamburger Menu > Payments > Manage Payees & Billers.
- You can add new Biller after performing any transaction by selecting “New Biller” tab.

Adding Payee/Biller is necessary for transferring funds or paying bills?

No, it is not necessarily required. Customer can now transfer money and pay bills without need to add any payee/biller. Follow the below steps for making such payments:

- **For Funds Transfer:**

Go to “Payments card on dashboard and select Funds Transfer. There, select “New Payee” in Transfer type and enter the required credentials to complete funds transfer transaction straight through.

- **For Bill Payments:**

Go to Payments card on dashboard and select Pay Bills. There, select New Biller in Payment type and enter the required credentials to complete the bill payment transaction.

When is funds transfer effective?

Funds transfer is effective immediately unless you are intimated of a failure or an error. When you enter the OTP, the process is invoked immediately and funds are transferred to the destination account. This will also be notified through a confirmation email/SMS.

When is bill payment effective?

Bill payment is effective immediately, unless you are intimated of a failure or an error. When you pay bills online, funds will be immediately transferred from your account to pay your bills. This will also be notified through a confirmation email/SMS.

What is the difference between “Mini Statement” and “Full Account Statement”?

“Mini Statement” is a quick view of your few recent Dr /Cr transactions with closing balance whereas “Full Account statement” provides you convenience to view and download detailed transactions anytime, with the option to view last 30 or 90 days transaction history. You can also specify dates/range of his/her choice for viewing full account statement.

Can customer apply for new Credit card?

Yes, customer can apply for new credit card using myABL Manage Credit Cards Option.

Can customer make credit card payments?

Yes, customer can make credit card payments using myABL Manage Credit Cards Options.

How customer can view Cheque status?

1. Login to myABL
2. Click on hamburger menu and click services
3. Click view Cheque status option
4. Enter required details and submit.

How customer can Request New Cheque Book?

1. Login to myABL
2. Click on hamburger menu and click services
3. Click on Request New Cheque Book option
4. Enter Number of Leaves per Book and submit.

How customer can Stop Cheque Payment?

1. Login to myABL
2. Click on hamburger menu and click services
3. Click on Stop Cheque Payment Option
4. Enter required details and submit.

What is Positive Pay?

Positive Pay is a service to facilitate the use of cheque with a huge amount of money. Customers can enter cheque number and amount of money in myABL application. After that, when the cheque is presented to

a bank counter, the cheque will be authenticated from the system and the owner of the cheque will not receive a call for its authentication.

How customer can use Positive Pay?

1. Login to myABL
2. Click on hamburger menu and click services
3. Click Positive Pay
4. Choose account and enter amount and Cheque number and click confirm

What is Positive Pay?

Positive Pay is a digital callback confirmation feature using where ABL customers can digitally approve processing of their cheques in advance which would otherwise require callback confirmation for its processing (If otherwise in order).

How can I use the Positive Pay feature?

To use this service, customers can go to Side Menu -> Accounts -> Current and Savings -> Positive Pay option available in both myABL web and mobile app. Customer is required to select the account and provide cheque number & amount to digitally record consent for its processing.

What if I mistakenly input incorrect cheque number or amount? Will it get processed?

In case the cheque number or amount entered in myABL is incorrect and does not match with the cheque number or amount written at physical cheque being presented, it will not be processed at counter/inward clearing. However, customer can initiate another Positive Pay request with correct details.

What is RAAST?

Raast is Pakistan's first instant payment system that will enable end-to-end digital payments among individuals, businesses and government entities instantaneously. The state-of-the-art Pakistan's Faster Payment System will be used to settle small-value retail payments in real time while at the same time provide a cheap and universal access to all players in the financial industry including commercial banks, microfinance banks, government entities and fintechs. You also have the option to transfer funds using International Bank Account Number (IBAN) of the beneficiary..

What features are Allied Bank is providing for their customers regarding RAAST?

Following are the set of features allowed for ABL customers:

1. ID Management:
 - a. Register ID
 - b. De-link ID
 - c. Re-link ID
 - d. Delete ID
2. Payments:

a. Transfer Money

How can I register/link my RAAST Id?

You can register/link your RAAST Id by going to the RAAST Id Management section available on myABL Dashboard.

Can I delink my RAAST Id?

Yes, you can delink as well as re-register your RAAST Id. To do so, go to the RAAST Id Management section in myABL.

Can I send money using RAAST Id to someone who does not have a RAAST Id?

No, in order to send money on RAAST Id via RAAST Transfer, the beneficiary must have a RAAST Id linked to their account.

Can I send funds on IBAN number through RAAST Transfer Option?

Yes, you can transfer funds on IBAN number through Transfer/RAAST Option available on myABL dashboard.

Can I link my Raast Id with multiple accounts?

No, currently you can only link your RAAST Id with one account.

Can I link my account with multiple Raast Ids?

No, currently you can only link your account with one RAAST Id.

Is myABL secure?

Strong security measures have been devised to curb the chance of any fraud or malicious act. The security features that are incorporated with the Internet Banking are:

1. Extended Validation-Secure Socket Layer (EV-SSL)
2. Time bound One-Time Pin (OTP) is used for all financial transactions.
3. Free of charge SMS notification, which is sent to customer at Login and upon OTP generation.

Moreover, all transactions are further secured using a **ONE-TIME PIN (OTP)** interface.

What are the applicable charges for myABL Personal Internet Banking?

Kindly refer to applicable SOC from the below link for details.

<https://www.abl.com/services/downloads/schedule-of-charges/>

What is One-Time Pin or OTP?

It is a unique Personal Identification Number which **myABL** users require to perform transactions.

How customer can change OTP option?

Customer can choose between OTP receiving options i.e. SMS or EMAIL.

1. Login to myABL Mobile Application
2. Click on Setting button
3. Click Change OTP Option
4. Choose SMS or Email according to your preference.
5. Choose relevant saving option i.e. Debit Card or OTP and click Confirm

What are the recommended browsers for accessing *myABL*?

myABL is best viewed with:

- Google Chrome version 70.0.3578 and above
- Mozilla Firefox version 63 and above
- Internet Explorer version 11 and above
- Microsoft Edge 44 and above
- Safari version 10 and above

On which O.S versions of mobile and tablet devices *myABL* is supported?

myABL is compatible on below O.S versions of mobile and tablet devices.

- Android version 5.0 and above
- iOS version 11.0 and above

How to view my daily transaction limit and how can I tune my allowed limits?

Login onto myABL, Go to Hamburger menu, Go to Settings and then click on Limits option where you can view and adjust your daily transaction limits of myABL.

How to mark any transaction as favorite?

For the ease of repayments, myABL now offers the option to mark any payment as favorite. At the end of each transaction, either FT/IBFT or Bill Payment, it offers the option to mark your transaction as favorite. By this, you can save your frequently perform transactions in the list of Favorite transactions from where you can access and perform the same transaction in future quickly without need to enter beneficiary detail, amount etc. details again.

What is the purpose of Notification option?

This feature provides all the alerts (e-mail and SMS) generated from myABL for following activities.

1. Transaction Alerts
2. OTP Alerts
3. Payee addition and deletion Alerts
4. Any other communication from Bank to consumer for information purpose.

How my myABL Internet Banking account/profile can be blocked?

- Customer should call at Allied Phone Banking Help line number 111-225-225 and request bank to block his/her myABL user id/profile for any security reason.
- Customer account can be also be blocked by six (6) consecutive wrong password attempts.
- Bank has right to block customer account/profile to prevent any fraudulent activity found on your Internet Banking account for security reasons.

How can I unblock my "myABL" Internet Banking account?

You can unblock your myABL Internet Banking account by calling Allied Phone Banking Helpline 111-225-225 from your registered number. After verification Phone Banker will un-block your Internet Banking account/profile.

What are the terms and conditions for using *myABL*?

[Click here](#) to view the **Terms & Conditions**

How to clear browser cache if myABL is inaccessible or not working properly?

[Click Here](#) for step-by-step Guide

What is myABL Tickets service?

myABL Tickets is online ticketing service which provides myABL users with a facility to book movie, bus and events tickets using myABL web or mobile apps.

What type of tickets can be booked using Tickets service of myABL?

You can book **bus**, **movie** or **event** tickets by making payment from your ABL account.

Are there any service charges applied on booking online tickets using Tickets service of myABL?

5% convenience fee is charged on purchase of every ticket (except Daewoo) by the service provider i.e. EasyTickets. These charges are also shown on payment confirmation screen before completion of transaction.

How will I get the ticket booking confirmation?

When a booking is confirmed, you will receive a system generated booking confirmation email from [no-reply@easytickets.pk](mailto:reply@easytickets.pk) with your booking detail. You will also receive your booking confirmation details on your mobile phone via SMS.

How can I collect my tickets?

You can collect your tickets at the service provider's counter by showing them the booking confirmation code you received via email and SMS.

Can I cancel or change the ticket booked using Tickets service of myABL?

As per policy of service providers, once booked, tickets cannot be canceled, refunded or exchanged. Cinema or event ticket once booked is non-refundable / non-Cancelable / non-schedulable for all partners. For bus, user will visit ticket history section and cancel his ticket at least Two hour before. In this case 30% amount will be deducted and 70% of ticket amount will be refundable.

How do I claim a refund for a booking that I want to cancel?

Cinema and event tickets once booked are deemed as sold. It is not possible to cancel, refund or exchange these tickets. Cancellation request only for Bus Tickets will be processed immediately however customer refund will be processed within 5 working days. In case funds not received within 5 working days then customer may contact Allied Bank Helpline number 111-225-225.

If Bus or Movie Ticket booked but dropped/canceled by the partner then how refund will be processed?

In case user missed a bus or a cinema show, there will be no refund. However if Bus/Movie is dropped/canceled by the service provider then user will be adjusted in next bus/next show. In case user not entertained at terminal/cinema, user can contact at Service provider support numbers: 0332-1422241, 0336-4593028 and support@easytickets.pk . Such issues will be forwarded to bus services/cinema team and resolution will arrange ASAP and TAT will vary case to case basis.

How can I view history of my Tickets purchases via myABL?

Tickets book or purchase history can be access from option "My Tickets" which is available on main screen of Tickets services.

What if I do not receive confirmation email of my booking?

Please take up your complaint with Easy Tickets, the main service provider of online ticket booking service at the following numbers: 0332-1422241, 0336-4593028 and support@easytickets.pk. However, if your complaint remained unresolved for 7 days after your online booking, you may lodge a complaint at Allied Phone Banking on 111-225-225

I am facing issues in booking online Tickets via myABL. What do I do?

You may lodge a complaint at Allied Phone Banking on 111-225-225 to register your issue.

What do I do if there is some error in pricing?

If the amount you pay for a ticket is incorrect regardless of whether because of an error in a price posted/shown on myABL or otherwise communicated to you, or you are able to order a ticket before its scheduled on-sale or presale date or you are able to order a ticket that was not supposed to have been released for sale, then the service provider i.e. Easy Tickets, will have the right to cancel that ticket (or the order for that ticket) and refund to you the amount that you paid. This will apply regardless of whether because of human error or a transactional malfunction.

What is QR?

QR is short for Quick Response (they can be read quickly by a cell phone camera). They are used to take a piece of information from a transitory media and put it in to your cell phone.

What is myABL Account QR?

myABL provides an option where a QR is generated which contains all the necessary information of a customer i.e. account number, account title.

What is QR with Amount?

Customer can generate a dynamic QR with different amount. This QR is used for amount transfer purpose.

What is the use of Account QR?

Account QR is an image form of customer's account number. Instead of sending long account numbers for transfer purposes, just download the QR and send it to sender. The sender will simply scan the QR and your account will be added to sender's list automatically.

How QR with amount works?

If customer wants to receive funds, instead of sending long account numbers and amount to be transferred separately, customer generates a dynamic QR with amount, downloads it and send it to sender. The sender will simply scan the QR using myABL and all details will be automatically fetched. This will ease the funds transfer process.

How customer can generate QR with amount?

1. Login to myABL mobile application
2. Click on QR button.
3. Click on View QR
4. Click on Generate QR with amount
5. Enter the amount you want to receive and QR expiry date
6. Click generate and your QR with amount will be generated

How customer can scan a QR?

Simple login to myABL mobile application and tap on QR button. Use the scan QR option for scanning purpose. Customer can scan a downloaded QR by using Upload from Gallery option.

What is Mastercard QR?

Mastercard QR are QR Codes used by Mastercard to acquire online payments at retailers.

What is myABL MasterCard QR Payment?

myABL Mastercard QR Payment is a contactless payment method powered by MasterCard payment scheme where a payment is performed by scanning a Mastercard QR code of merchant using myABL mobile app (Android or iOS) to process the payment following the standard specified by Mastercard.

How can I make a Mastercard QR payment using my myABL Digital Banking app?

- Login to myABL mobile application.
- Scan QR Code.
- Validate the Merchant details & amount.
- Select your account from you wish to pay.
- Enter OTP.
- Submit the Payment Request.

Where are myABL Mastercard QR payments acceptable?

myABL Mastercard QR payments will be acceptable on all local Merchants with Mastercard QR stickers.

Can Customer be paying physical cash payment for MasterCard QR or not?

No! customer can only pay via myABL Digital Banking app by using myABL Mastercard QR payment option.

Does myABL app could scan every QR code available in world or it should read specific code?

Customer can only scan Mastercard QR in Pakistan via myABL mobile banking application.

Does online QR payments available on Internet is acceptable or not for International merchants?

Online myABL Mastercard QR Payments are valid for local merchant only in Pakistan via Mastercard QR.

Tip could be paid via myABL Mastercard QR payment or not?

Yes, you can pay Tip on myABL Mastercard QR payment wherever Tip is applicable.

What will be the process for filing any dispute for MasterCard QR based transaction payments?

In case of any issue related to myABL Mastercard QR payments, please call 24/7 Allied Phone Banking: 111-225-225.

Are there any additional charges on payment via myABL MasterCard QR Codes?

No, there is no additional charges on payment via myABL Mastercard QR Codes.

What is the benefit of making payment via myABL MasterCard QR?

Firstly, its cashless mode of payment hence you don't need to carry cash to shop from any merchant accepting MasterCard QR payments. Further, you can also avail exciting discounts while making payment using MasterCard QR via myABL apps.

How can I find MasterCard QR discount offers available on different merchants?

Visit Offers section given on the login page of myABL app and web application to view complete list of discount offers available on myABL MasterCard QR Payment.

What is Golootlo?

With Golootlo, you can access thousands of discounts at nearby restaurants, salons, retailers, doctor's clinic and much more.

How does Golootlo works?

Visit your nearest favorite brand's store and scan Golootlo QR code placed at the merchant to enjoy special discounts.

How to browse and avail Golootlo discounts using myABL?

There are two sections in myABL app to access Golootlo.

- **To Browse Offers**

On login screen, there is an Offers option in the footer. Tap Offers and then tap Golootlo to see latest Golootlo QR discounts on all the available merchants.

- **To Avail Discounts**

Login myABL app and tap Scan QR option in the footer to open the QR scanner. Scan Golootlo QR code placed at the merchant and enter transaction amount to avail the offered discounts.

How can I raise any dispute against transaction done with Golootlo?

ABL only provides Golootlo QR scan facility on myABL app to redeem Golootlo discounts. For any dispute related to Golootlo discounts and payments, customer needs to contact directly Golootlo Team on Phone No: 021-111-566856

What features are available under Debit Cards option in myABL?

This option is a great help and convenience to the customers in managing their debit cards. Following features are extended to myABL Internet banking users in this regard:

- **Debit Card Activation**
- **Debit Card Temporary Block and Unblock.**
- **Allow e-commerce Use**
- **Allow International Use**
- **Debit Card PIN change**

Now, you can activate your new Debit card without need of calling on ABL helpline or visiting ATM and can also generate PIN code of your Debit card.

What is "Debit Card Temporary Block and Unblock" option?

You can now temporarily block your Debit Card for any security reason and can further reactivate it with ease of using myABL on the go. This feature provides you freedom to activate and block e-commerce transaction usage on your selected debit card. Please note that this facility is not available for None Resident Pakistani (NRP) customers.

What is the purpose of "Allow International Use" under Debit Cards section?

myABL provides an option for customer to enable/disable Allow International Use of Debit Cards. If customer enables the Allow International Use option, then customer can make transactions internationally with debit card.

Can I change my existing Debit Card PIN code using myABL?

Yes, you can change your Debit card PIN Code if you already remember your existing ATM/Debit card PIN code.

I forgot my existing Debit card PIN code, could I generate new one with myABL?

No, currently this facility is available only at Allied Phone Banking. You can change your ATM PIN Code from myABL by providing existing PIN code.

What is the purpose of "Allow e-commerce Use" under Debit Cards section?

This feature provides you freedom to activate and block International transaction usage on your selected debit card. Please note that this facility is not available for None Resident Pakistani (NRP) customers.

Can I add/update my new addresses for branch correspondence by using myABL Digital Banking?

Yes, simply go to "Settings > Manage Personal Information" section where all your address information will be displayed. Press "Add New Address" button to add another address or you may choose to update any existing address. System will validate OTP and will add/update your address information. You will receive a confirmation SMS for the changes made.

What are the types of addresses that can be added/updated through myABL?

Following type of addresses can be defined:

- Present Residential Address (Only one address allowed)
- Permanent Residential Address (Only one address allowed)
- Business Address (Only one address allowed)
- Office Address (Only one address allowed)
- Other Address (up to 5 addresses allowed)

Can I define my Foreign Address by using myABL Digital Banking?

Yes, you can define your Foreign Address by selecting "Foreign" from "Address location" on Add Address/Edit Address page.

How do I mark my preferred correspondence address on my Account?

Go to "Manage Personal Information" and click "Mark as Preferred Mailing Address" button where all your defined address information will be displayed. You can choose any of your account and mark any of your defined address as your preferred address.

What is the use of email address required in my correspondence address details?

Email address will be used to dispatch you the electronic statement of your account.

What is voice-activated myABL Digital Banking?

Voice-assisted myABL Digital Banking allows iPhone users to perform banking services very conveniently by speaking to Siri voice assistant.

Which digital banking services are currently available via Siri?

Currently, the following banking services are available in myABL Digital Banking through Siri.

1. Transfer Funds to any payee registered in your myABL payee list.

2. View Current & Saving Account Balance
3. View ABL Credit Card Balance

How do I set up voice-assisted myABL Digital Banking service – Siri on my iPhone?

You can turn on Siri by selecting the Settings > Siri & Search > select the Press Home or Side for Siri switch. You can also select the Allow Siri When Locked switch to enable or disable Siri on the lock screen. For more information on Siri settings, it is suggested to refer your phone's latest user guide.

What are the pre-requisites to use voice-assisted myABL Digital Banking service on my iPhone?

You need to ensure the following prerequisites:

- iPhone with a minimum version of iOS 11
- Valid myABL ID and myABL app must be installed on your iPhone.
- Provide Siri with the permission to access myABL app.
- You need to enable biometric login (Face ID or Touch ID) on myABL app before using Siri feature.
- You should close myABL app if its running in the background of your phone while using Siri Feature.

How can I check my current account, savings account, or credit card balance using Siri?

Launch Siri by holding the home or side button on your iPhone or by calling out "Hey Siri" depending on the settings enabled on your device. Once Siri is open on your phone, ask Siri for account balance by specifying the account type.

Example: Hey Siri, what is my current account balance.

Hey Siri, what is my saving account balance?

Hey Siri, what is my credit card balance?

Siri will authenticate you using Touch ID or Face ID and show your requested account or credit card balance through my myABL Digital Banking on your phone screen.

How can I transfer funds using Siri?

Launch Siri by holding the home or side button or by calling out "Hey Siri" depending on the settings enabled on your device.

Once Siri is open on your phone, ask Siri to make payment by specifying details i.e. payee name, amount and comments/note for payment.

For example: Hey Siri, pay Ali Imran 50,000 for Office Rent

Siri will request you to open myABL app and authenticate yourself using Touch ID/Face ID and take you directly to payment confirmation screen.

Can I transfer funds to a new payee or to a payee which does not exist in your Payee List?

No, Siri can only transfer funds to registered payees. In case of new payee, you must create it in myABL before making payments through Siri.

Is it secure to perform balance inquiry and funds transfer via Siri?

Yes. Funds transfer via Siri follows two factor authentication i.e. biometric login and OTP validation, to ensure security of transaction. Similarly, for balance inquiry biometric login is required to ensure no one but only you can perform the balance inquiry.

Can I fetch account balance of multiple accounts with Siri?

Yes, Siri can get account balance of multiple accounts of same category i.e. saving or current.

Does Siri allow the user to select an account during transaction?

No, to provide seamless experience Siri will always use default account for payments. If you want to change your default account, please login myABL app to change default account under setting.

What are the limits for funds transfer through Siri?

You can enjoy your full limits available for various fund transfer categories using Siri.

What is myABL PFM (Personal Finance Management)?

myABL PFM (Personal Finance Management) is a powerful Spend Analysis tool that helps you to better plan and manage you expenses by having insight on the pattern of expenditures. You can make smarter financial decisions by tracking your expenses over time against your specified budget. myABL PFM is divided into following three segments for customers

- My Spendings
- My Budgets
- My Spending Trends

What is My Spendings?

My Spendings tool helps the user by providing an insight on the pattern or areas of expenditures. It can then help users to make better and informed spending decisions. Using this option, users can view and analyze their spending.

There are two sections of My Spending:

- Manage Categories
- View Transactions

What is Manage Categories?

The system defines 12 categories and sub categories, by default, to which customer will assign their transactions as per their choice. In addition to the existing default categories and sub categories (provided by myABL), users can also create new categories and subcategories using Manage Categories option.

What is View Transactions section?

In view transactions, myABL shows you last 3 months transactions which you can tagged against default or your custom created spending categories. You can also split amount of a transaction into two or more categories.

Does system allow to re-assign a category to an assigned expense?

Yes, customer can change a spending category of any particular transaction.

Can you split an expense into multiple categories?

Yes, you can split an expense into two or more categories.

What are My Budgets?

Using this option, the user can set monthly budget for each spending category to have a better control over expenses. myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.

My Budgets is divided into two sections:

- Set My Budget
- Modify/Delete My Budget

What is Set My Budgets?

User can set up and keep track of monthly budgets for different spending categories. It also shows you how much budget you have consumed or how much you have exceeded your budget, in terms of percentage.

What is Modify/Delete My Budgets?

This option lets you edit already defined budget that includes expense category or the amount allotted to that budget. Along with this, customers have a choice to delete the budget as well.

What is My Spending Trends section?

The Spending Trends dashboard is divided into different sections, and displays the summary of category wise all the spendings as well as budgets vs spendings position. In My Spendings section, you can view all the spends based on all categories or choosing a specific category.

How customer can generate Withholding Tax Certificate?

1. Login to myABL
2. In hamburger menu click on Services
3. In services, click on Get Withholding Tax Certificate
4. Enter Required Details and Submit

How customer can generate Account Maintenance Certificate?

1. Login to myABL
2. In hamburger menu click on Services
3. In services, click on Get Account Maintenance Certificate
4. Select Account and Submit

What is PayDay Loan?

PayDay Loan is a short-term loan which is offered to those myABL users who have maintained their salary account in Allied Bank Limited.

Am I eligible for PayDay Loan?

You are eligible to apply for Allied PayDay Loan, if you meet the below criteria,

- Registered on myABL app.
- Must have a salaried account maintained at ABL.
- Age up to 59.5 years, having valid CNIC.
- Salary range: minimum Rs. 30,000 - maximum Rs. 1,000,000
- Length of relationship: Minimum 12 months' salary credit in ABL account
- Max 2 30+ Day Pass Due (DPD) in last 12 months
- No 60+ Day Pass Due (DPD) incident in last 12 months
- Customer who hasn't availed this facility in last 30 days.

How to apply PayDay Loan?

Simply login to myABL to apply for PayDay Loan. (Go to My Accounts- > Loan and finances)

How much loan amount can be availed?

You can avail loan of Rs. 10,000 to 100,000.

Is there any Mark up on Pay Day Finance?

No, there is no Mark-up on Pay Day Finance.

What is the processing fee for Pay Day Finance?

Processing fee for PayDay Loan is 2.5% of the loan amount or Rs. 300 whichever is higher.

What is the tenure of PayDay Loan?

PayDay Loan will automatically be recovered on your next salary.

What is the due date of PayDay Loan?

Due date for PayDay Loan is 45 days from the last credited salary date.

How many times PayDay Loan can avail?

Customer cannot avail the facility more than 4 times in a calendar year.

What are the charges of late payment?

3% will be charged on the outstanding amount for the late payment.

How to refund the PayDay Loan?

System can automatically recover Loan amount on the salary credit.

Is there is any settlement option for recovery of Loan?

There is no settlement option available. Full payment of loan amount is recovered automatically.

Is there any partial recovery for PayDay Loan?

No, there is no partial recovery of Payday Day Finance. System will recover full loan amount immediately on due date.

I am unable to avail the PayDay Loan. What will be the issue?

If you are not meet the criteria of PayDay Loan you will not eligible for getting loan amount.

What are the features & advantages that ABL customers can avail using myABL for “My Mutual Funds” feature?

myABL customers can perform following actions without the hassle of visiting branch or any other office.

- Invest
- Funds to Funds Transfer
- Radeem

- View Investment Dashboard
- View Transaction History

Can I open an investment account with AMC through myABL?

No. Currently only those customers can transact whose profile is available at AMC

What is the Invest option and how can I invest?

Customers can invest in new funds or re-invest in existing funds through myABL.

Can I invest in more than one fund?

Yes, customers can invest in as many funds as they wish.

What is Fund to Fund Transfer and how can I transfer or convert from one fund to another?

By using myABL, customers can partially or completely move their funds from one fund or plan to another fund or plan.

What is Redeem and how can I redeem my funds?

Customers can partially or completely redeem their funds from one fund or plan to another fund or plan as per their choice using "Pay by ABL account"

What if Invest, Redeem or Funds to Funds transfer request is taking longer time than usual, whom to contact for the issue??

For any issues in Invest, Redeem or Funds to Funds transfer request, you can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at contactus@ablamc.com

What can I do if it is not reflecting my Invest amount or the amount is not updated?

You can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at contactus@ablamc.com.

In case of any dispute or reversal, what can I do?

Again, for such issues, you can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at contactus@ablamc.com

What types of account customer can open using myABL?

Customer can use myABL for opening various types of account:

1. Roshan Digital Account (RDA)

2. myPakistan Digital Account (PDA)
3. myABL Wallet Account

What is Roshan Digital Account (RDA)?

Roshan Digital Account is a facility initiated by State Bank of Pakistan which is available to Non-resident Pakistanis. This facility allows Pakistani nationals living abroad to have access to banking services within Pakistan without having to visit a consulate, embassy or a physical bank branch.

What is myPakistan Digital Account?

ABL brings a tremendous luxury for residents of Pakistan by providing online account opening facility. Now every proud Pakistani can easily open myPakistan Digital Account anytime from anywhere without visiting a branch. Instantly open your Asaan Digital Account (ADA), Asaan Digital Remittances Account (ADRA), Freelancer Digital Account (FDA), Saving, and Current accounts via Allied Bank website or myABL Digital Banking and keep enjoying large range of exciting offers with local and foreign currency debit cards.

What is myABL Wallet Account?

A Digital Wallet app which offers Branchless banking services like never before. myABL Wallet app is a mobile financial service to cater to the needs of the unbanked segment of Pakistan. This service provides a branchless banking account which is associated with your mobile number.

What security features myABL provides?

Allied Bank uses a very high level of encryption to protect your transactions and Accounts from unauthorized access. This includes security in terms of hardware and software at our end such as Firewalls, SSL certificates and other security software.

All information that travels between your device and **myABL** Internet Banking Server(s) is secured with 128-bit SSL encryption. This means information cannot be read or tampered between any points on Internet. This ensures privacy of your transactions and any other data that travels over Internet.

While using browser make sure that "LOCK" occurs in the browser bar without any warning on the login page

What security measures customer should take while logging in myABL:

Customer must keep their Username and Password confidential and take steps to prevent unauthorized use of them. Customer must not tell or disclose them to another person or allow them to be seen by another person (including family or friends). Customer must not keep a record of them in a way which they can be determined by another person. Customer must not record them together. Customer must not select a Password, which represents your birth date or a recognizable part of your name. Customer must not share OTP with any other person, website or any other communication source.

For more details visit our [security guide](#)

