

## Features

myABL provides the following features:

- 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
- RAAST ID Management (id-link, id-delink, id-delete, id-create)
- Funds Transfer through RAAST
- QR Funds Transfer using QR with Amount
- Payment Through QR Scan
- MasterCard QR Scan
- Golootlo QR Scan
- Bill Payments
- PayAnyOne
- Credit Card Management
- Investments (Mutual Funds)
- myABL Tickets
- Get Instant Loan using PayDay
- Daily transaction limit view
- myABL Transaction Limit Management
- Manage Payee/ Biller
- View Account Balance & Mini Statement
- View & download full account statement
- Get Account Maintenance Certificate
- Get Withholding Tax Certificate
- New Cheque Book request
- Cheque Management
- Cheque Verification through Positive Pay
- View login history
- View transaction history
- Search option (Desktop only)
- Manage Personal Information
- ATM/Debit Card Management
- Change OTP Option(SMS/Email)
- Discount Offers

- Locate Us
- Allied Live Chat
- Open Digital Accounts

## **Funds Transfer**

Sending money to distant and remote areas has never been so easy. With **myABL** Funds Transfer facility you can transfer money anytime anywhere to your bank account or somebody else's bank account.

## **Inter Bank Funds Transfer (IBFT)**

Banking at your fingertips. **myABL** Personal Internet Banking offers you convenience to manage and control your banking and finances - when you want to, where you want to! So, just get clicking. We have more than 30 banks available for Inter Bank Funds Transfer (IBFT)

## **Funds Transfer through Raast:**

Raast is an instant payment system which enables you to perform funds transfer/inter-bank funds transfer free of Cost using I-Net & Mobile banking platform. myABL offers funds transfer facility through Raast.

## **Raast ID Management:**

myABL offers RAAST ID Management through which customer can:

- Register Raast ID
- De-Link Raast ID
- Re-Link Raast ID
- Delete Raast ID

## **Bill Payments**

Paying bills is now more convenient than ever before. You can pay your bills through **myABL** in a secure and hassle free-way. Now there will be no more queuing at the Bank and no tight deadlines to meet. Following biller categories are available:

- Utility
- Telco
- Government Payments
- Education Fees
- Internet Bills
- Credit Card
- 1Bill
- Internet Shopping
- Air Fare
- Fertilizer
- Insurance
- Investments
- eIPO
- Loan & Finances
- Haball
- Kuickpay
- PayPro
- Donation
- Franchise Payments
- Tickets

For complete list of billers, please login into myABL and visit Manage Billers option. More Billers category will come on board with us very soon.

### **Mobile Phone Bill Payments and Top ups (Balance Recharge)**

Topping up or paying mobile phone bills is now more convenient than ever before. Through a secure and hassle-free way, you can now pay your bills or recharge your mobile accounts with **myABL**.

Telecom Companies include PTCL Vfone, Mobilink, Zong, Telenor and Ufone.

### **Payment through QR:**

myABL offers cashless payment through QR Scan. Just simple scan the QR code available merchant and experience an efficient way of shopping.

### **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. 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.

### **Funds Transfer Through QR with Amount:**

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

### **Voice Assisted Banking with myABL**

With this service, myABL Digital Banking customers (iPhone users) can check their accounts balance, make instant payments to any bank account (Registered Payee) and enquire credit card outstanding balance through simple voice requests without even logging into **myABL** digital banking app. This voice assisted services are biometric (Face ID and Touch ID) authenticated by myABL and also OTP is authenticated for payment transaction.

### **Cheque Book Request**

Ordering a new cheque book is now easier than ever. With **myABL** Personal Internet Banking you can place a new cheque book request for your account without visiting the branch.

### **Cheque Management**

With **myABL** Personal Internet Banking you can also check the status of your Clearing cheque for your account without visiting the branch. Also, you can stop Cheque Payment and View Cheque Status

### **Cheque Verification through Positive Pay:**

myABL offers Positive Pay which 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.

### **Account Statements**

Now you can view Mini statements any time and also view and/or download your Account Complete Statement anytime; Once downloaded you can print as many times as required and that too Free of Charge.

You can also subscription on E-Statement service from **myABL** by selecting your desire account and verifying the email address.

### **Credit Card Statement and Payments**

As an Allied VISA credit card holder, you can now view your Credit Card statement anytime. In addition, you can also pay your bill in full or in partial 24 hours a day – 7 days a week.

### **Donations**

You can now donate directly via **myABL** Personal Internet Banking

- Akhuwat
- Akhuwat Islamic Microfinance
- Al Shifa Trust
- Balochistans Flood Relief & Rehabilitation Fund
- Edhi Foundation
- Ehsaas: Koye Bhooka Na Soye
- Fatima Memorial Hospital
- Flood Relief Fund – Talat & Kashif Aaj TV
- Indus Hospital & Health Network Donation
- Indus Hospital & Health Network Zakat
- Namal College, Mianwali
- Pink Ribbon
- PM Flood Relief Fund 2022
- PM Covid-19 Relief Fund-2020
- Sundus Foundation
- Shaukat Khanum Memorial Cancer Hospital
- Sindh Institute of Urology and Transplantation (SIUT) Donation
- Sindh Institute of Urology and Transplantation (SIUT) Zakaat

- Supreme Court of Pak & Prime Minister of Pak Diemer Bhasha & Mohmand Dams Fund
- The Citizens Foundation

## **Franchise Payments**

This feature allows you to effectively manage your business franchise payments.

- APOTHECARE
- BYCO Petroleum
- CMPak (Zong) etc.
- Dawlance (DEPL)
- Dawlance (DPL)
- Dawlance (URIL)
- Engro Fertilizers
- Guns and Country Club
- HAIDRI BEVERAGES
- NADRA eSahulat
- NOTHERN BOTTLING
- Pak Elektron Ltd
- PMCL (Mobilink)
- Postal Life Insurance Company
- PTML (Ufone) Central-I
- PTML (Ufone) Central-II
- PTML (Ufone) North
- PTML (Ufone) South
- Reckitt Benckiser
- Riaz Bottlers (Pepsi Cola Bottlers)
- Service Sales Corporation
- TCS Connect
- Tameer Microfinance Bank Ltd
- UBANK
- Warid Telecom

## **PayAnyOne**

You can now literally make payments to anyone anywhere in the country. This feature enables you to send money to anyone's CNIC in Pakistan. The beneficiary does not need an account in any bank. You can pay beneficiary through cash over Allied Bank branch counter.

## **Mastercard QR Scan**

Mastercard QR is a new payment solution that allows consumers to pay for goods and services using mobile phones at merchant outlets. Mastercard QR is secure, smart and easy, providing a cost-effective alternative to cash payments.

## **myABL Tickets**

myABL Tickets is an online ticketing service powered by Easytickets which provides myABL users with a facility to purchase movie, buses and events tickets using myABL web or mobile apps.

## **360° view of all ABL accounts**

Customers can see all their accounts within ABL, making it easier for them to manage their money. It provides an ease to see all the accounts on one screen, offering a concatenate view of financial life to the customers.

## **Manage Payee/ Biller**

Adding new people or companies to your payee and biller lists means you can pay them quickly and easily, whenever you need. Following simple steps on-screen and you can add or delete payee and biller as desired.

## **Mark Favorite Transaction/Biller**

With the help of favorites, a customer can carry his/her transactions quickly. Tag any transaction as favorite on the transaction successful screen, so the next time he/she can execute the same transaction with fewer clicks.

## **Daily transaction limit view and adjustment**

While using myABL, total daily payment limits for all financial transactions are defined. You can view and manage your daily payment limits if required. Depending upon the transaction type, daily/monthly limits are applicable.

## **Get Account Maintenance Certificate**

myABL allows customers to generate Account Maintenance Certificate.

## **Get Withholding Tax Certificate**

myABL allows customers to generate Withholding Tax Certificate.

## **One Time Pin (OTP)**

A 2-Factor Authentication (2FA) is used to make transactions even more secure. myABL uses OTP option to apply 2FA to all types of financial transactions to give secure and safe customer experience. Customers can either get it on preferred email or mobile number as SMS, each time he/she makes any financial transaction.

## **Change OTP Option:**

myABL allows customer to choose between OTP receiving options i.e. SMS or EMAIL.

## **Default Account Marking and Account Linking and Delinking**

If you have multiple accounts tagged in myABL username or user ID, you can mark one of them as the default account for all types of payments and fund transfers.

## **ATM/Debit Card Services**

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

- ATM/Debit Card Activation
- ATM/Debit Card Temporary Block and Unblock
- Allow International Use of ATM/Debit Card
- Allow e-commerce Use
- Allow POS Use
- Allow Mag Stripe Based Int'l Use
- ATM/Debit Card PIN change

## **Manage Personal Information**

Customer Profile Update feature lets you perform certain value-added services that were previously required to be done by visiting any Allied Bank branch. Now, you can perform these activities using myABL Digital banking app. These services include:



- Add New Address
- Update Existing Address
- Change Preferred Mailing Address

### **Change Preferred Mailing Address**

If you have multiple addresses mentioned in bank records, you can easily specify your preferred mailing address through myABL. You can choose any of your account and mark any of your defined address as your preferred address.

### **myABL PFM – Spend Analysis**

*myABL* PFM is a powerful Spend Analysis tool that helps you to better plan and manage your 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 provides your 12 default categories which you can use to tag your transactions appearing in your bank statement. You can also create your own categories and sub categories if any area of expense is not listed among default categories.

### **Pay Day Finance**

With the addition of this feature, myABL users have freedom to get instant loans through myABL digital application without any documentation. The purpose of PayDay Loan functionality is to accommodate customer to get loan instantly without visiting branches & with paperless environment.

### **Login History**

You can view your login history anytime, for any purpose, to have an overview of how many times you logged into myABL. It offers to check by what date and time a user got logged in into his/her myABL account.

### **Transaction History**

You can view your transactions history to keep a record of all the bills and funds transfers made.

## **Payment without Addition of Payee/Biller (Transfer Money and Pay Bills without Payee/Biller Addition)**

This option enables the customer to initiate money transfers or bill payment from his/her bank account to within ABL or any other bank accounts *without need to register them as payee and biller into the system*. **myABL** provides one solution to the customer through Adhoc Payment to cater their requirement for different types of payments.

## **Online Shopping Payments**

Paying with your bank for online shopping couldn't be simpler. Just shop online with a selected list of companies and merchants and make payments hassle-free and in a secure manner.

## **Alternate login through Biometric on mobile devices**

**myABL** Internet Banking app for iOS and Android offers biometric login that is a fingerprint and face recognition feature to access **myABL** Internet Banking app without having to enter your Username and password at login time. Biometric login through face recognition is currently available for iPhone mobiles with Face ID feature.

## **Open Digital Accounts:**

Customer can use myABL for opening various types of account:

1. Roshan Digital Account (RDA)
2. myPakistan Digital Account (PDA)
3. myABL Wallet Account

## **Discount Offers**

Discount offers service provides instant updates to ABL customers with enhanced view to effectively display various discount offers available on various merchants. The new version of discount offers service will provide:

- Rich, engaging and user-friendly interface with easy navigation.
- Access to Discount Offers available on
  - ABL Debit, Credit & Prepaid Cards

- International Transactions powered by VISA.
- Mastercard QR Discounts
- Golootlo QR Discounts

## **Locate Us**

Allows you to discover ABL branch and ATM network with amenities details.

## **Allied Live Chat**

Customers can start a conversation anytime when surfing myABL as Live Chat is always available to help. They can use it to get in touch with our support team regarding any issues they face during Registration or resetting password using Forgot Password option.

## **Security Overview**

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.

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.

## **PIN Based Security**

All financial transactions are secured by a 6-digit One Time PIN. You have to enter this PIN whenever you will try to transfer funds or pay bills. You can always regenerate

your PIN and change your PIN delivery method from with-in the *myABL* Internet Banking. **Customer must not share OTP with any person, website or any other communication source.**

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