



User Guide

myABL Personal Internet Banking



“Simplify your banking experience”



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ACRONYMS

EV-SSL	Extended Validation-Secure Socket Layer
FRMU	Fraud & Risk Monitoring Unit
OTP	One-Time PIN
PBA	Phone Banking Agent
SMS	Short Message Service
SOC	Schedule of Charges

1.GLOSSARY

Words | Definitions

Words	Definition
myABL	myABL refers to the Digital Banking Service offered by Allied Bank to its customers. myABL Digital Banking service is device agnostic and thus the term would interchangeably be used to include Internet as well as Mobile Banking.
Payments	Payments means any payment from the account(s) of the Customer held with Allied Bank using myABL Digital Banking.
Payee	Payee is a person/friend or a billing/utility company whom you wish to transfer funds or pay an amount. Payee is also known as Beneficiary.



Nickname	Nickname is a short and easy-to-remember word which can be defined for a Payee's Account Number/ or for a payment to a Utility/Mobile Company. Defining a nickname for a Bank Account number or payment to a utility/mobile company helps the customers to avoid typing complete Consumer Number and Utility/Mobile Company name every time.
OTP (One-Time PIN)	One Time PIN is a unique 6 digit numeric PIN which users require to perform transactions via myABL Digital Banking

2.myABL Digital Banking

2.1.Introduction

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 BIB

2.2.Scope

This document serves the purpose of User Guide for **myABL** Personal Internet Banking or simply **myABL**. **myABL** offers a device agnostic responsive design that works seamlessly across wide array of screens from desktop computer to laptop, tablet or mobile. **myABL** complements individual/retail user experience over mobile apps for Apple iOS and Google Android. Thus the term **myABL** may interchangeably be used to include Internet as well as Mobile Banking.

2.3.Eligibility Criteria

To register for **myABL**, you must have an Allied Bank Account with an active ATM/debit card. If new to ABL, visit your nearest Allied Bank branch where our friendly staff will assist you with account opening.

If you have an account with ABL but don't have an ATM/debit card, please visit your branch to apply for the ATM/Debit Card.

If you already have an active account and an active ATM / Visa Debit Card with ABL, you can become a registered member of myABL.



2.4.Key features

myABL offers following services to its customers:

- 360° view of all ABL Accounts
- Funds Transfer to Registered Payee
- Funds Transfer to Unregistered Payee
- Bill Payment to Registered Biller
- Bill Payment to Unregistered Biller
- PayAnyOne
- Credit Card Payment
- Donations
- Pay Utility Bills
- Mobile Top ups
- MasterCard QR Retail Payments
- Bus, Cinema and Event tickets booking and payment
- School Fee Payment
- Insurance Payment
- Investments Payment
- Pay Internet Bills
- Internet Shopping
- PayDay Finance Loan
- Buy Airlines Tickets
- Franchise Payments
- GoLootLo Discounts & Offers
- Debit Cards Services
- Biometric Login Through Touch ID & Face ID (iOS only)
- Balance Inquiry via Siri (iPhone only)
- Proximity and Push Notifications
- Alerts & Notifications
- Marking of Transaction/Biller as Favorite
- Manage Payee/ Biller
- View Account Balance & Mini Statement
- View &Download Full Account Statement
- Subscription of E-Statement
- Daily Transaction Limit View and Limit Adjustment
- New Cheque Book request
- Cheque Status Inquiry
- Account Link/Delink Branch/ATM Locator
- Default Account Marking on myABL
- Customer Request and Feedback Through inbuilt Email Feature
- View Login History
- View Transaction History
- Search Option (Desktop only)
- View Profile
- In-app Notifications



3. Security Measures

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

1. Extended Validation-Secure Socket Layer (EV-SSL)
2. Require addition of Payees/beneficiaries for Funds Transfer and Bill Payments
3. Time bound One-Time PIN (OTP) is used for all financial transactions.
4. Free of charge SMS notification is sent to customer on registered mobile number/email at **Login** and upon **OTP** generation.

4. Registration Process

Please follow below steps to instantly register for **myABL**.

Step 1: Visit <https://www.myabl.com> or download **myABL** mobile Android app from Google Play store and iOS app from App Store, click on **Join Now** link and Provide **CNIC, Mobile Operator, Mobile Number**(CNIC & Mobile Number will be verified on the basis of customer’s information available at Bank’s record provided at the time of account opening) and **Referred by** (Optional)

Note: Foreign national can also register on myABL through their Passport number.

myABL Login

Register

Pakistani National Foreign National

CNIC
30000000000

Mobile Network
Select

Mobile Number
03000000000

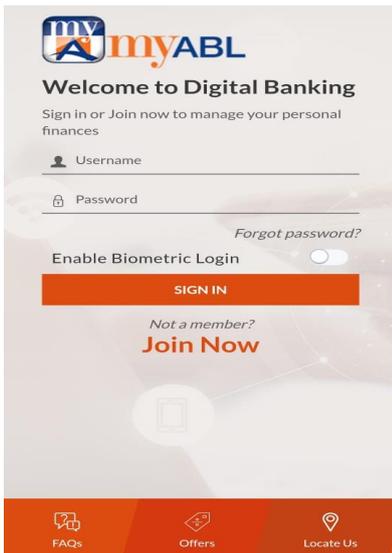
Confirm Mobile Number
03000000000

Referred By (Optional)
Select

Continue Cancel

Allied Live Chat We are here

Mobile



The new user needs to click on join Now, the following screen will open, the details same as of portal are needed to be provided.

Step 2: Provide Email ID (Optional and could be left blank), Date of Birth (As per Bank record), ATM/Debit Card Number, Card Expiry (Valid Through) & ATM PIN Code (4 digits) (System will verify the provided information)



Login

Register

Email ID (Optional)

Please enter your email ID

Confirm Email ID (Optional)

Please enter your email ID

Date of Birth

dd mmm yyyy

ATM/Debit Card Number

8888 8989 8989 9898 989

ATM/Debit Card Expiry

Jan

20

ATM/Debit Card PIN

xxxx

4 Digits

Continue

Cancel

Note: 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.

Mobile

← Register

Email ID (Optional)

Please enter your email ID

Confirm Email ID (Optional)

Please enter your email ID

Date of Birth

dd mmm yyyy

ATM/Debit Card Number

8888 8989 8989 9898 989

ATM/Debit Card Expiry

Jan

20

ATM/Debit Card PIN

xxxx

4 Digits

Continue

Cancel

Allied Live Chat

Step 3: Customer will receive One Time PIN (OTP) on his/her Mobile phone. Customer will enter OTP and press "Submit".



One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit

Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Step 4: Upon successful verification of OTP, system will ask the user to setup Username and Password.

Note:

- 1) System will confirm if your provided Username is available then it will complete the registration process else you need to set different user name.
- 2) It is recommended to read the password policy before setting up any password for your account.
- 3) It is recommended to read the Terms and Conditions before marking it checked.

The screenshot shows the myABL registration interface. At the top left is the myABL logo and a menu icon. At the top right are links for 'Forgot Password' and 'Login'. The main content area is titled 'Create your log in details' and contains the following fields:

- User Name
- Password
- Re Enter Password
- I agree to Terms and Conditions

Buttons for 'Sign Up' and 'Cancel' are located below the form. A 'Password Policy' modal is displayed on the right side, featuring a padlock icon and the following text:

Password Policy

- ہمارے پورے کارڈ کم از کم 8 اور زیادہ سے زیادہ 16 حروف پر مشتمل ہونا چاہئے۔
- کم از کم ایک بڑا (تہجری حروف) حرف (A-Z)
- کم از کم ایک چھوٹا (تہجری حروف) حرف (a-z)
- کم از کم ایک ہندسہ (0-9)
- اپنے پاس روزانہ روزانہ ہر دو مخصوص ہدف کے لئے آپ ان ہدف کے مخصوص حروف @ # \$ % سے گریز کریں۔
- شامل کریں سکتے ہیں۔

Additional English requirements listed below:

- Password must be Minimum 8 to Maximum 16 characters in length.
- At least 1 capital letter [A-Z]
- At least 1 small letter [a-z]
- At least 1 number [0-9]
- To further strengthen your password, you may use any of the given special characters @ # \$ %



5.myABL Processes

5.1. Process to Generate OTP:

For financial transactions such as Funds Transfer, Bill Payments etc. customer needs to enter six (6) digit numeric One-Time PIN (OTP) as an additional security. This Six Digit OTP is automatically generated by the System; however, if customer doesn't receive the OTP in time, on the payment screen customer can click on "**Resend OTP**" button to re-generate the OTP by.

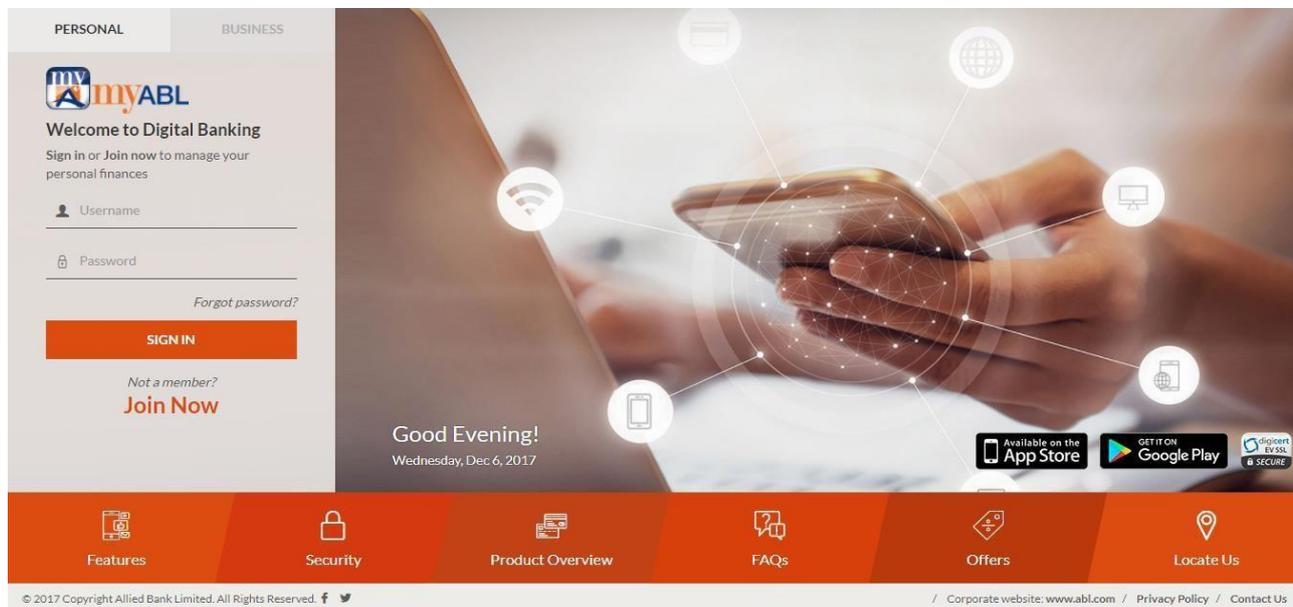
Unable to receive OTP SMS on your Mobile?

If you have shifted your mobile number from one network to other, write a new SMS message with text "**MNP**" (without quotes) and send it to 9080 and 9225. You may continue with *myABL* registration after receiving a confirmation SMS. For help, call 111-225-225.

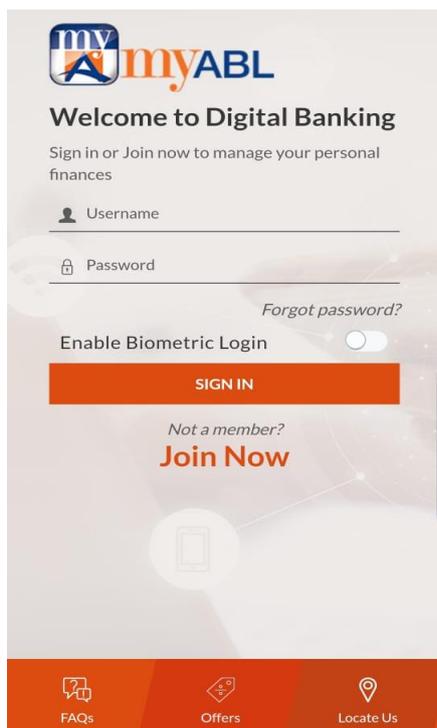


5.2. Login Process

Customer logs on to **myABL** and enters his/her “User ID” and “Password” on below screen and clicks on “Login” option.



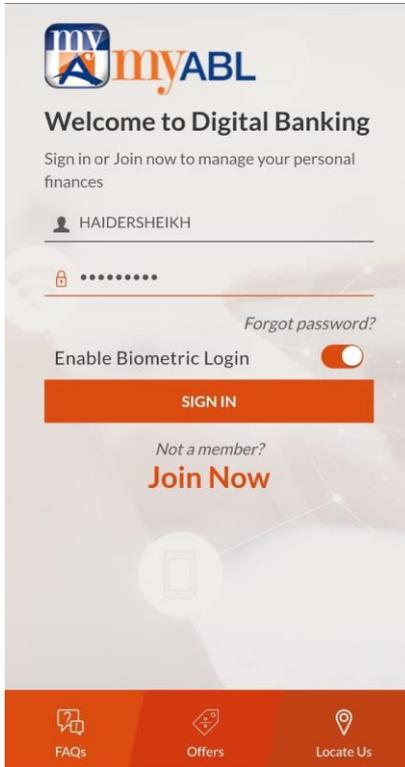
Mobile:



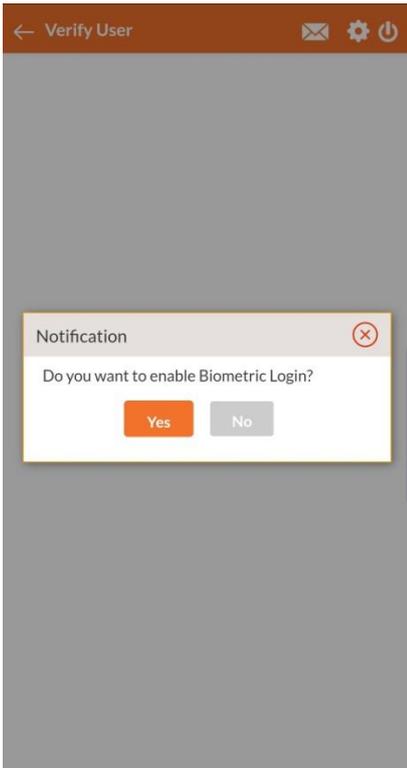


Biometric Login

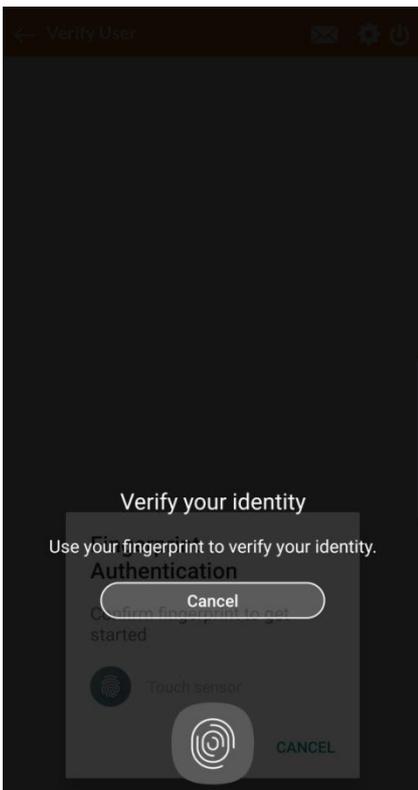
The user is required to enable the biometric option from login screen and enter the user name and password for once as shown in following screen:



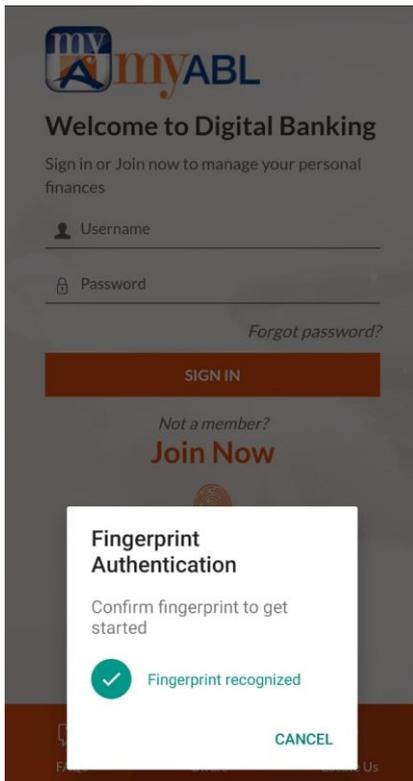
The needs to click on “Yes” on “Do you want to enable Biometric Login?” as reflected in following image:



The user will then be required to verify the identity by placing registered finger print as reflected below:

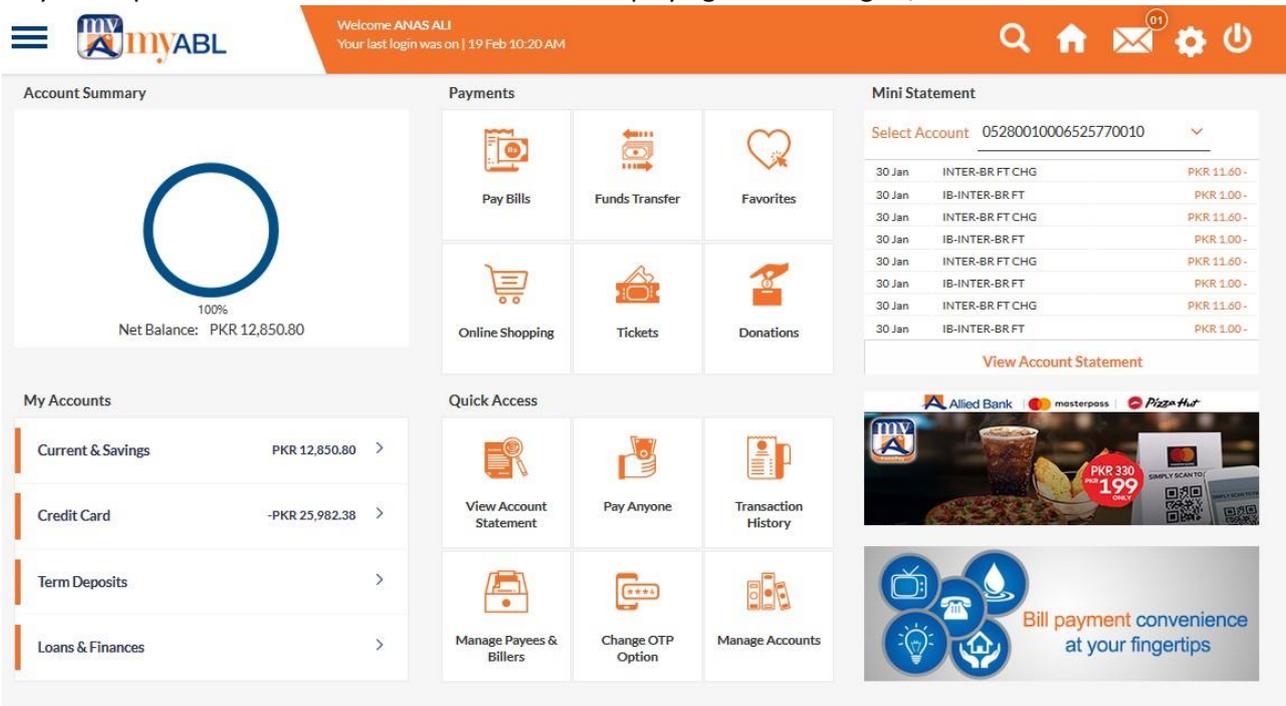


One verification, success message will be generated to the user as shown below:



The user can then click on Finger print icon and sign in with finger print from login screen.

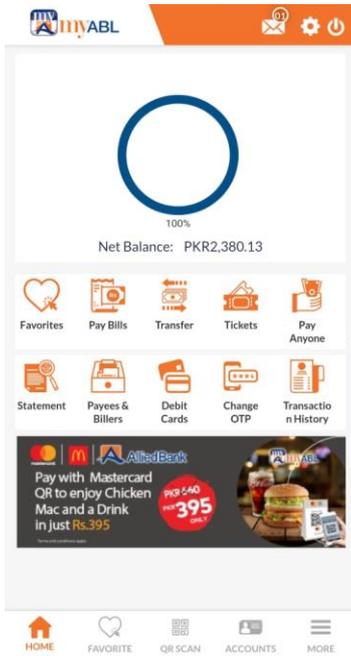
System opens below main **“OVERVIEW”** screen displaying various widgets/cards.



Note: Login alert will be sent to the customer’s registered mobile number on each login.

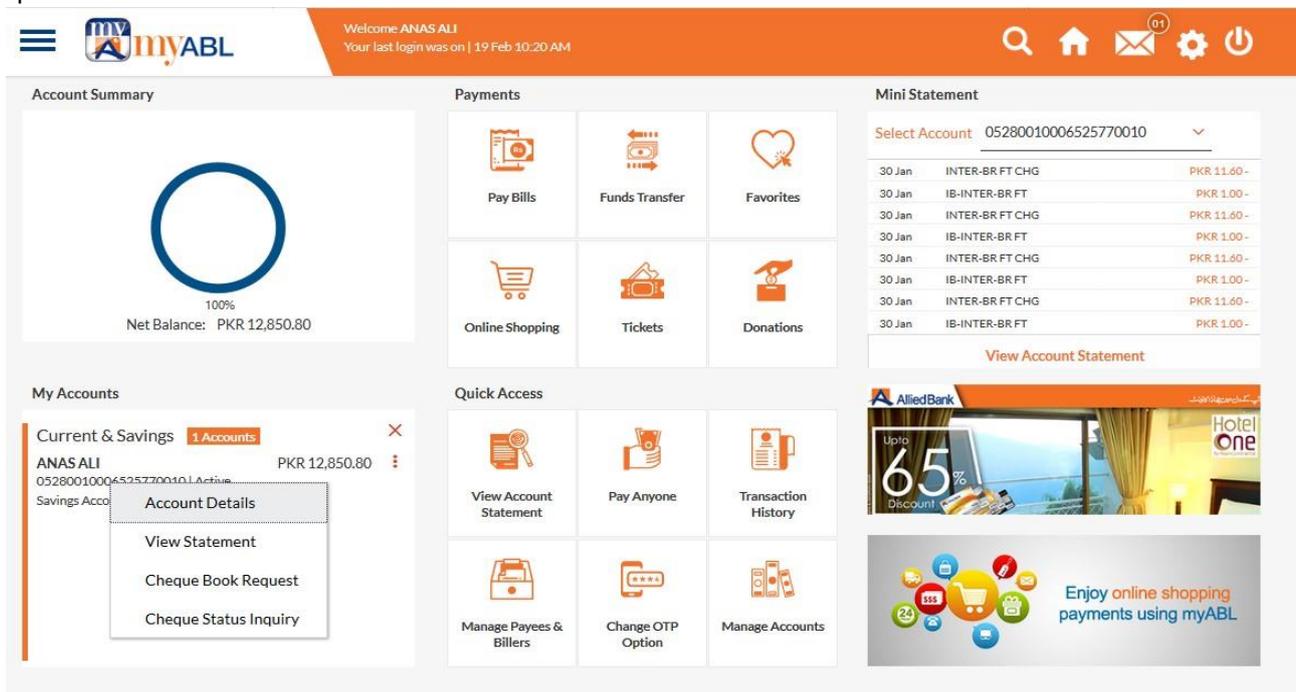


Mobile:



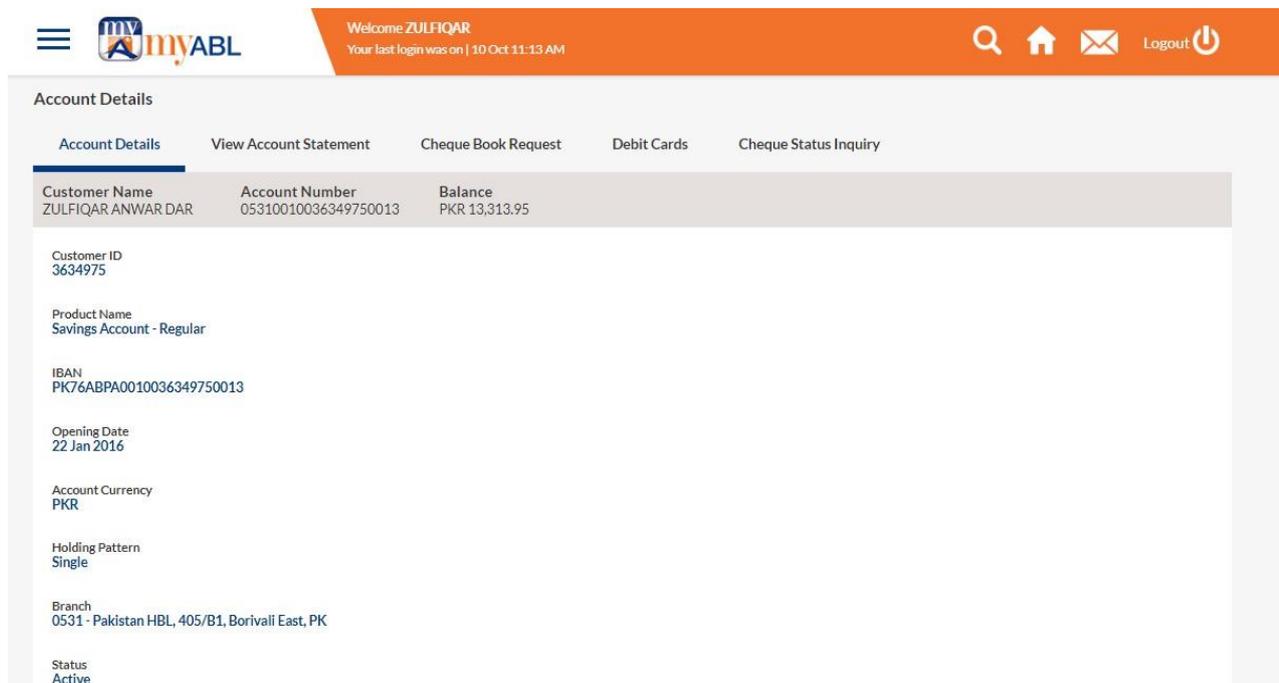
5.3. Process to View Account Details

This will show summary of the Accounts at a glance. Customer will click “Current and Savings” on “My Accounts” Card at top left to view details of his/her available accounts. If a customer wants to check details of a particular account and perform any transaction on it, he/she will click on that particular Account and a sub menu will be opened.





On clicking Account Details menu following screen will be opened.

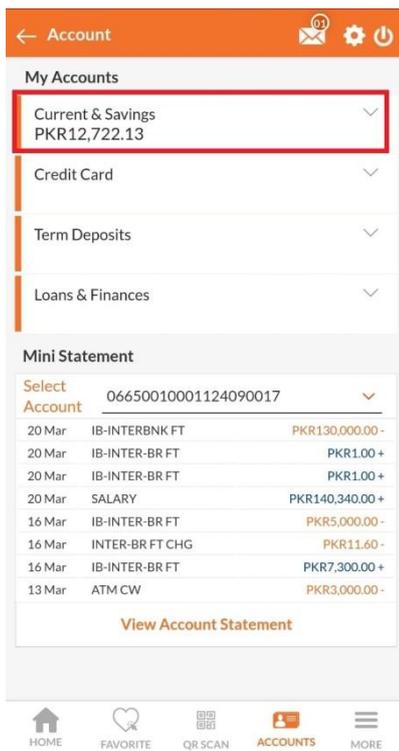


Mobile:

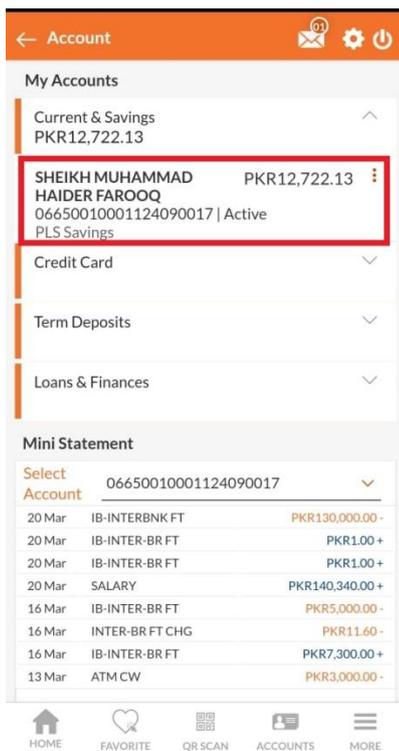
Step 1: The user needs to click on “Accounts” as shown in following screen:



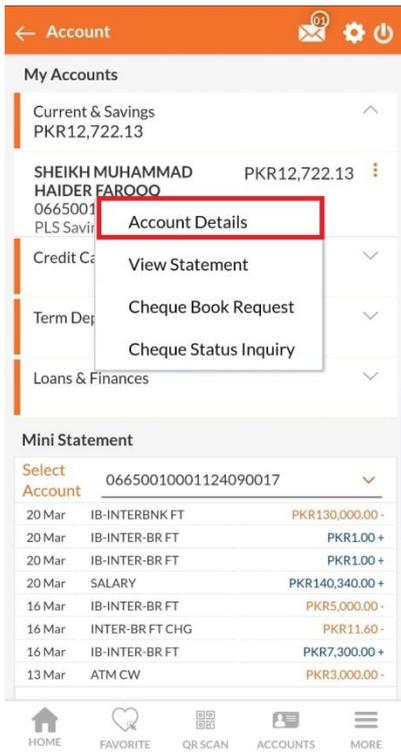
Step 2: The user needs to click on “Current & Savings” under “My Accounts” section as shown in following screen:



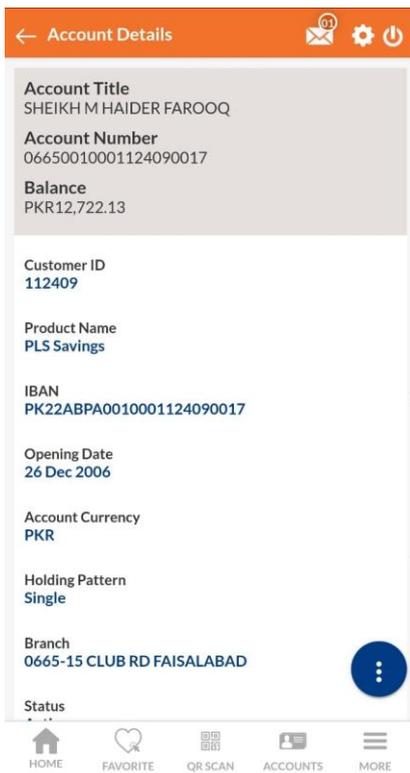
Step 3: The user is then required to click on “Account Title” under “Current & Savings” Accounts as shown in following screen:



Step 4: The user is then required to click on “Account Details” as reflected in following screen:



On clicking Account Details menu following screen will open:





5.4.Process to Request Cheque Book Online

Request cheque book allows the user to request for a new cheque books online. This feature will be enabled only for those accounts for which cheque book facility is enabled. Cheque book is delivered to customer's parent branch. Customer is notified through SMS alert when to collect the cheque book. **Following steps are followed to log online request of cheque book through myABL Digital Banking.**

Customer will click on "Current and Saving" menu on "My Accounts" Card, which will lead the Customer to all his current and savings accounts list.

The screenshot shows the myABL digital banking dashboard. At the top, there is a navigation bar with the myABL logo, a welcome message for ANAS ALI, and utility icons for search, home, notifications, settings, and power. The main content area is divided into several sections:

- Account Summary:** A circular progress indicator shows 100% completion, with a net balance of PKR 12,850.80.
- Payments:** A grid of icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations.
- Mini Statement:** A table showing transactions for account 05280010006525770010. The table has columns for date, description, and amount.
- My Accounts:** A list of accounts with a dropdown menu open, showing options like Account Details, View Statement, Cheque Book Request, and Cheque Status Inquiry.
- Quick Access:** A grid of icons for View Account Statement, Pay Anyone, Transaction History, Manage Payees & Billers, Change OTP Option, and Manage Accounts.
- Advertisements:** Promotional banners for AlliedBank (up to 65% discount) and Hotel One.

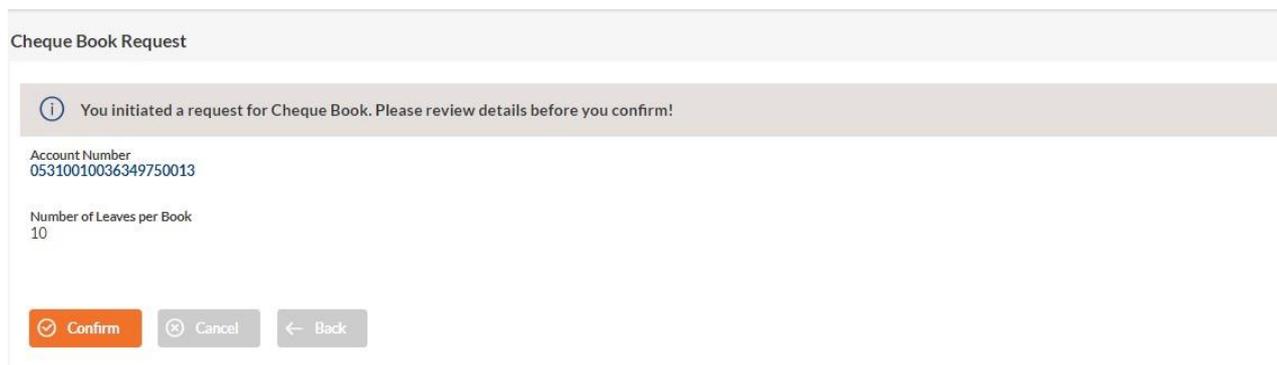
On Saving & Current Account screen, customer clicks on the account for which Cheque Book request is to be made and above mentioned Menu will be opened on which customer to click "Cheque Book" Menu.

The screenshot shows the myABL Cheque Book Request screen. At the top, there is a navigation bar with the myABL logo, a welcome message for ZULFIQAR, and utility icons for search, home, notifications, and logout. The main content area is divided into several sections:

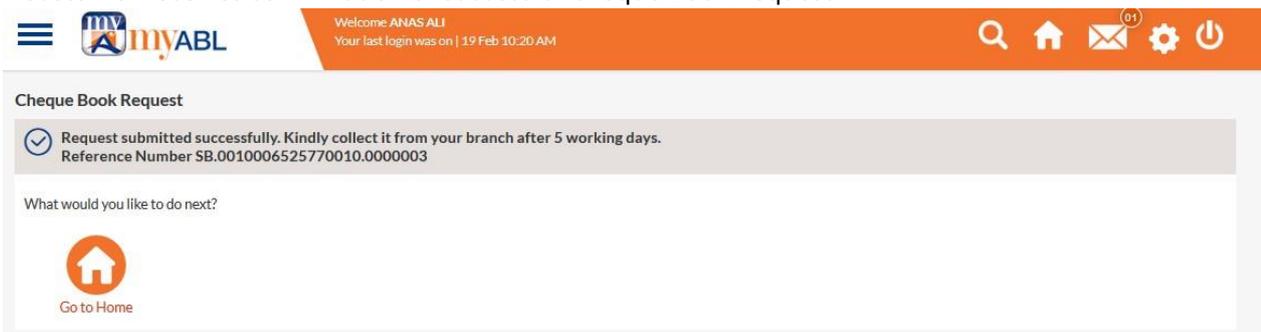
- Cheque Book Request:** A header section with a navigation bar containing Account Details, View Account Statement, Cheque Book Request (highlighted), Debit Cards, and Cheque Status Inquiry.
- Account Details:** A form with the following information:
 - Account Number: 05310010036349750013
 - Balance: PKR 13,202.35
 - Number of Leaves per Book: 10 leaves (dropdown menu)
- Submission:** A "Submit" button and a "Back" button.
- Cheque book delivery:** A callout box with the following text:
 - Cheque book delivery**
 - Now you do not need to visit branch to request for new cheque book.
 - Simply choose 10, 20 or 50 leaves cheque book depending on your requirement and submit your request.
 - It will be delivered on your communication address updated in our records.



Customer will select only Number of Leaves per Book and on pressing submit button below screen will be opened which will display the request detail for confirmation.



Customer receives confirmation of successful Cheque Book Request.



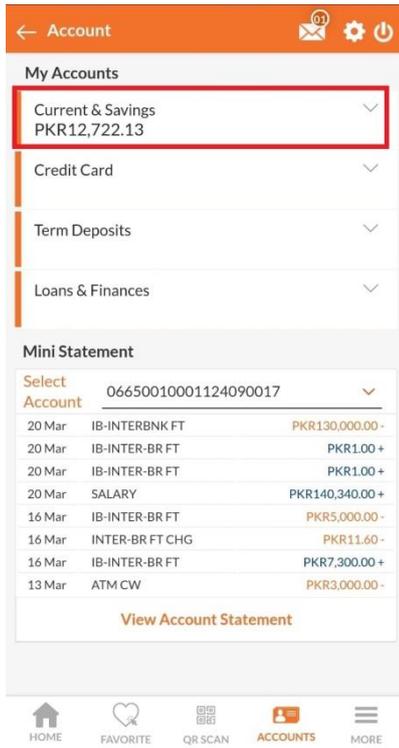
Mobile:

Step 1: The user needs to click on "Accounts" as shown in following screen:

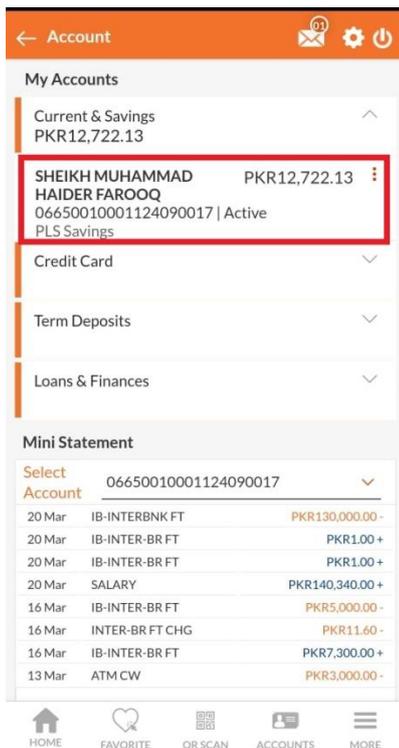




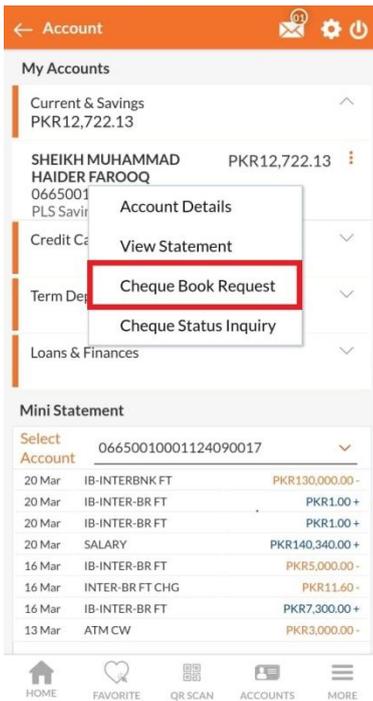
Step 2: The user needs to click on “Current & Savings” under “My Accounts” section as shown in following screen:



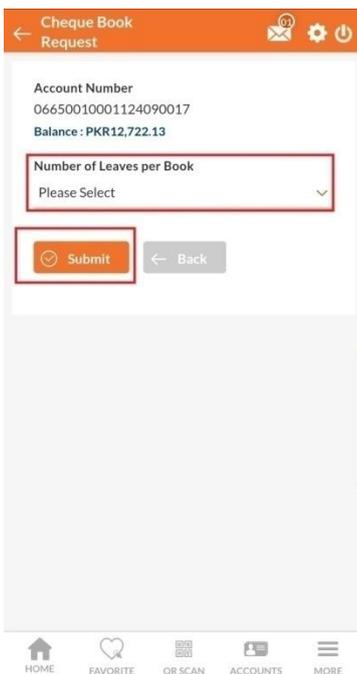
Step 3: The user is then required to click on “Account Title” under “Current & Savings” Accounts as shown in following screen:



Step 4: Then user is required to click on “Cheque Book Request” as reflected in following screen:



Step 5: The user is then required to select the number of leaves per book i.e. 10, 25, 50 and then click on “Submit” button as reflected in following screen:



On clicking submit, the success message will generate with the customer with reference number.

5.5.Process for Cheque Status Inquiry

Customer can inquire about the status of Cheque online, simply by entering the Cheque number of selected account and press the submit button. The status of cheque will be displayed at bottom accordingly.



Welcome MUHAMMAD ILLYAS
Your last login was on | 10 Oct 11:45 AM



Cheque Status Inquiry

- Account Details
- View Account Statement
- Cheque Book Request
- Debit Cards
- Cheque Status Inquiry**

Account Number
05280010026178460019
Balance : PKR 408,193.37

Cheque Number
22129796

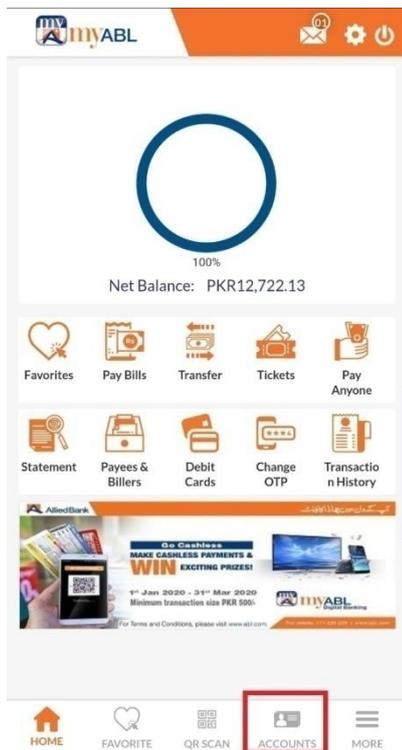
Cheque Number	Status	Reason
22129796	Stopped	

Page 1 of 1 (1 of 1 items) | < 1 >

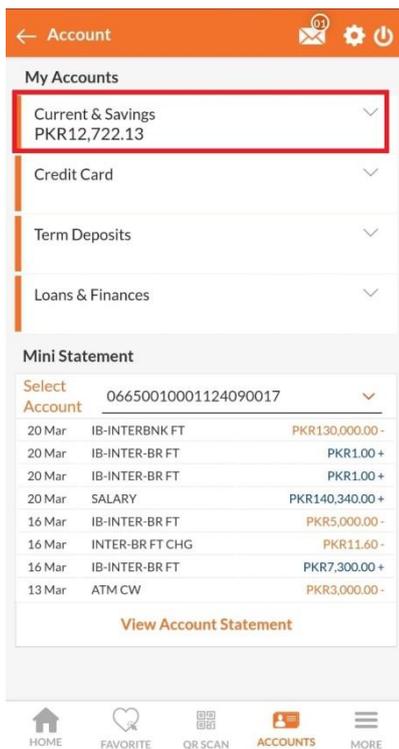
Want to stop or cancel cheque payment, simply mention cheque number and submit your request.
It will be processed within no time.

Mobile:

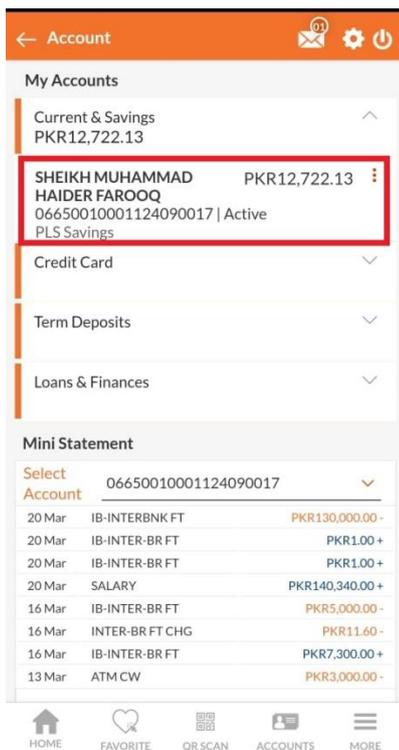
Step 1: The user needs to click on “Accounts” as shown in following screen:



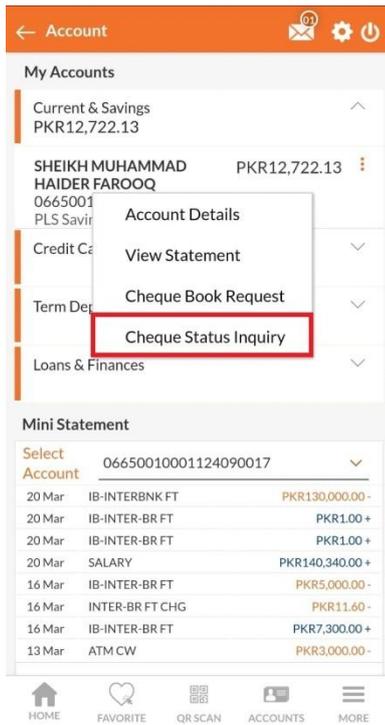
Step 2: The user needs to click on “Current & Savings” under “My Accounts” section as shown in following screen:



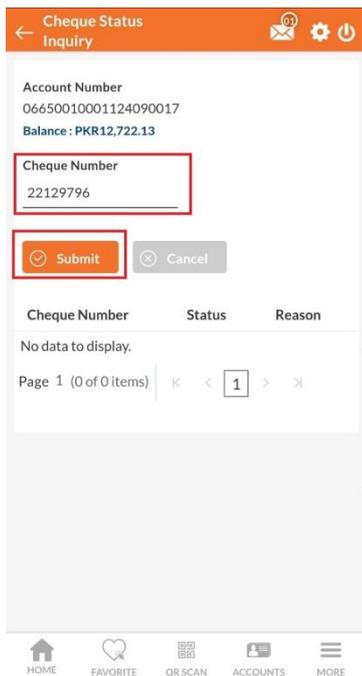
Step 3: The user is then required to click on “Account Title” under “Current & Savings” Accounts as shown in following screen:



Step 4: Then user is required to click on “Cheque Status Inquiry” as reflected in following screen:



Step 5: Then user is required to enter the “Cheque Number” and click on “Submit” button as shown in following screen:



The click on submit will provide the user with status of requested cheque number.



5.6.Process to View Mini Statement

Mini Statement is displayed at Top Right corner of main dashboard screen. It will show details of last 8 transactions with closing Balance. Order of the transactions will be in descending order i.e. latest transaction will be at the top.

The screenshot shows the myABL dashboard with the following sections:

- Account Summary:** A circular progress indicator at 100% and a Net Balance of PKR12,722.13.
- Payments:** Icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations.
- Mini Statement (highlighted in red):** A table showing the last 8 transactions for account 06650010001124090017.

Date	Description	Amount
20 Mar	IB-INTERBANK FT	PKR130,000.00 -
20 Mar	IB-INTER-BR FT	PKR1.00 +
20 Mar	IB-INTER-BR FT	PKR1.00 +
20 Mar	SALARY	PKR140,340.00 +
16 Mar	IB-INTER-BR FT	PKR5,000.00 -
16 Mar	INTER-BR FT CHG	PKR11.60 -
16 Mar	IB-INTER-BR FT	PKR7,300.00 +
13 Mar	ATM CW	PKR3,000.00 -
- My Accounts:** A list showing Current & Savings (PKR12,722.13), Credit Card (No Card(s)), and Term Deposits.
- Quick Access:** Icons for Debit Cards, Pay Anyone, Transaction History, and other services.
- Did you know?:** A promotional banner for cashless transactions via the myABL mobile app using Mastercard QR codes.
- Footer:** Logos for Mastercard, McDonald's, and Allied Bank, along with a promotion for cashless payments and prizes.

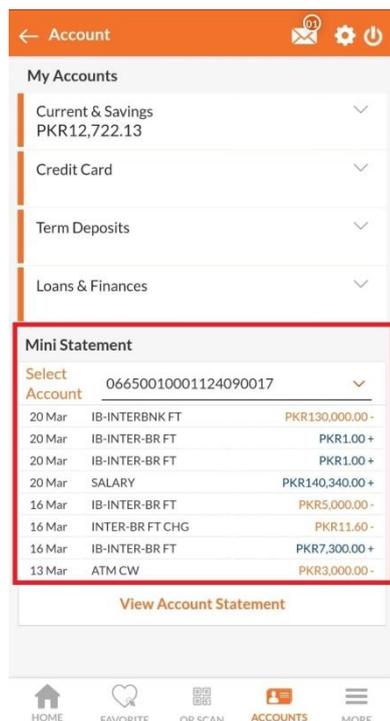
Mobile:

Step 1: The user needs to click on “Accounts” as shown in following screen:

The screenshot shows the myABL mobile app dashboard. At the bottom, there is a navigation bar with five icons: HOME, FAVORITE, QR SCAN, ACCOUNTS (highlighted in red), and MORE. The main content area shows the account summary and various service icons.



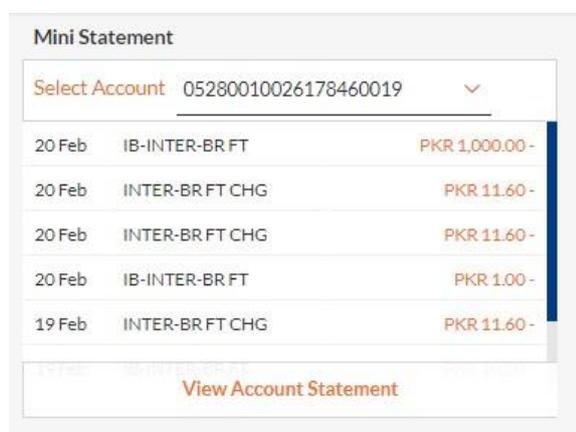
Step 2: On clicking “Accounts, the screen with “Mini Statement” will open as reflected below:



5.7.Process to View Full Account Statement

Besides Mini statement, customer can view full Account statement of multiple available accounts by following different ways.

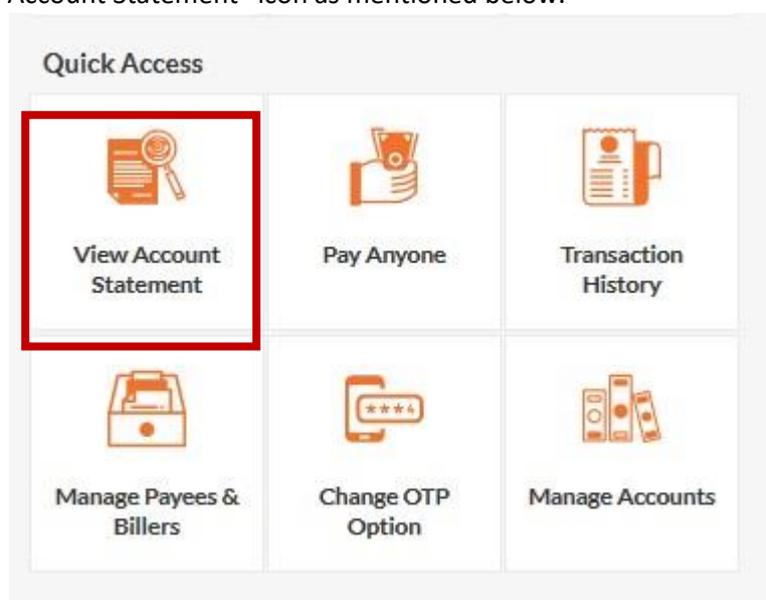
- 1) Click “View Account Statement” option at bottom of Mini statement card on dashboard (Top Right corner).



- 2) Click on “Current & Savings” menu of “My Accounts” card, it will display the list of accounts then customer will click on desire account and a menu will be opened on which customer to click “View Statement” menu.



- 3) On “Quick Access” card at bottom center on main dashboard screen, customer needs to click on “View Account Statement” icon as mentioned below.



- 4) A window will be opened as shown below which will display the account statement with all debit and credit transactions along with the balance amount. Opening balance and Closing balance of the account statement will also be displayed with the transaction details.



Transactions

- Account Details
- View Account Statement**
- Cheque Book Request
- Debit Cards
- Cheque Status Inquiry

Note: Posted Transactions until the last working day are shown

Account Number
05280010026178460019

View Options

Last 30 Days

All

Generate Reset

Subscribe For E-Statement

Opening Balance PKR 13,670.00 Closing Balance PKR 1,127.00 [Download Statement](#)

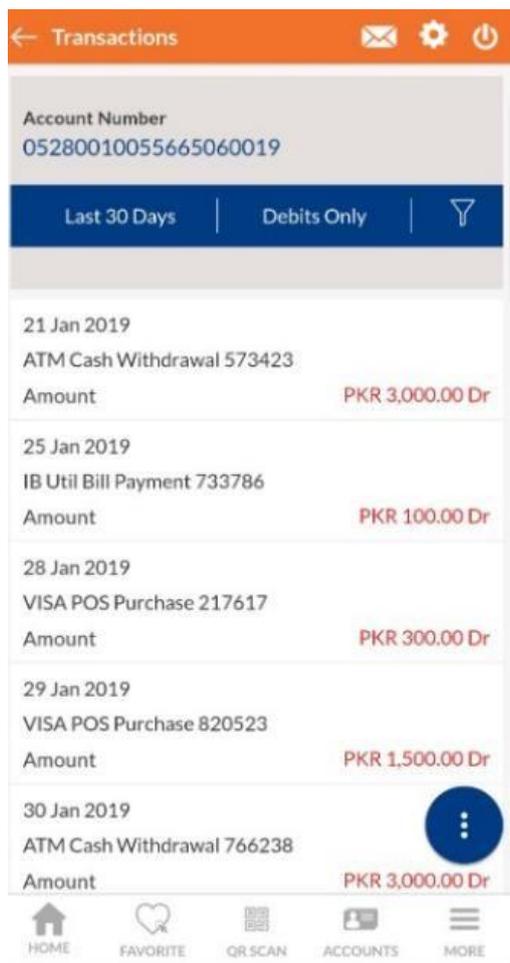
Date	Description	Amount	Balance
29 Jun 2012	Inter-Bank FT Charges-ADC- PKR1446400010001	PKR 116.00 Dr	PKR 1,127.00
29 Jun 2012	ATM Inter-Bank FT 259155	PKR 3,000.00 Dr	PKR 1,243.00
26 Jun 2012	ATM Cash Withdrawal 755214	PKR 25,000.00 Dr	PKR 4,243.00
26 Jun 2012	Transfer 1045	PKR 28,573.00 Cr	PKR 29,243.00
23 Jun 2012	ATM Cash Withdrawal 447211	PKR 10,000.00 Dr	PKR 670.00
22 Jun 2012	ATM Cash Withdrawal 391682	PKR 3,000.00 Dr	PKR 10,670.00

Page 1 of 1 (1-6 of 6 items) < 1 >

[Back to Home](#)



Mobile:



Customer have multiple options to view his/her Account statement i.e. Previous Month, Previous quarter and by selecting Date Range. To view Account statement customer selects option i.e. period/duration of transactions by entering date. This feature allows the customer to view the transaction details for any selected period. The statement is also downloadable in PDF and CSV format.

5.8.Subscription of e-Statement

While viewing full Account statement, customer also has the option to subscribe for e-Statement. Customer is required to click on the E-statement button.



Welcome MUHAMMAD ILIYAS
Your last login was on | 10 Oct 11:45 AM



Transactions

- Account Details
- View Account Statement**
- Cheque Book Request
- Debit Cards
- Cheque Status Inquiry

Note: Posted Transactions until the last working day are shown

Account Number
05280010026178460019

View Options

Last 30 Days

All

Generate

Reset

Subscribe For E-Statement

Opening Balance: PKR 13,670.00

Closing Balance: PKR 1,127.00

Download Statement

Date	Description	Amount	Balance
29 Jun 2012	Inter-Bank FT Charges-ADC AC- PKR1446400010001	PKR 116.00 Dr	PKR 1,127.00
29 Jun 2012	ATM Inter-Bank FT 259155	PKR 3,000.00 Dr	PKR 1,243.00
26 Jun 2012	ATM Cash Withdrawal 755214	PKR 25,000.00 Dr	PKR 4,243.00
26 Jun 2012	Transfer 1045	PKR 28,573.00 Cr	PKR 29,243.00
23 Jun 2012	ATM Cash Withdrawal 447211	PKR 10,000.00 Dr	PKR 670.00
22 Jun 2012	ATM Cash Withdrawal 391682	PKR 3,000.00 Dr	PKR 10,670.00

Page 1 of 1 (1-6 of 6 items)

Back to Home



On clicking the option "Subscribe for E-Statement" below confirmation screen will be opened.

Subscribe for E-Statement



Subscribe to E-Statement

By subscribing to eStatement, you will receive biannual statements for your account 0010006525770010 via email at ana****l.com

Subscribe



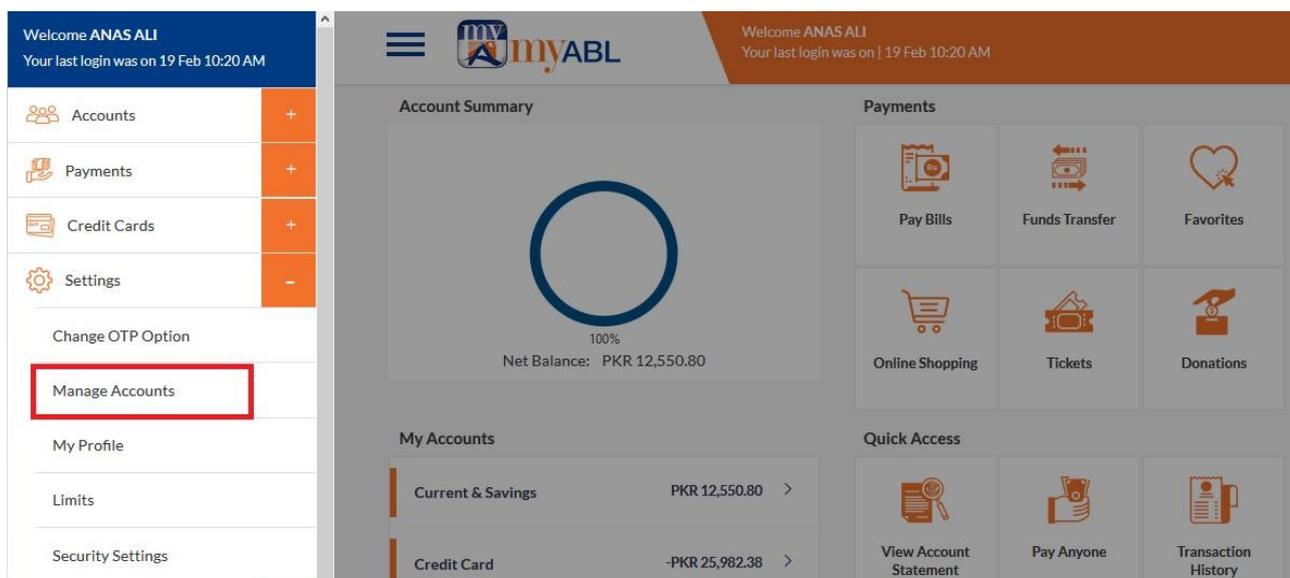
On this pop-up notification screen, customer will be shown his/her consent for subscribing for the E-statement. Customer is required to select account from the dropdown menu (in case of multiple available accounts) for E-statement subscription. Confirmation Alert will be sent to the customer.

5.9.Process for Account Management

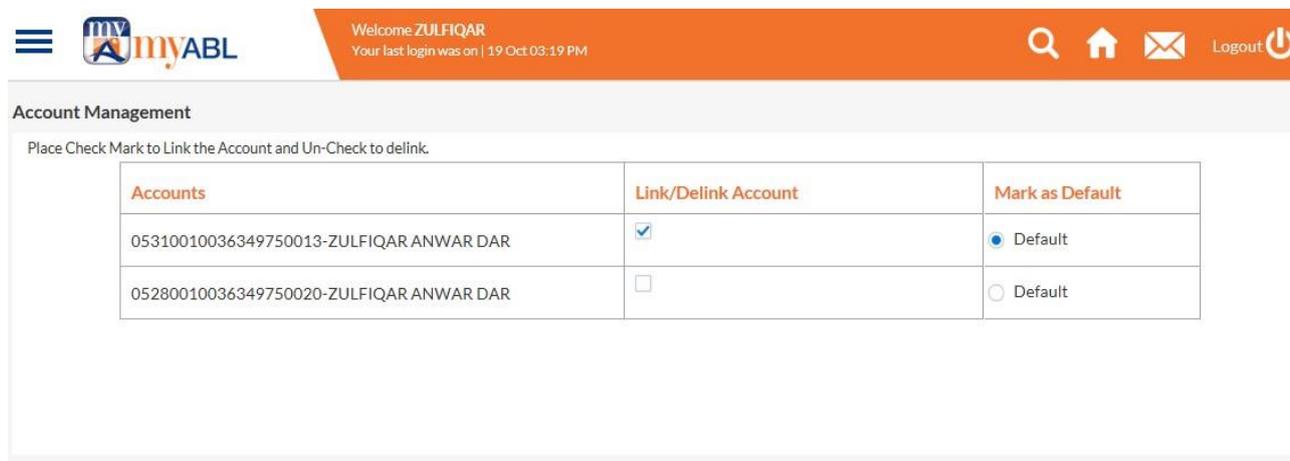
This Account Management feature is used by customers to link/De-Link their available accounts. The feature is available to customer having multiple accounts.

Following steps are followed by customer to Link/De-Link his/her account(s) online through myABL Digital Banking.

Logs into the **myABL** Digital Banking. To link/de-link the customer's account(s) the option of **ACCOUNT MANAGEMENT** will be selected from the 'Settings' menu.



The customer links or de-links his/her account(s) and clicks on the Submit button.





Pop-up notification will confirm successful linking/ delinking of the Account.

The screenshot shows the myABL Account Management interface. At the top, it says "Welcome ZULFIQAR" and "Your last login was on | 19 Oct 03:19 PM". Below this is the "Account Management" section with the instruction "Place Check Mark to Link the Account and Un-Check to delink." A table lists accounts with columns for "Accounts", "Link/Delink Account", and "Mark". Two accounts are listed, both with checked boxes in the "Link/Delink Account" column. A pop-up notification in the center reads "Account has been Linked Successfully." with an "OK" button.

Accounts	Link/Delink Account	Mark
05310010036349750013-ZULFIQAR ANWAR DAR	<input checked="" type="checkbox"/>	<input checked="" type="radio"/> Def
05280010036349750020-ZULFIQAR ANWAR DAR	<input checked="" type="checkbox"/>	<input type="radio"/> Def

5.10.Process to Change Password

This feature is used by customer to change the **myABL** password. The system verifies current password and saves new password.

Following steps are followed by customer to change his/her password online through myABL Digital Banking.

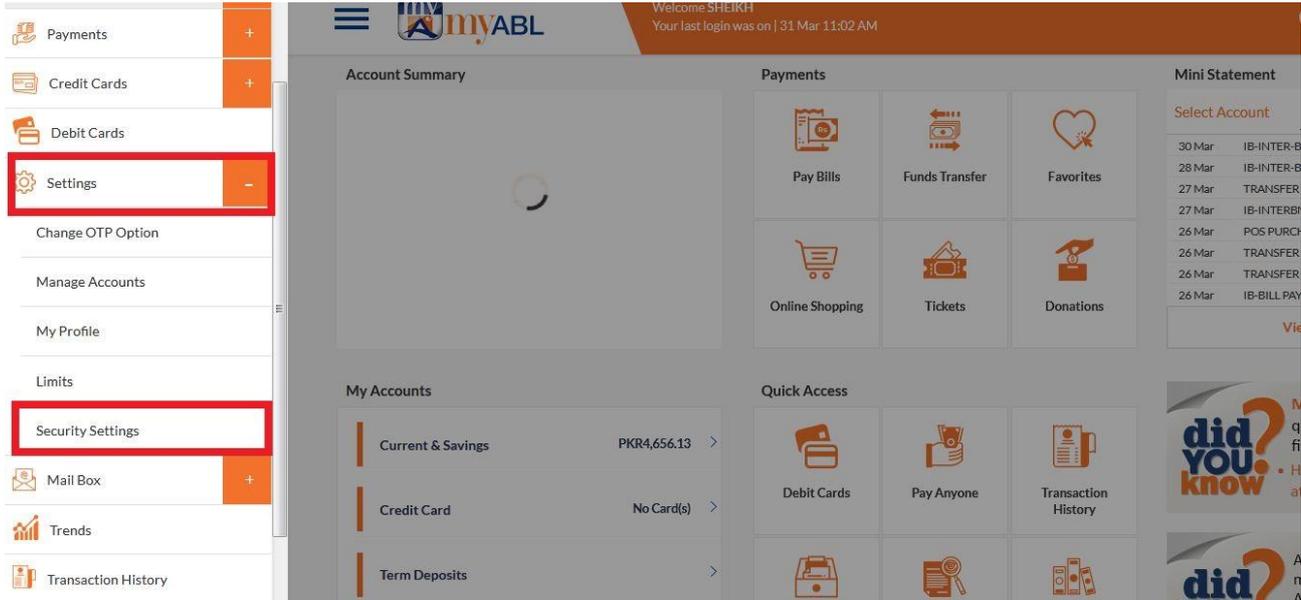
Logs into the **myABL** website at www.myABL.com

To change password, customer will select an option of **SECURITY SETTINGS** from the 'Settings' menu by clicking on hamburger icon on home page:

The screenshot shows the myABL home page for user SHEIKH. The top navigation bar includes the myABL logo, a welcome message, and a search icon. Below the navigation bar are several sections: "Account Summary" showing a 100% net balance of PKR4,657.13; "Payments" with icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations; "Mini Statement" for account 06650010001124090017 with a list of transactions; "My Accounts" showing Current & Savings (PKR4,657.13) and Credit Card (No Card(s)); and "Quick Access" with icons for Debit Cards, Pay Anyone, and Transaction History. A promotional banner for AlliedBank is also visible at the bottom right.

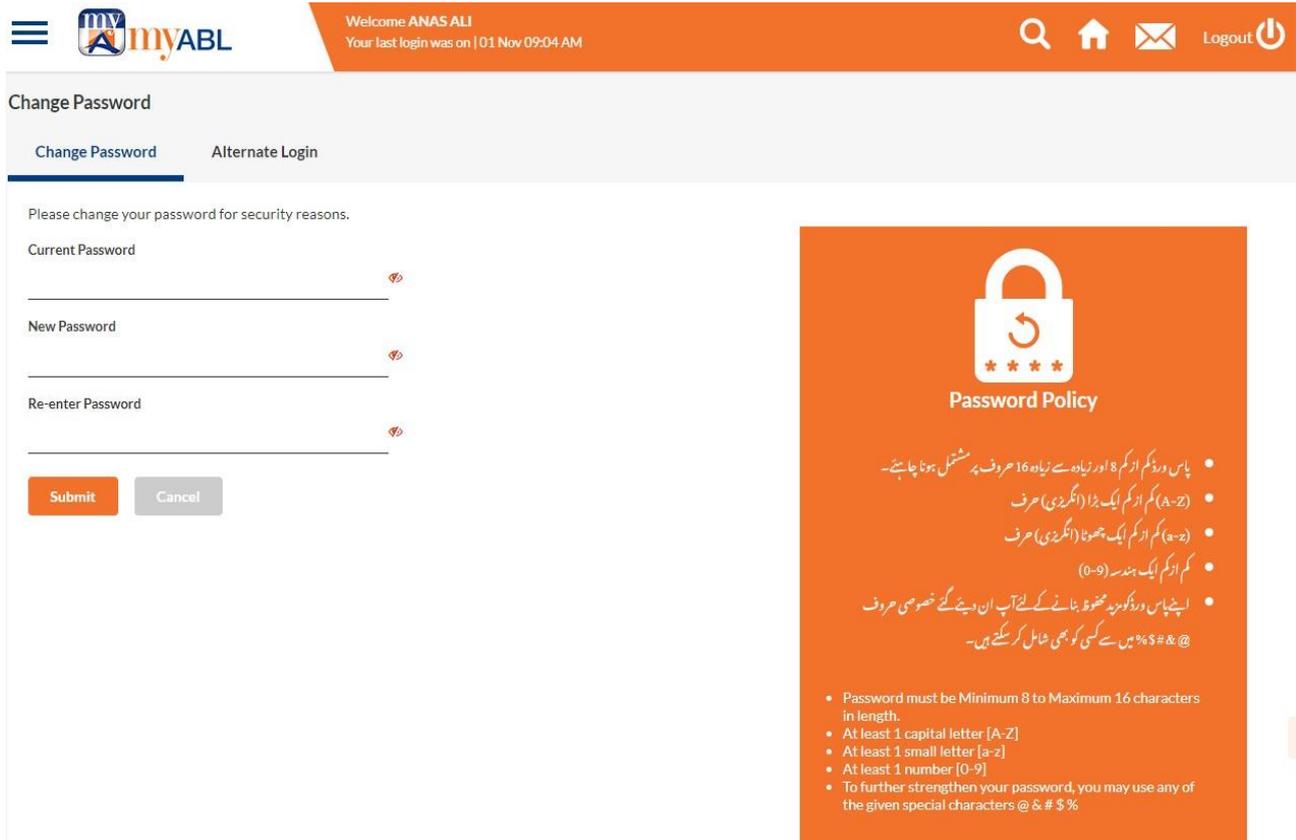


The user is then required to expand “Setting” and click on “Security Setting” as shown in following screenshot:



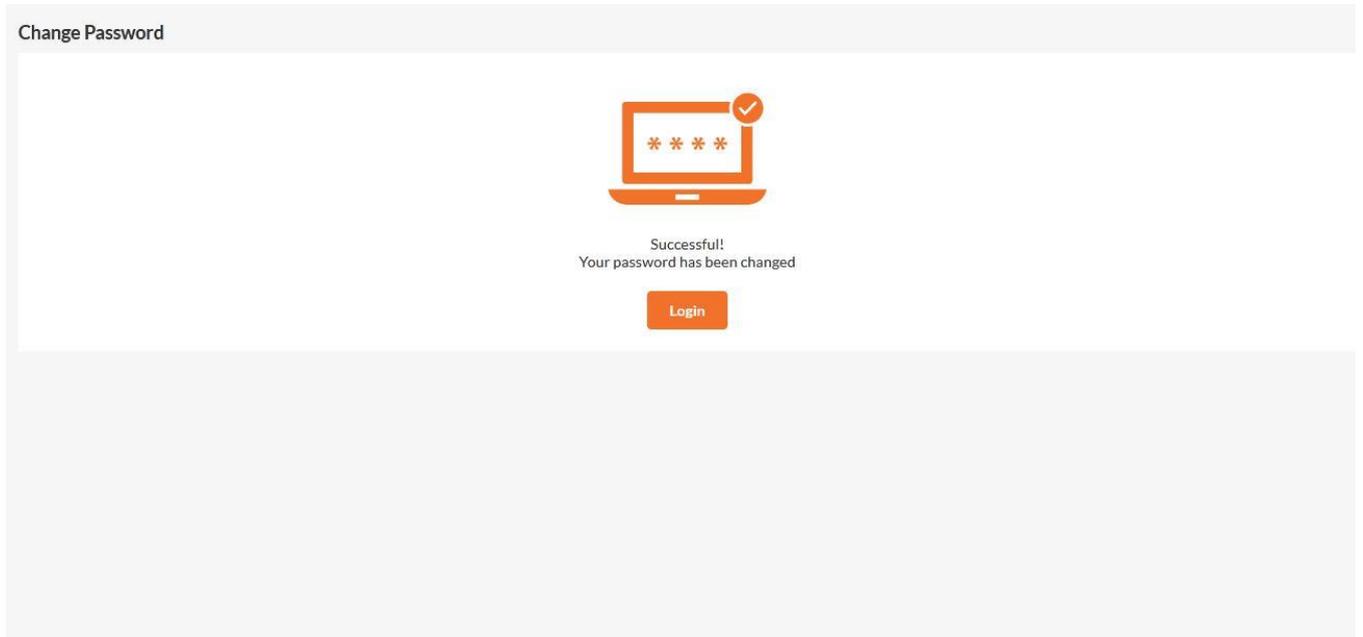
Then system opens the screen as mentioned below. On this screen the customer chooses Change Password form and enters the following information:

- Current Password
- New Password
- Confirm New Password



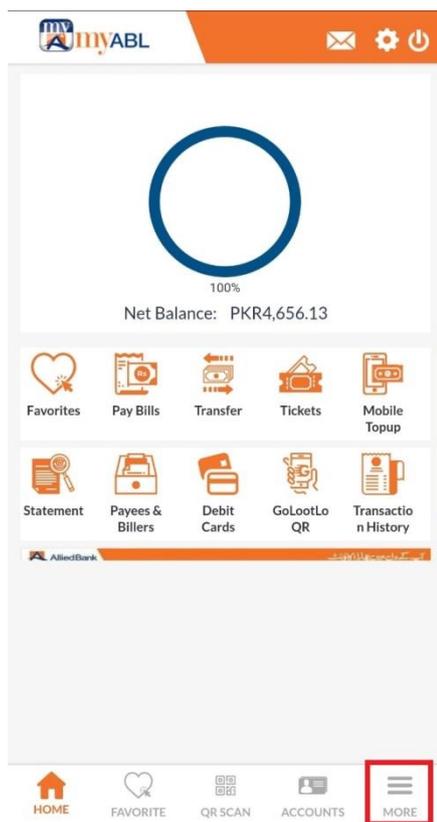


The system will generate the success message for password update as shown below:

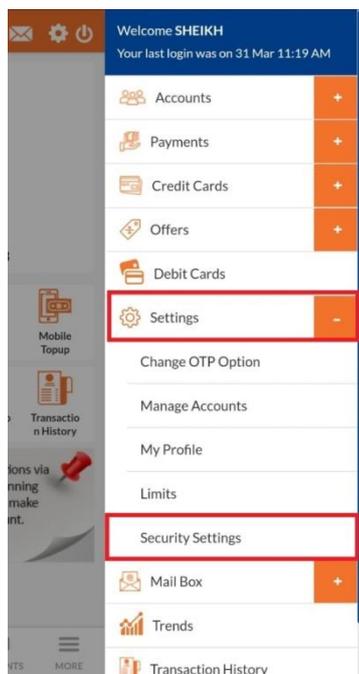


Mobile

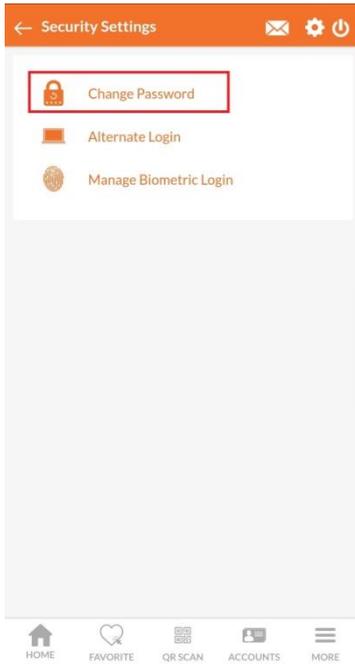
To change password, the user is needed to icon of “More” as shown in image below:



The user is then needed to expand the “Settings” menu and select “Security Settings” as shown in following screenshot:



The user is then required to select “Change Password” as reflected in following image:



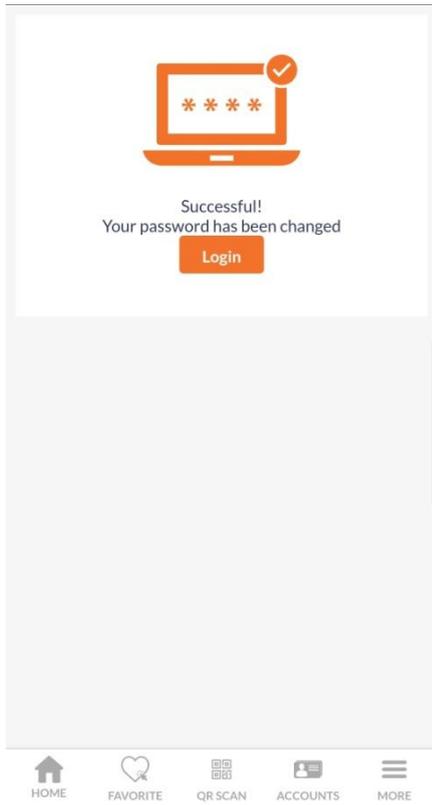
Then system opens the screen as mentioned below. On this screen the customer chooses Change Password form and enters the following information:

- Current Password
- New Password
- Confirm New Password





Once done then the customer clicks the **Submit** button. The password is then changed as per the customer's request and following success message will be generated with the customer:





5.11.Process to view Login History

By using this features customers can view his/her login history. System shows lists of last 10 logins with Date & time and IP Address.

Following steps are followed by customer to view Login history.

To view the login history, customer will select **Login History** option from the 'Settings' menu.

The screenshot shows the myABL mobile app interface. On the left, a sidebar menu lists various options: Accounts, Payments, Credit Cards, Settings, Mail Box, Trends, Transaction History, and Login History. The 'Login History' option is highlighted with a red rectangular box. The main content area displays the user's name 'ANAS ALI', their last login time '19 Feb 10:20 AM', and a dashboard with sections for Account Summary (showing a 100% net balance of PKR 12,550.80), Payments (with icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations), My Accounts (listing Current & Savings and Credit Card), and Quick Access (with icons for View Account Statement, Pay Anyone, and Transaction History).

The below mentioned screen displays the details of the customers' login history

The screenshot shows the 'Session Summary' screen in the myABL mobile app. The header includes the myABL logo, the user's name 'ANAS ALI', and their last login time '19 Oct 03:27 PM'. The main content is a table with the following columns: Start Date & Time, End Date & Time, Channel, and IP Address. The table lists 10 login sessions, all from Desktop Browsers, with various IP addresses. At the bottom, there is a pagination control showing 'Page 1 of 1 (1-10 of 10 items)'.

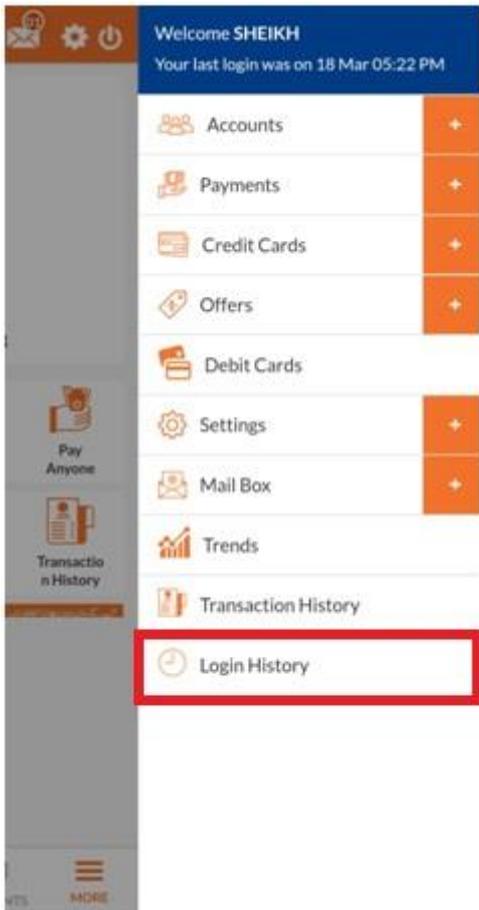
Start Date & Time	End Date & Time	Channel	IP Address
19 Oct 2018 03:27:43 PM	19 Oct 2018 03:27:43 PM	Desktop Browser	10.131.50.111
19 Oct 2018 03:27:00 PM	19 Oct 2018 03:27:00 PM	Desktop Browser	10.131.16.177
19 Oct 2018 03:26:01 PM	19 Oct 2018 03:26:01 PM	Desktop Browser	10.131.50.86
19 Oct 2018 03:24:31 PM	19 Oct 2018 03:24:31 PM	Desktop Browser	10.131.50.86
19 Oct 2018 03:13:31 PM	19 Oct 2018 03:18:37 PM	Desktop Browser	10.131.16.177
19 Oct 2018 03:11:44 PM	19 Oct 2018 03:11:44 PM	Desktop Browser	10.131.50.111
19 Oct 2018 02:53:49 PM	19 Oct 2018 02:53:49 PM	Desktop Browser	10.131.16.62
19 Oct 2018 11:58:55 AM	19 Oct 2018 12:00:40 PM	Desktop Browser	10.131.16.177
19 Oct 2018 11:38:15 AM	19 Oct 2018 11:38:15 AM	Desktop Browser	10.131.50.86
19 Oct 2018 10:47:47 AM	19 Oct 2018 10:47:47 AM	Desktop Browser	10.131.50.86

Mobile:



To view the login history, customer needs to select Login History option from the 'More' menu as reflected in following screens.





Start Date & Time
18 Mar 2020 05:22:54 PM
End Date & Time
Channel
MOBILEAPP
IP Address
43.245.8.43

[View More](#)

Start Date & Time
18 Mar 2020 05:10:16 PM
End Date & Time
18 Mar 2020 05:21:25 PM
Channel
MOBILEAPP
IP Address
43.245.8.43

[View More](#)

Start Date & Time
18 Mar 2020 05:02:21 PM
End Date & Time
18 Mar 2020 05:03:57 PM
Channel
MOBILEAPP
IP Address
43.245.8.43

[View More](#)

Start Date & Time
18 Mar 2020 12:32:51 PM
End Date & Time
18 Mar 2020 12:34:39 PM
Channel
WEBBROW
IP Address
100.110.250.0

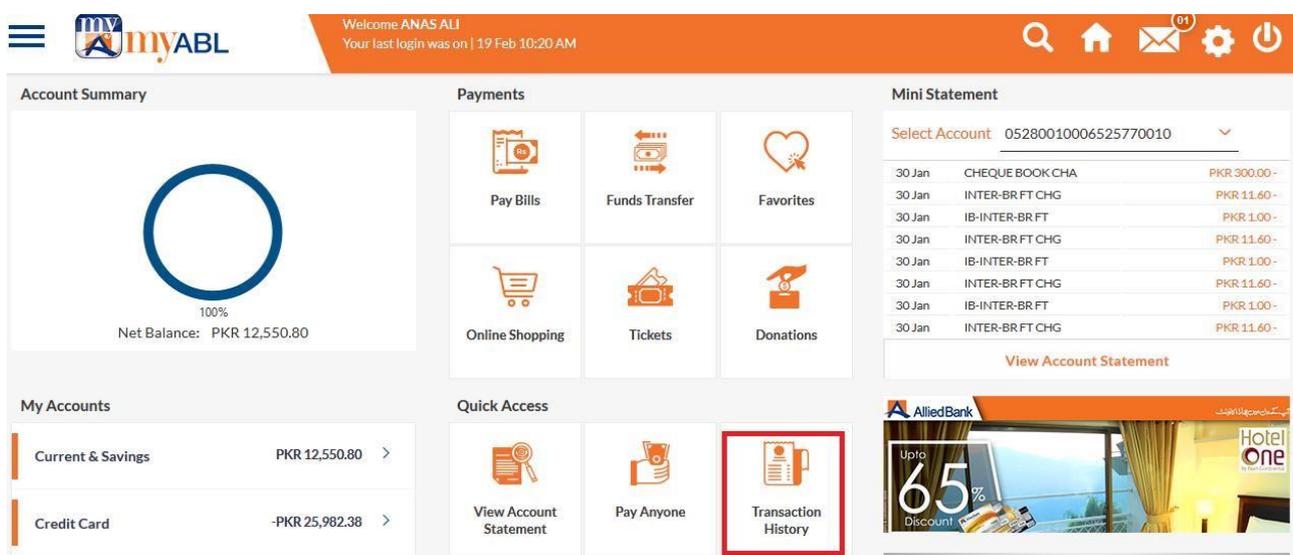
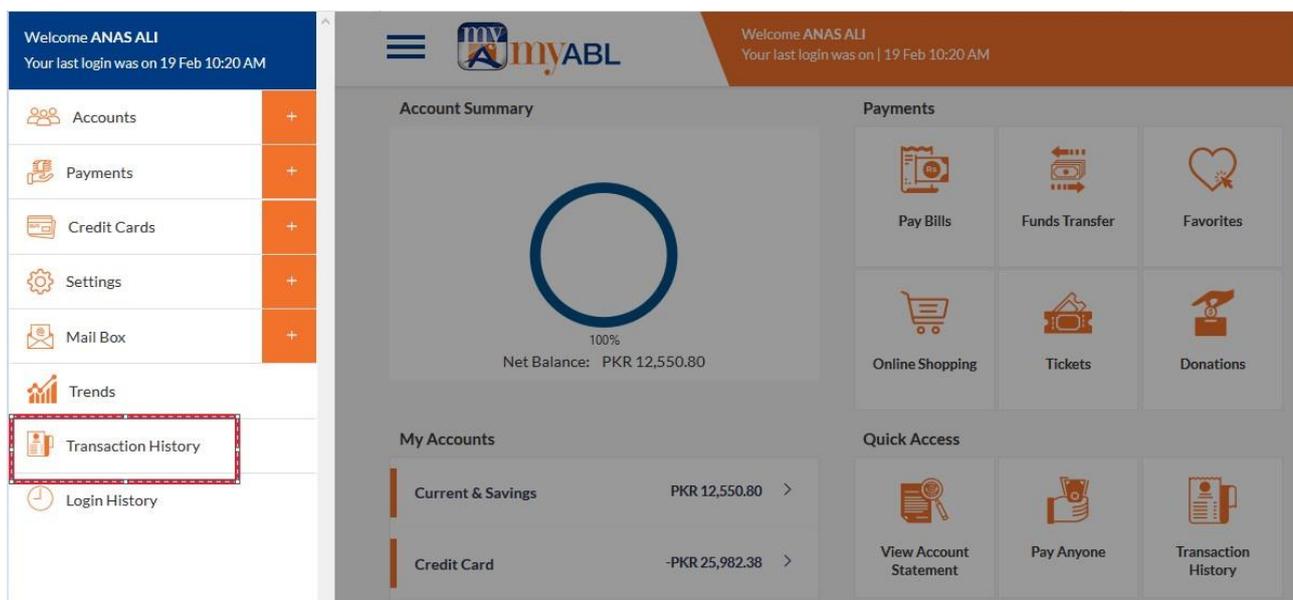
[View More](#)



5.12. Process to View Transactions History

By using this feature customer can view his/her transactions history. Following steps are followed by customer to view Transactions History.

To view the transactions history, the customer will select Transactions History option from the 'Settings' menu. Customer can also select "Transactions History" card in Quick Access section on Dashboard screen.



The below mentioned screen displays the details of the customers' login history



Welcome ANAS ALI
Your last login was on | 30 Oct 10:28 AM



myABL Transactions History

Days Range: Last 7 Days
Transaction Type: All Transactions
Account Number: All Accounts
Search: Type to Search

Transaction Type	Date	Amount	Beneficiary	Remarks	Account Number
Funds Transfer - ABL	24 Oct, 2018 1:31:31 PM	11.00	AKIF IRFAN		0010006525770010
Funds Transfer - ABL	29 Oct, 2018 5:17:43 PM	11.00	AKIF IRFAN		0010006525770010
Funds Transfer - ABL	29 Oct, 2018 12:39:25 PM	10.00	AKIF IRFAN		0010006525770010
IBFT	23 Oct, 2018 4:13:00 PM	12.00	ONE-LINK ATM TEST CARD29_1		0010006525770010
Pay Anyone	29 Oct, 2018 2:59:51 PM	1.00	Haider Sheikh (3310008671793)	Gift	0010006525770010
Donations	24 Oct, 2018 12:30:20 PM	1.00	Edhi Foundation		0010006525770010
Donations	23 Oct, 2018 4:25:49 PM	1.00	Edhi Foundation		0010006525770010
Donations	29 Oct, 2018 3:20:19 PM	100.00	Edhi Foundation		0010006525770010
Franchise Payments	29 Oct, 2018 3:27:18 PM	100.00	CMPak(Zong)	12345	0010006525770010

Page 1 of 1 (1-9 of 9 items)

The user can click on any transaction to view details, the details will open as reflected in following image:



Welcome SHEIKH
Your last login was on | 19 Mar 09:54 AM



MyABL Transactions History

Days Range: Last 30 Days
Search: Type to Search
Account Number: All Accounts

Date	Transaction Type	Amount	Beneficiary	Remarks	Account Number
15 Mar, 2020 11:49:04 AM	Funds Transfer - AB				
28 Feb, 2020 3:49:18 AM	Mastercard QR				0010001124090017
28 Feb, 2020 2:46:54 AM	Funds Transfer - AB				0010001124090017
27 Feb, 2020 10:51:20 PM	IBFT				0010001124090017
26 Feb, 2020 8:19:54 PM	Funds Transfer - AB				0010001124090017
26 Feb, 2020 8:19:03 PM	Funds Transfer - AB				0010001124090017
26 Feb, 2020 8:17:59 PM	IBFT	90,000.00	SHEIKH MUHAMMAD HAIDER FAROOQ-		0010001124090017
26 Feb, 2020 4:18:08 AM	Funds Transfer - ABL	19,000.00	SHEIKH MUHAMMAD FAROOQ	Monthly	0010001124090017
24 Feb, 2020 2:46:00 AM	Donations	1.00	Edhi Foundation		0010001124090017

Transaction Details

- TransactionType : Funds Transfer - ABL
- Date : 15 Mar, 2020 11:49:04 AM
- Amount : 5,000.00
- Beneficiary : SHEIKH MUHAMMAD FAROOQ
- Remarks :
- Account Number : 0010001124090017
- Transaction Reference No : 915121

OK

The user can search any transaction by following filters:

- Day's Range
- Transaction Type
 - Funds Transfer – ABL
 - MasterCard – QR
 - IBFT
 - Donations
 - Franchise Payments



- Bill Payments
- Account Number
- Search by Keyword (user may type: Date, Transaction Type, Beneficiary Name)



Welcome SHEIKH
Your last login was on | 19 Mar 09:54 AM



MyABL Transactions History

Days Range: Last 30 Days Transaction Type: All Transactions Account Number: All Accounts

Search:

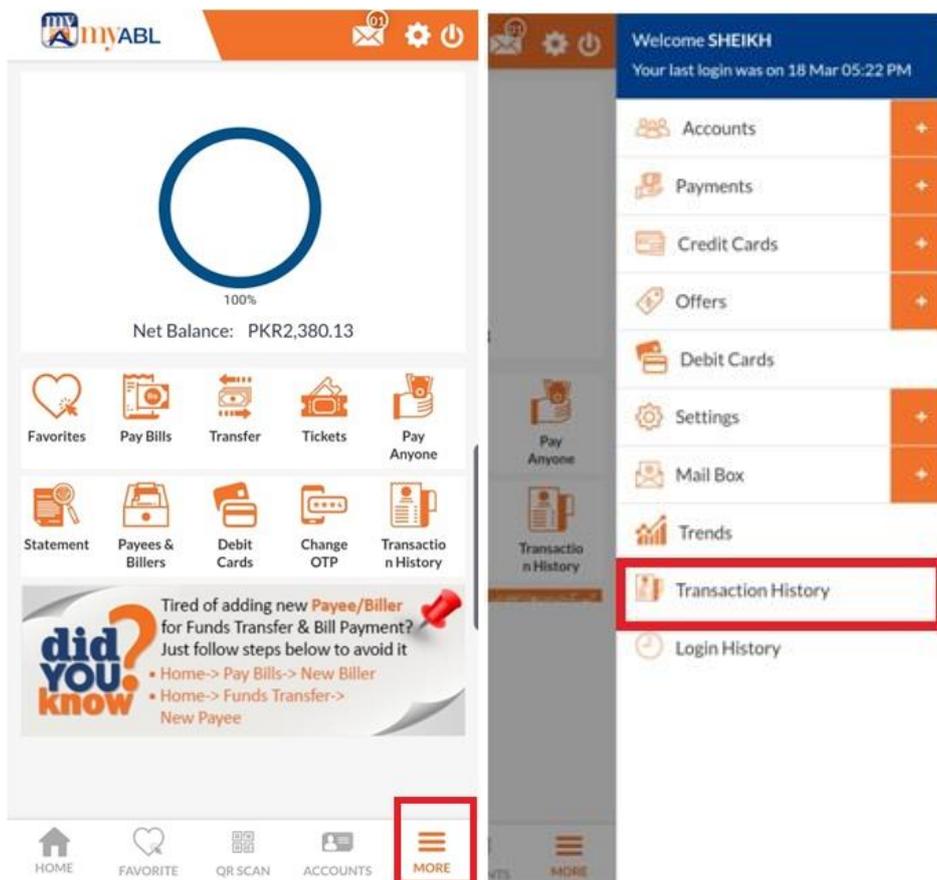
Date	Transaction Type	Amount	Beneficiary	Remarks	Account Number
15 Mar, 2020 11:49:04 AM	Funds Transfer - ABL	5,000.00	SHEIKH MUHAMMAD FAROOQ		0010001124090017
28 Feb, 2020 3:49:18 AM	Mastercard QR	1.00	Sultan Kitchen Garden Tow		0010001124090017
28 Feb, 2020 2:46:54 AM	Funds Transfer - ABL	1.00	SHEIKH MUHAMMAD FAROOQ		0010001124090017
27 Feb, 2020 10:51:20 PM	IBFT	1.00	SHEIKH MUHAMMAD HAIDER FAROOQ ~03077777934		0010001124090017
26 Feb, 2020 8:19:54 PM	Funds Transfer - ABL	15,000.00	RAMEESHA AMIN		0010001124090017
26 Feb, 2020 8:19:03 PM	Funds Transfer - ABL	10,000.00	MUBEEN MEHMOOD		0010001124090017
26 Feb, 2020 8:17:59 PM	IBFT	90,000.00	SHEIKH MUHAMMAD HAIDER FAROOQ~		0010001124090017
26 Feb, 2020 4:18:08 AM	Funds Transfer - ABL	19,000.00	SHEIKH MUHAMMAD FAROOQ	Monthly	0010001124090017

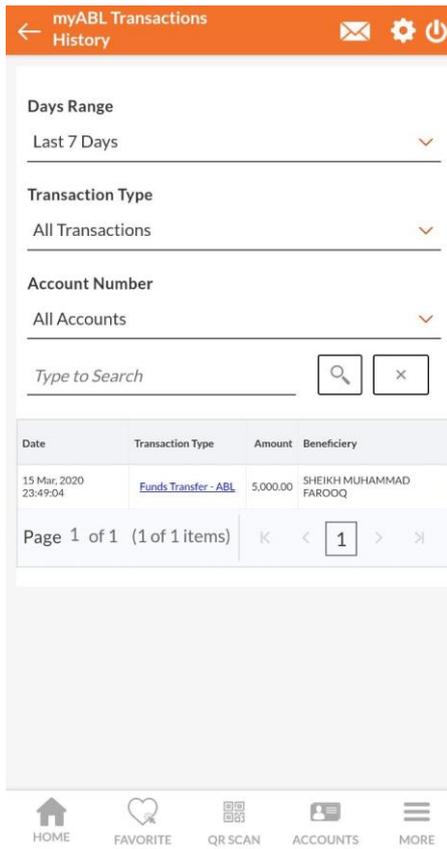
Mobile:

To view the transaction history, customer may click on **Transaction History** on home screen or may select an option on **Transaction History** from the 'More' menu as reflected in following screens.

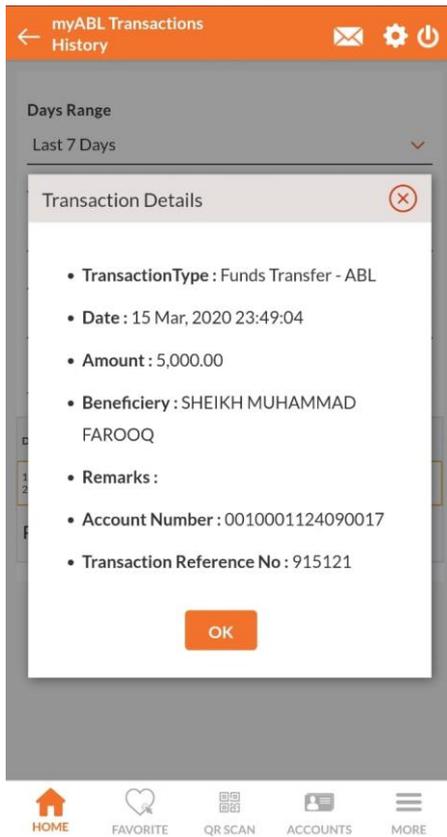


OR



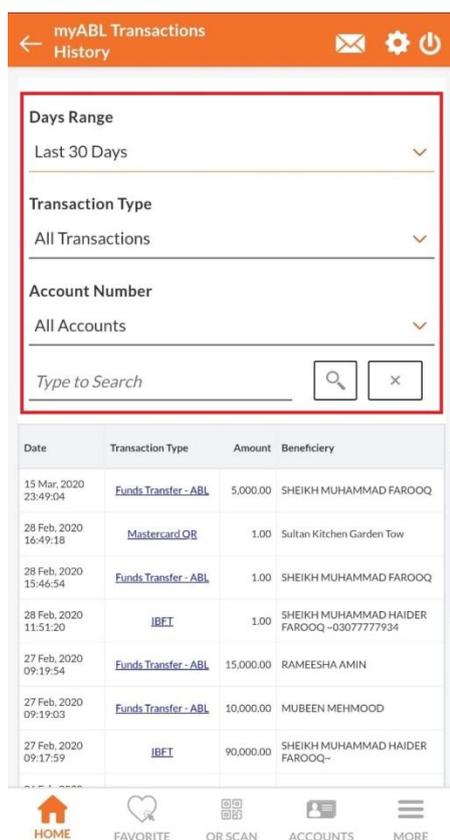


The user can click on any transaction to view details; the details will open as reflected in following image:



The user can search any transaction by following filters on mobile device:

- Day's Range
- Transaction Type
 - Funds Transfer – ABL
 - MasterCard – QR
 - IBFT
 - Donations
 - Franchise Payments
 - Bill Payments
- Account Number
- Search by Keyword (user may type: Date, Transaction Type, Beneficiary Name)



5.13. Process to Reset Forgotten Password

Following steps are followed by customer to reset forgotten password.

1. Log on to **myABL** at www.myABL.com.
2. Customer clicks on "Forgot password". The system then redirects to the next page. The customer enters the User ID, Debit Card number, Debit Card PIN & Its expiry date and then press the Continue button to proceed further.



PERSONAL BUSINESS

myABL

Welcome to Digital Banking
Sign in or Join now to manage your personal finances

haidershelkh

Password

[Forgot password?](#)

SIGN IN

Not a member?
Join Now

Good Morning!
Thursday, Mar 19, 2020

Features Security Product Overview FAQs Offers Locate Us

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Username

✖ You must enter a value.

Debit Card Number

Debit Card PIN

Debit Card Expiry

MM YY

Continue **Cancel**

3. OTP will be sent to the customer's registered email/mobile number for verification. Customer will enter OTP.



One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

4. After entering OTP, customer will be asked to enter and confirm the new password.

Change Password

Change Password Alternate Login

Please change your password for security reasons.

Current Password

New Password

Re-enter Password

Submit Cancel

Password Policy

- ✓ پاس ورڈ کم از کم 8 اور زیادہ سے زیادہ 16 حروف پر مشتمل ہونا چاہئے۔
- ✓ کم از کم ایک بڑا (انگریزی) حرف (A-Z)
- ✓ کم از کم ایک چھوٹا (انگریزی) حرف (a-z)
- ✓ کم از کم ایک ہندسہ (0-9)
- ✓ آپیشاس ورگ کو پر محفوظ بنانے کے لئے آپ کوئی بھی خصوصی حرف (مثلاً @, #, \$, %, & وغیرہ) شامل کر سکتے ہیں۔

5. Customer will receive notification of successful change of password.



Change Password

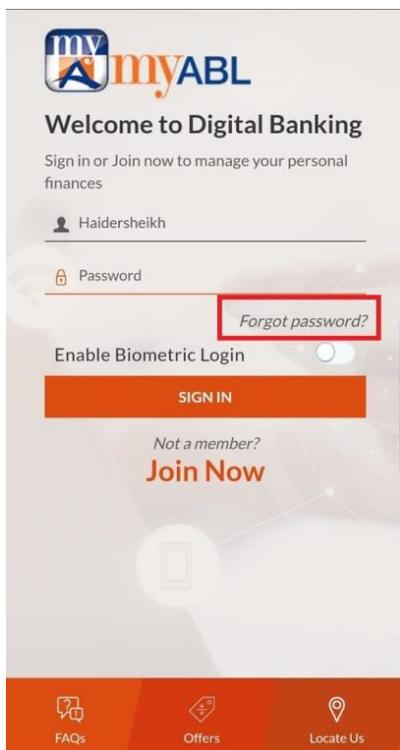


Successful!
Your password has been changed

Login

Mobile

The user is required to click on forgot password on the login screen as shown below:



The user is then required to fill the details like; User Name, ATM/Debit Card Number, PIN, Card expiry and click on “Continue” as shown in following screenshot:



Username

ATM/Debit Card Number

8888 08989 8989 9898

ATM/Debit Card PIN

ATM/Debit Card Expiry

MM

YY

MM

YY

Continue

Cancel

Allied Live Chat

Note: If you don't remember your username, please call 111-225-225 for assistance.

نوٹ: اگر آپ اپنا یوزر نیم بھول چکے ہیں تو ابھی 111-225-225 پر رابطہ کریں۔

OTP will be sent to the customer's registered email/mobile number for verification. Customer will enter OTP as shown in following screen:

On entering OTP, the password set screen will open and user will be required to enter the new password and click on "Submit" as shown below:



←

Please enter your new password

Password
.....

Re-enter Password
.....

Submit Cancel

Password Policy

✓ پاس ورڈ کم از کم 8 اور زیادہ سے زیادہ 16 حروف پر مشتمل ہونا چاہئے۔
✓ کم از کم ایک بڑا (انگریزی) حرف (A-Z)
✓ کم از کم ایک چھوٹا (انگریزی) حرف (a-z)
✓ کم از کم ایک ہندسہ (0-9)
✓ اپنے پاس ورڈ کو مزید محفوظ بنانے کے لئے آپ کوئی بھی خصوصی حرف (مثلاً % \$ # & @ وغیرہ) شامل کر سکتے ہیں۔

✓ Password must be Minimum 8 to Maximum 16 characters in length.
✓ At least 1 capital letter (A-Z)

The password update message will be generated to the user.

5.14. Process to Retrieve Forgotten myABL User ID

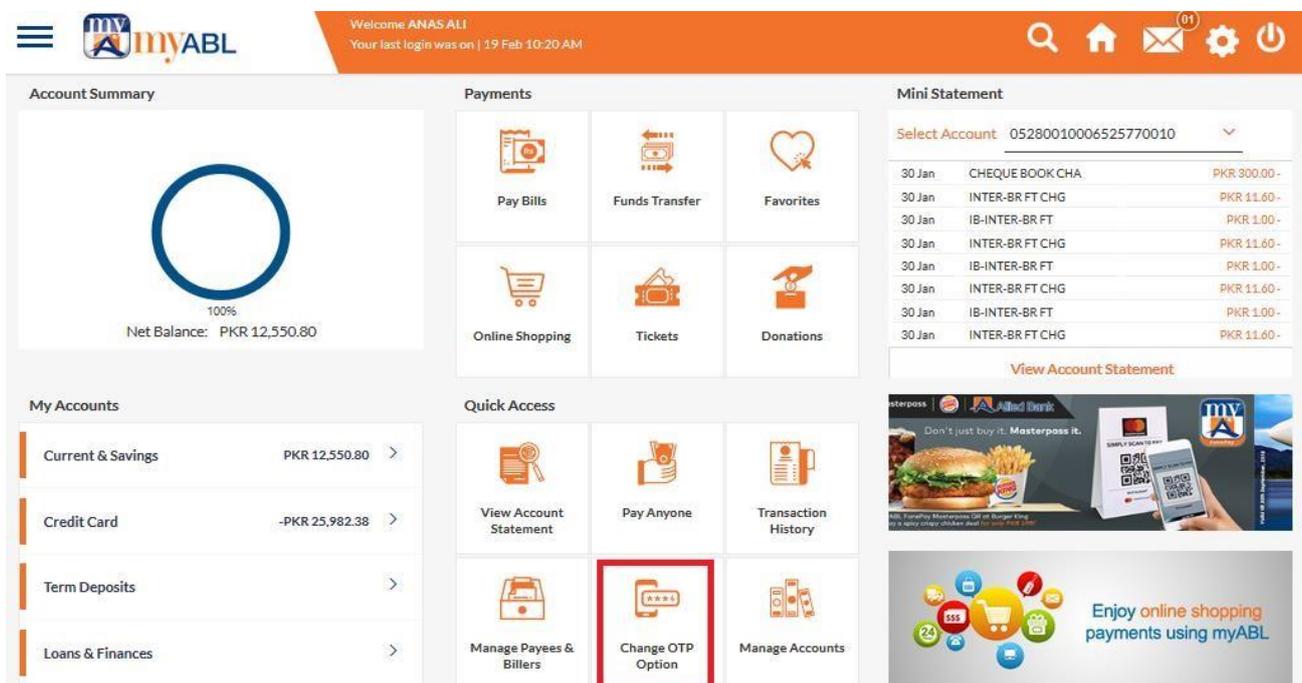
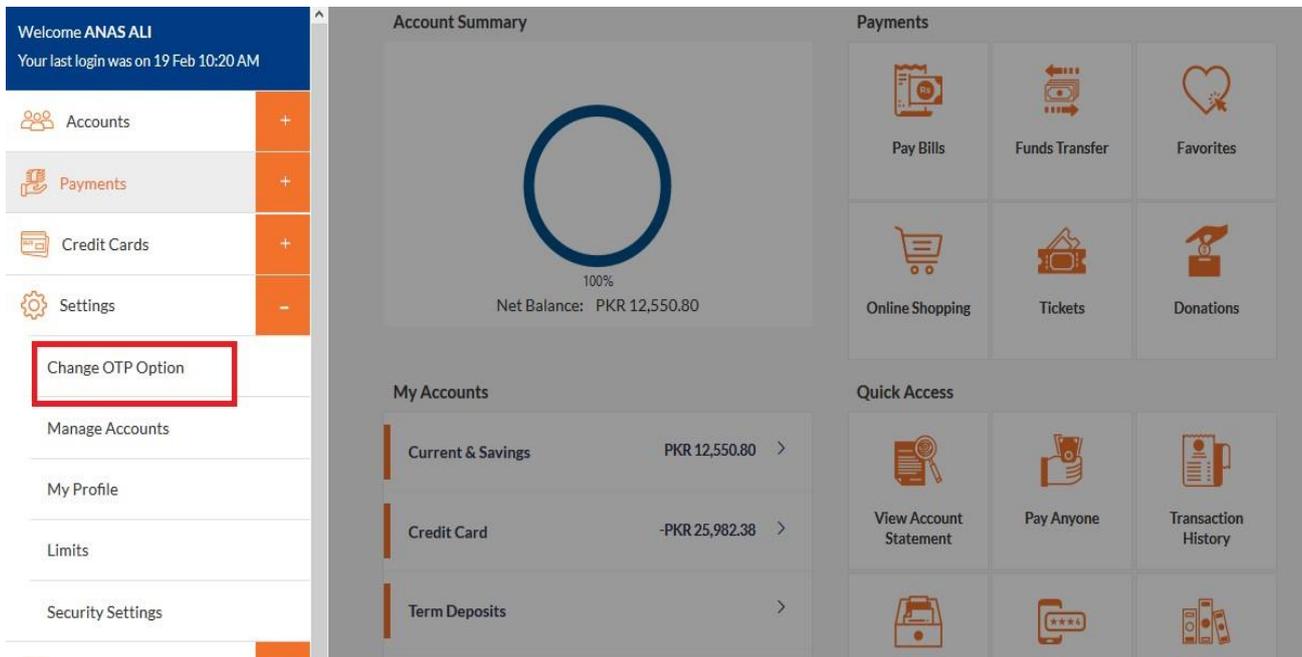
Please call Allied Phone Banking on 111-225-225 to retrieve your forgotten myABL Personal Internet Banking "User ID" by following below mentioned steps:

1. Call from your registered number at Allied Phone Banking and request for retrieval of myABL user ID information.
2. Allied Phone Banking Officer will verify your identity and register your request.
3. Allied Phone Banking will communicate myABL user id to you through an SMS from bank's SMS short code. In case where registered mobile number is not available, an email will be sent to you for myABL user id on your registered email id. Further, only mobile number and email address registered in bank's record will be used for communicating myABL user ID to you.
4. In case you call from international number, Allied Phone Banking officer will receive and validate request for retrieval of myABL user ID and Allied Phone Banking representative will call you back on your international number provided during inbound call and will verify your identity. After successful verification, Allied Phone Banking officer will communicate you myABL User ID over phone call.
5. Requests received, Monday to Friday, after 7:30 PM and on Saturday after 5:30 PM will be treated on the next working day. Requests received on Sunday will be attended and responded on next working day.



5.15. Process of Change of OTP Alert Subscription Method

1. Customer will select “Change OTP Option” from the Settings in hamburger menu bar. Alternately, customer can also select “Change OTP Option” card in Quick Access section on Dashboard screen.





2. Customer will then Selects the Delivery Method.



Welcome ANAS ALI
Your last login was on | 19 Oct 03:43 PM

OTP Alert Subscription

Alert type

Select OTP option

Email Phone

Save

Back

3. Customer will receive a review message before confirmation.



Welcome ANAS ALI
Your last login was on | 19 Oct 03:43 PM

OTP Alert Subscription

 You initiated a request for OTP alert subscription. Please review details before you confirm!

Alert type
PHONE

 Confirm

 Cancel

- Customer will receive an OTP for confirmation. The OTP will be received on previous set Medium before changing it. After entering OTP confirmation will be displayed.



Welcome ANAS ALI
Your last login was on | 19 Oct 03:43 PM

OTP Alert Subscription

 Transaction has been completed successfully

Alert type
PHONE

What would you like to do next?



Go to Home



More Payment Options



Add Favorite

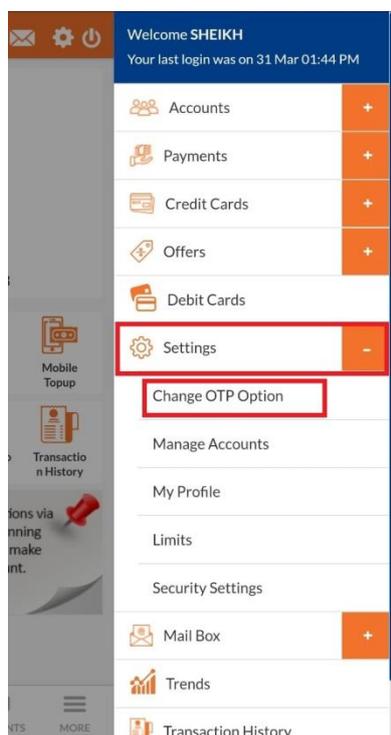


Mobile

To change the OTP receiving option, the user is required to select “More” from home screen as shown below:

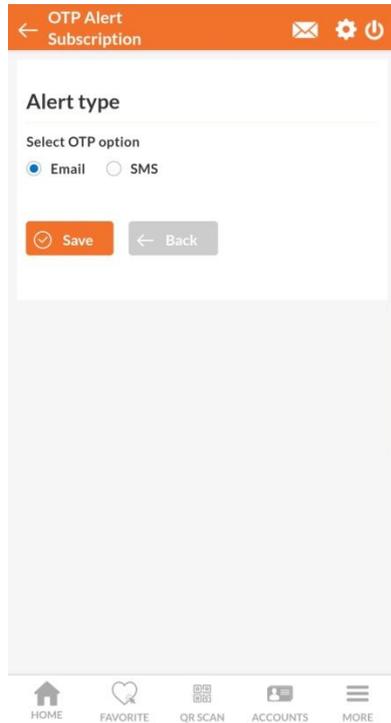


The user is then required to expand the “Settings” menu and click on “Change OTP Option” as shown in following screen:

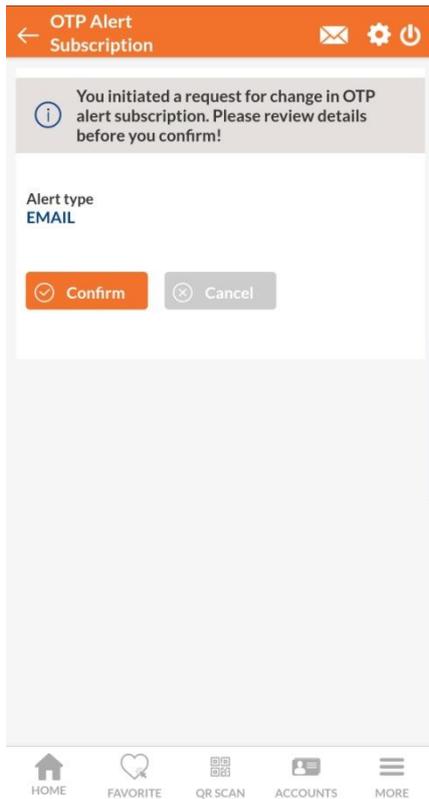




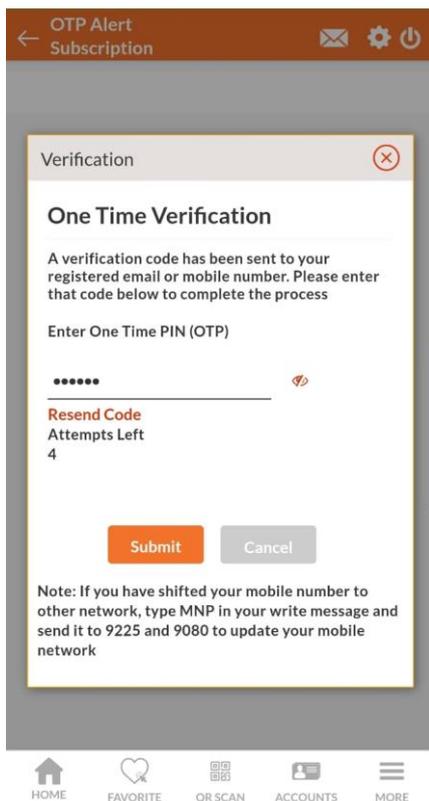
The user is then required to select the medium on which he/she wants to receive OTP and click on “Save” as reflected below:



Confirmation message will be reflected to the user, user will be required to click on “Confirm” as per following screen:



An OTP will be sent to registered medium, which needs to be entered by the user as per following screen:





On entering OTP, success message will generate to the user.

6.Types and Process of Fund Transfer

6.1. Manage Payee for Funds Transfer

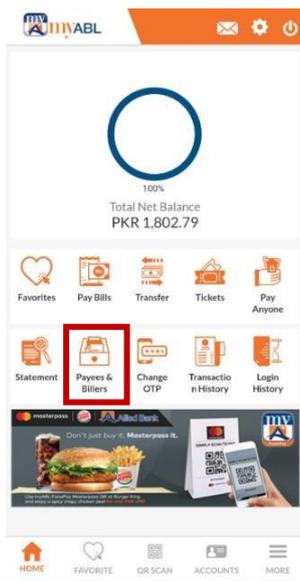
The pre-requisite for transferring funds (Intra & Interbank) is to “Add Payee”. Once New Payee added successful, it will automatically become available in list of “Existing Payee”.

Step 1: Customer will select “Manage Payees & Billers” option from ‘Quick Access’ card on Dashboard screen.

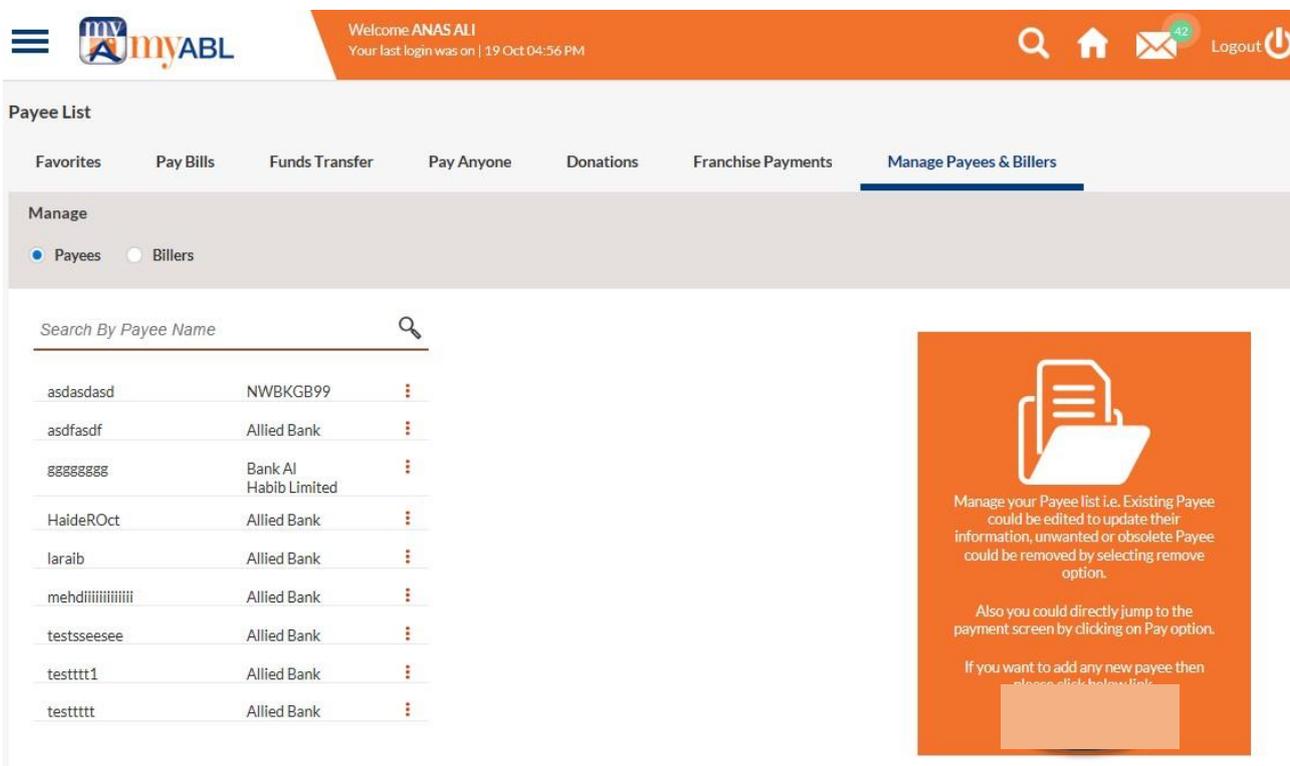
The screenshot shows the myABL mobile app dashboard. At the top, there is a navigation bar with the myABL logo, a welcome message for ANAS ALI, and various utility icons. The main content area is divided into several sections:

- Account Summary:** A circular progress indicator at 100% and a net balance of PKR 12,850.80.
- Payments:** A grid of icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations.
- Mini Statement:** A table showing transaction history for a selected account (05280010006525770010).
- My Accounts:** A list of account types: Current & Savings (PKR 12,850.80), Credit Card (-PKR 25,982.38), Term Deposits, and Loans & Finances.
- Quick Access:** A grid of icons for View Account Statement, Pay Anyone, Transaction History, **Manage Payees & Billers** (highlighted with a red border), Change OTP Option, and Manage Accounts.
- Advertisements:** Promotional banners for Allied Bank, masterpass, and Pizza Hut.
- Bill Payment Convenience:** A section with icons for various bill payment services and the text "Bill payment convenience at your fingertips".

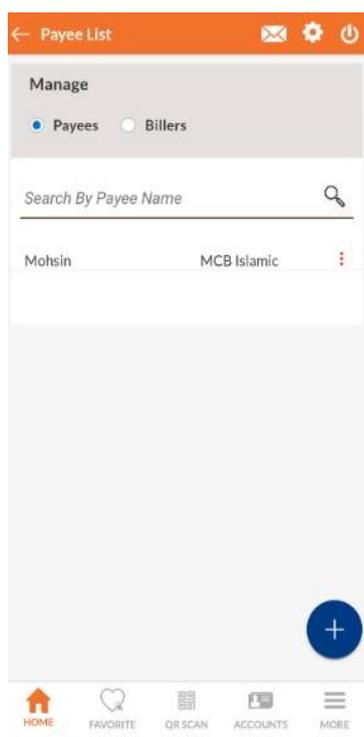
Mobile:



Step 2: After selecting the Manage Payees & Billers option, it will open list of already added payee, along with the option to “Add New Payee”. To add, Customer will click on “Add New Payee”.



Mobile:



Step 3: By clicking on add icon customer will provide details of Payee e.g. Account Type, Payee (Beneficiary) Account number, Payee Name, Payee email (optional) and Mobile number.

Note: Above process to add 'New Payee' can also be done as **Dashboard>Payments>Funds Transfer>New Payee**



New Payee

Favorites Pay Bills Funds Transfer Pay Anyone Donations Franchise Payments Manage Payees & Billers

Transfer Type

Existing Payee New Payee My Accounts

Account Type

Within ABL Other Bank

Beneficiary Account Number / IBAN

Transfer From

05280010006525770010

Balance : PKR 5,112.22

Amount

Purpose

Select

[View Limits](#)

Beneficiary Email

Beneficiary Mobile

0300000000

Note (Optional)

80 Characters Left



Step 4: Once Customer click on 'Add' button, there will be review screen to confirm details of Payee.

In case details are correct, customer will "confirm" to proceed further.

Add Payee

You initiated a request for Internal Bank Account Payee. Please review details before you confirm!

Payee Name
HdR

Account Type
Within ABL

Beneficiary Account Number / IBAN
06650010001124090017

Account Name
SHEIKH M HAIDER FAROOQ

Payee Mobile No
0307777934



Step 5: After confirming the details, 6 digit ONE-TIME PIN (OTP) will be sent to customer's registered Mobile number/ email address. Customer will then enter OTP for verification and then Submit button.

myABL

Welcome ANAS ALI
Your last login was on | 19 Oct 04:56 PM

Add Payee

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

[Resend Code](#)
Attempts Left
4

[Submit](#) [Cancel](#)

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Step 6: After verification, customer will receive successful 'Payee added' notification. Here customer has the option to click on Pay to make a transfer payment to the newly added payee.

myABL

Welcome ANAS ALI
Your last login was on | 19 Oct 04:56 PM

Add Payee

✓ Payee added successfully.

Account Type: Within ABL
Beneficiary Account Number / IBAN: 06650010001124090017
Account Name: SHEIKH M HAIDER FAROOQ

What would you like to do next?

[Go to Home](#) [More Payment Options](#) [Pay Now](#)

Payee Deletion

For payee deletion please follow the below steps:



myABL

Welcome ANAS ALI
Your last login was on | 19 Oct 04:56 PM

Manage

Payees Billers

Search By Payee Name

asdasdasd	NWBKGB99	⋮
asdfasdf	Allied Bank	⋮
gggggggg	Bank Al Habib Limited	⋮
HaideROct	Allied Bank	⋮
HdR	Allied Bank	⋮
laraib	Allied Bank	⋮ Pay View Delete
mehdiiiiiiiiiii	Allied Bank	⋮
testsseeee	Allied Bank	⋮
testttt1	Allied Bank	⋮
testtttt	Allied Bank	⋮

Manage your Payee list i.e. Existing payees could be edited to update their information, unwanted or obsolete payees could be removed by selecting the delete option.

Also you could directly jump to the payment screen by clicking on the Pay option.

If you want to add any new payee please click below link.

Options available for Funds transfer are:

- Funds Transfer (Within ABL & Other Bank)
- Pay Anyone

6.2.Funds Transfer (Within ABL or Other Bank)

- ❑ Customer can transfer the funds to his/her own account or to another ABL account or other Bank Account. Once the funds get transferred successfully, a confirmation email is sent to the Sender as well as Receiver (Optional).
- ❑ Fund transfer fee per transaction is levied as per prevailing SOC.

6.2.1.Funds Transfer within ABL

Following steps are followed for funds transfer within ABL

Customer will log in to **myABL** using his/her user credentials. Customer will select Funds Transfer card from the Payments section on Dashboard screen.



Welcome ANAS ALI
Your last login was on | 19 Feb 10:20 AM



Account Summary

100%
Net Balance: PKR 12,850.80

Payments

Pay Bills | **Funds Transfer** | Favorites
Online Shopping | Tickets | Donations

Mini Statement

Select Account: 05280010006525770010

30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-

[View Account Statement](#)

My Accounts

Current & Savings	PKR 12,850.80	>
Credit Card	-PKR 25,982.38	>
Term Deposits		>
Loans & Finances		>

Quick Access

View Account Statement | Pay Anyone | Transaction History
Manage Payees & Billers | Change OTP Option | Manage Accounts

Bill payment convenience at your fingertips

Step 1: Customer will select from the “Existing Payee” for Funds transfer. By selecting Payee, Account type and Beneficiary Account details fetches automatically. Customer will then specify ‘Transfer From’, ‘Amount’ and ‘Purpose of transaction’. Customer will now click on “Transfer” button to proceed further.

Note: The pre-requisite for transferring funds is to “Add Payee”. Once New Payee added successful, it will automatically become available in list of Payee’s



Funds Transfer

- Favorites
- Pay Bills
- Funds Transfer**
- Pay Anyone
- Donations
- Franchise Payments
- Manage Payees & Billers

Transfer Type

- Existing Payee
- New Payee
- My Accounts

Payee

HaideROct - Allied Bank

HAIDEROCT

Account Number
06650010001124090017
Payee Mobile No
03077777934

Account Type
Internal

Account Name
SHEIKH M HAIDER FAROOQ

Transfer From

05280010006525770010

Balance: PKR 6,493.62

Amount

PKR 25,000.00

[View Limits](#)

Purpose

Miscellaneous Payments

Note (Optional)

80 Characters Left

Convenience of Existing Payee

By just selecting your account number and an existing Payee, you can re-transfer funds anytime without the hassle of adding payee each time.

Step 2: Customer will review the transaction details. If details found correct, customer will click the "Confirm" button. However, in case of incorrect information, customer can cancel the transaction.



Funds Transfer

You initiated a request for Within ABL Transfer. Please review details before you confirm!

Transfer To
HaideROct

Account Type
Internal

Account Number
XXXXXXXXXXXX0017

Account Name
SHEIKH M HAIDER FAROOQ

Transfer From
0010006525770010

Amount
PKR 5,000.00

Purpose
Miscellaneous Payments

Note

*Charges will be deducted as per SOC

Step 3: After confirming the details, 6 digit ONE-TIME PIN (OTP) will be sent to customer's registered Mobile number/email address. Customer will then enter OTP for verification.

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Step 4: Customer will now view the transaction successful notification.



Funds Transfer

✔ Your transaction is successful!
Reference Number 037979

Account Name SHEIKH M HAIDER FAROOQ	Account Type Internal
Account Number XXXXXXXXXXXX0017	Amount PKR 5,000.00
Transfer To HaideROct	Transfer From 0010006525770010

What would you like to do next?



Go to Home



More Payment Options



Add Favorite

Step 5: On the Transaction successful screen, Customer has the option to mark it a favorite transaction and the details of beneficiary will appear under 'Payments' tab for quick payment in future.

In case transaction has been marked as favorite by the customer, there will be a pop-up notification for marking payment as a favorite transaction. Customer will select Ok to proceed.

Funds Transfer

✔ Your transaction is successful!
Reference Number 037979

Account Name SHEIKH M HAIDER FAROOQ	Account Type Internal
Account Number XXXXXXXXXXXX0017	Amount PKR 5,000.00
Transfer To HaideROct	Transfer From 0010006525770010

What would you like to do next?



Go to Home



More Payment Options



Add Favorite

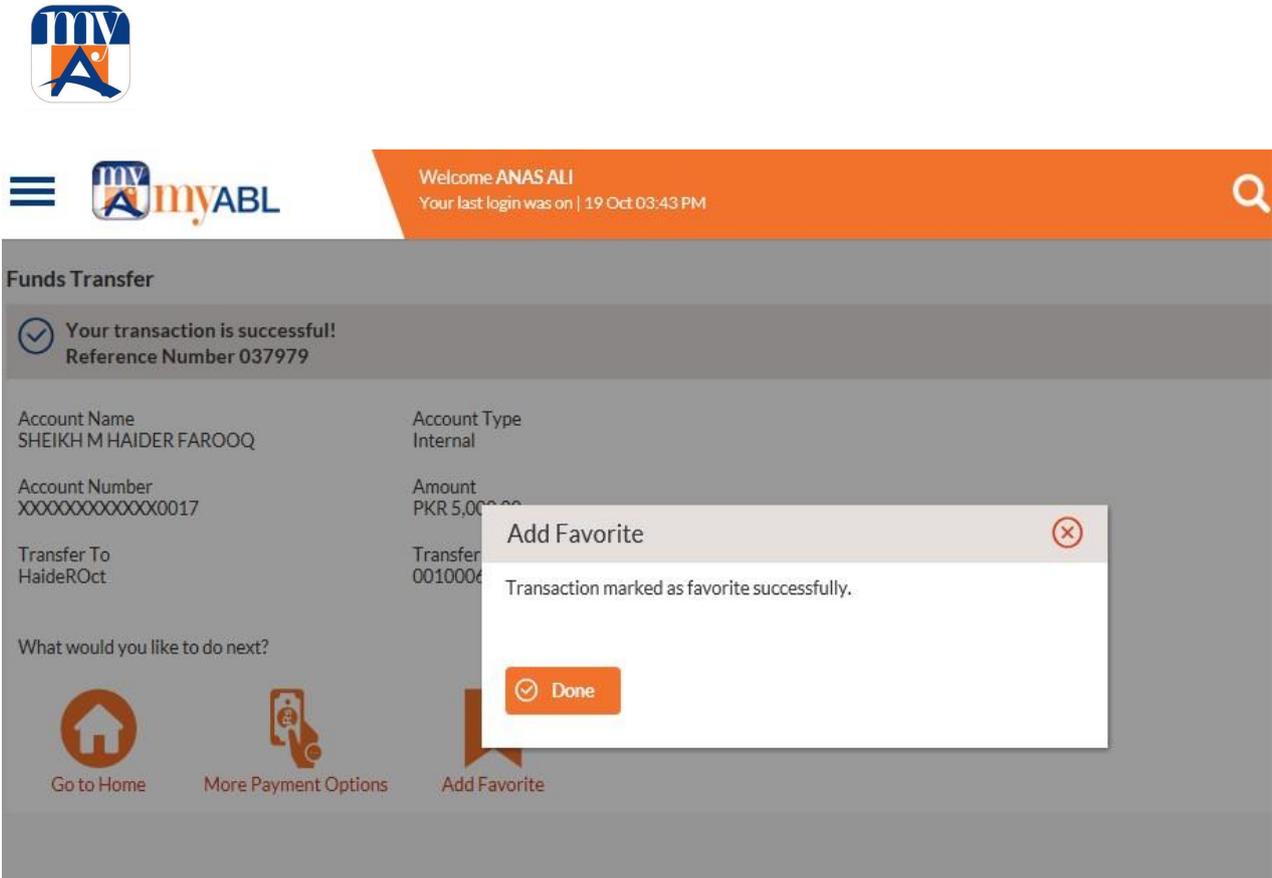
Add Favorite

Are you sure you want to mark the transaction as favorite?

✔ Ok

⊗ Cancel

Step 6: After selecting Ok, there will be a notification of successful added favorite transaction.



Mobile

Step 1: Customer will select from the “Existing Payee” for Funds transfer. By selecting Payee, Account type and Beneficiary Account details fetches automatically. Customer will then specify ‘Transfer From’, ‘Amount’ and ‘Purpose of transaction’. Customer will now click on “Transfer” button to proceed further.





← Funds Transfer

Transfer Type

Existing Payee New Payee

My Accounts

Payee

Abu - Allied Bank

ABU

Account Number
10230010049109270011

Account Type
Internal

Account Name
SHEIKH MUHAMMAD FAROOQ

Payee Email
Haider.sheikh@gmail.com

Payee Mobile No
03215432020

Transfer From
06650010001124090017

HOME FAVORITE QR SCAN ACCOUNTS MORE

Step 2: Customer will review the transaction details. If details found correct, customer will click the “Confirm” button. However, in case of incorrect information, customer can cancel the transaction.

← Funds Transfer

Account Name
SHEIKH MUHAMMAD FAROOQ

Payee Email
Haider.sheikh@gmail.com

Payee Mobile No
03215432020

Transfer From
06650010001124090017

Balance: PKR5,655.13

Amount

[View Limits](#)

Purpose
Select

Note (Optional)

80 Characters Left

Transfer Cancel

HOME FAVORITE QR SCAN ACCOUNTS MORE



Step 3: After confirming the details, 6 digit ONE-TIME PIN (OTP) will be sent to customer's registered Mobile number/email address. Customer will then enter OTP for verification.

Step 4: Customer will now view the transaction successful notification.

Step 5: On the Transaction successful screen, Customer has the option to mark it a favorite transaction and the details of beneficiary will appear under 'Payments' tab for quick payment in future.

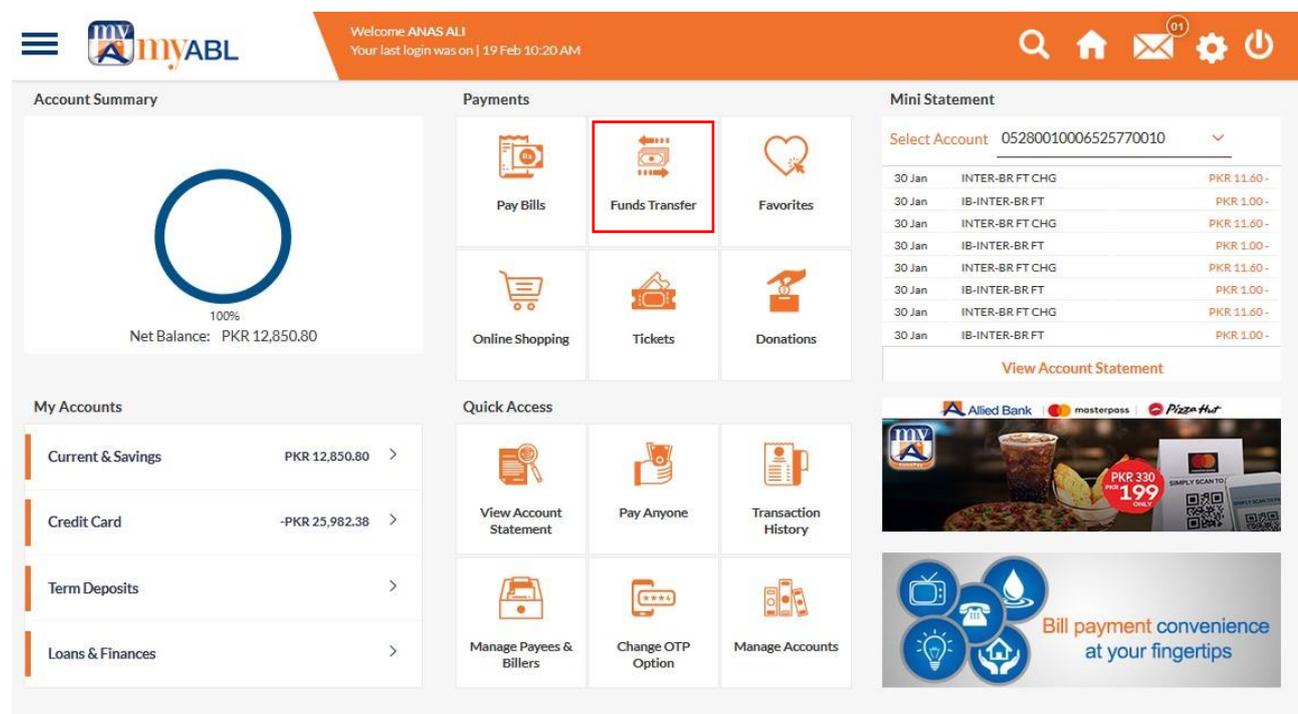
In case transaction has been marked as favorite by the customer, there will be a pop-up notification for marking payment as a favorite transaction. Customer will select Ok to proceed.

Step 6: After selecting Ok, there will be a notification of successful added favorite transaction.

6.2.2. Funds Transfer to Other Banks

Following steps are followed for funds transfer to other banks

Customer will log in to **myABL** using his/her user credentials. Customer will select Funds Transfer card from the Payments section on Dashboard screen.



Step 1: Customer will select from the "Existing Payee" for Funds transfer. By selecting Payee, Account type and Beneficiary Account details fetches automatically. Customer will then specify 'Transfer From', 'Amount' and 'Purpose of transaction'. Customer will now click on "Transfer" button to proceed further.



Note: The pre-requisite for transferring funds is to “Add Payee”. Once New Payee added successful, it will automatically become available in list of Payee’s

Welcome SHEIKH
Your last login was on | 26 Mar 03:39 PM

Funds Transfer

Favorites Pay Bills **Funds Transfer** Pay Anyone Donations Franchise Payments Tickets Manage Payees & Billers

Transfer Type
 Existing Payee New Payee My Accounts

Payee
HdR Silk - Silkbank Limited Add New

Abu - Allied Bank
Asad Ali - Faysal Bank Limited
Askari Billing - Askari Commercial Bank Limited
FAHEEM SARWAR - Allied Bank
Farrukh Baji - Allied Bank
HdR Silk - Silkbank Limited

Account Name
SHEIKH MUHAMMAD HAIDER FAROOQ
Bank Details
Silkbank Limited, Pakistan

HDR SILK
Account Number: 00662009150137
Account Type: Domestic
Account Name: SHEIKH MUHAMMAD HAIDER FAROOQ
Payee Email: Haider.sheikh@gmail.com
Payee Mobile No: 0307777934
Bank Details: Silkbank Limited, Pakistan

Transfer From
06650010001124090017
Balance: PKR5,655.13

Amount
PKR1.00 View Limits

Purpose
Family Support

Note (Optional)
80 Characters Left

Transfer Cancel

Convenience of Existing Payee
By just selecting your account number and an existing Payee, you can re-transfer funds anytime without the hassle of adding payee each time.

Convenience of Existing Payee
By just selecting your account number and an existing Payee, you can re-transfer funds anytime without the hassle of adding payee each time.

Step 2: Customer will review the transaction details. If details found correct, customer will click the “Confirm” button. However, in case of incorrect information, customer can cancel the transaction.



You initiated a request for Domestic Transfer. Please review details before you confirm!

Transfer To
HdR Silk

Account Type
Domestic

Account Number
00662009150137

Account Name
SHEIKH MUHAMMAD HAIDER FAROOQ

Bank Details
Silkbank Limited, Pakistan

IBAN

Transfer From
06650010001124090017

Amount
PKR1.00

Purpose
Family Support

Note

*Charges will be deducted as per SOC

[Back to Home](#)

[Confirm](#) [Back](#) [Cancel](#)

Step 3: After confirming the details, 6 digit ONE-TIME PIN (OTP) will be sent to customer's registered Mobile number/email address. Customer will then enter OTP for verification.

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

[Resend Code](#)
Attempts Left
4

[Submit](#) [Cancel](#)

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network



Step 4: Customer will now view the transaction successful notification.

Step 5: On the Transaction successful screen, Customer has the option to mark it a favorite transaction and the details of beneficiary will appear under 'Payments' tab for quick payment in future.

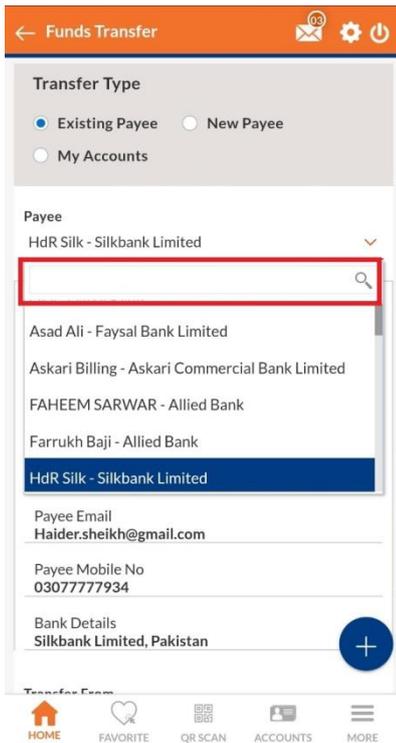
In case transaction has been marked as favorite by the customer, there will be a pop-up notification for marking payment as a favorite transaction. Customer will select Ok to proceed.

Step 6: After selecting Ok, there will be a notification of successful added favorite transaction.

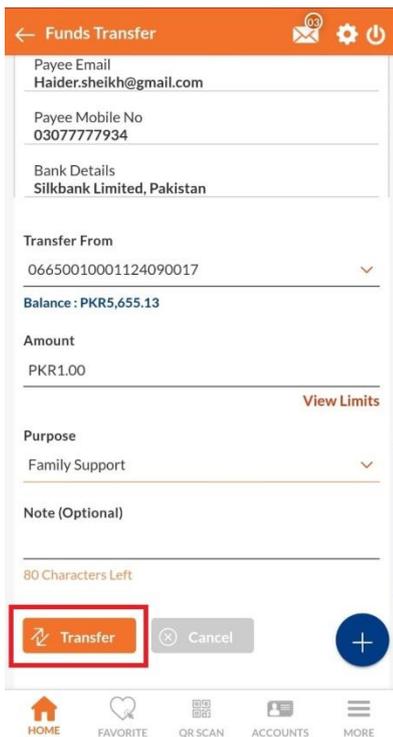
Mobile

Step 1: Customer will select from the "Existing Payee" for Funds transfer. By selecting Payee, Account type and Beneficiary Account details fetches automatically. Customer will then specify 'Transfer From', 'Amount' and 'Purpose of transaction'. Customer will now click on "Transfer" button to proceed further.





Step 2: Customer will review the transaction details. If details found correct, customer will click the “Confirm” button. However, in case of incorrect information, customer can cancel the transaction.



Step 3: After confirming the details, 6 digit ONE-TIME PIN (OTP) will be sent to customer’s registered Mobile number/email address. Customer will then enter OTP for verification.



Step 4: Customer will now view the transaction successful notification.

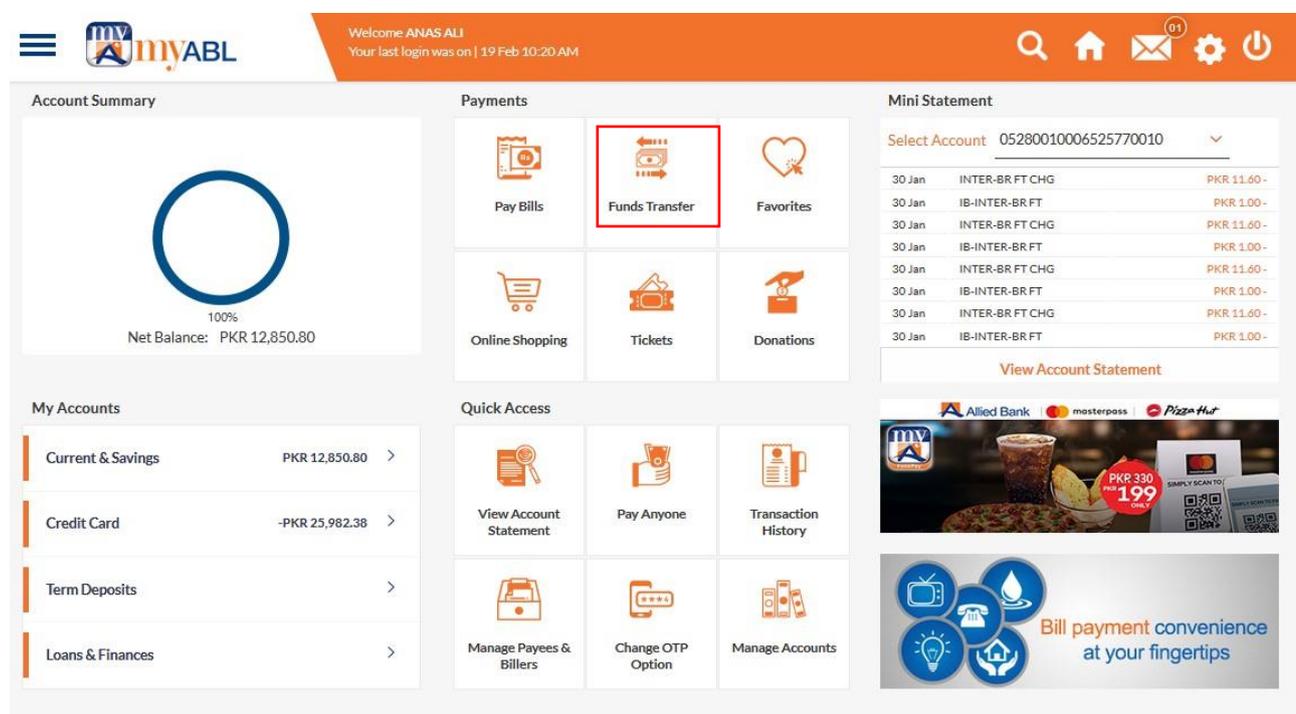
Step 5: On the Transaction successful screen, Customer has the option to mark it a favorite transaction and the details of beneficiary will appear under 'Payments' tab for quick payment in future.

In case transaction has been marked as favorite by the customer, there will be a pop-up notification for marking payment as a favorite transaction. Customer will select Ok to proceed.

Step 6: After selecting Ok, there will be a notification of successful added favorite transaction.

6.3. My Accounts

Following steps are followed for funds transfer between different ABL accounts within same or different branches. Customer will log in to **myABL** using his/her user credentials. Customer will select Funds Transfer card from the Payments section on Dashboard screen.



Customer will select My Accounts option and enter Transfer to, Transfer From, Amount and optional Note to transfer funds between ABL accounts by pressing transfer button.



Funds Transfer

- Favorites
- Pay Bills
- Funds Transfer**
- Pay Anyone
- Donations
- Franchise Payments
- Manage Payees & Billers

Transfer Type

- Existing Payee
- New Payee
- My Accounts

Transfer To

01420010001993890028

Balance: PKR 108,065.14

Transfer From

01420010001993890028

Balance: PKR 108,065.14

Amount

PKR 5,000.00

[View Limits](#)

Note (Optional)

Dues

76 Characters Left

[Transfer](#) [Cancel](#)

Own Account

Select to and from accounts along with desired amount to use fast and secure transferring of funds between your two or more accounts within ABL.

Confirmation screen will be displayed.

Funds Transfer

- Favorites
- Pay Bills
- Funds Transfer**
- Pay Anyone
- Donations
- Franchise Payments
- Manage Payees & Billers

Transfer Type

- Existing Payee
- New Payee
- My Accounts

Transfer To

01420010001993890028

Balance: PKR 108,065.14

Transfer From

01420010001993890028

Balance: PKR 108,065.14

Amount

PKR 5,000.00

[View Limits](#)

Note (Optional)

Dues

76 Characters Left

[Transfer](#) [Cancel](#)

Own Account

Select to and from accounts along with desired amount to use fast and secure transferring of funds between your two or more accounts within ABL.



Funds Transfer

i You initiated a request for Self Transfer. Please review details before you confirm!

Transfer To
01420010001993890028

Transfer From
01420010001993890034

Amount
PKR 5,000.00

Transfer When
03 Jan 2019

Note
Dues

Confirm

← Back

⊗ Cancel

Customer will enter the 6-digits OTP received on registered Mobile/Email address.



Funds Transfer

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)



Resend Code
Attempts Left
4

Submit

Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Success screen is displayed after effectively entering OTP and amount gets transferred.



Welcome **SHAIKH**
Your last login was on | 03 Jan 10:22 AM

Funds Transfer

 Your transaction is successful!
Reference Number 048767

Transfer To
01420010001993890028

Amount
PKR 5,000.00

Transfer From
01420010001993890034

Transfer When
03 Jan 2019

What would you like to do next?



Go to Home



More Payment Options



Add Favorite

6.4. PayAnyOne

Through PayAnyOne feature, Allied Bank customers will be able to pay or transfer funds to anyone's CNIC within Pakistan. **myABL** customers will be able to pay funds via Pay in Cash:

Pay in Cash – Cash to be collected from any Allied Bank Branch all over Pakistan

- PayAnyOne fee per transaction is applicable as per prevailing SOC.

Following steps are followed for PayAnyOne through *myABL*

The customer selects **PayAnyOne** card from **Payment** section on Dashboard screen.



Account Summary

100%
Net Balance: PKR 12,850.80

Payments

- Pay Bills
- Funds Transfer
- Favorites
- Online Shopping
- Tickets
- Donations

Mini Statement

Select Account: 05280010006525770010

30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-

[View Account Statement](#)

Bill payment convenience at your fingertips

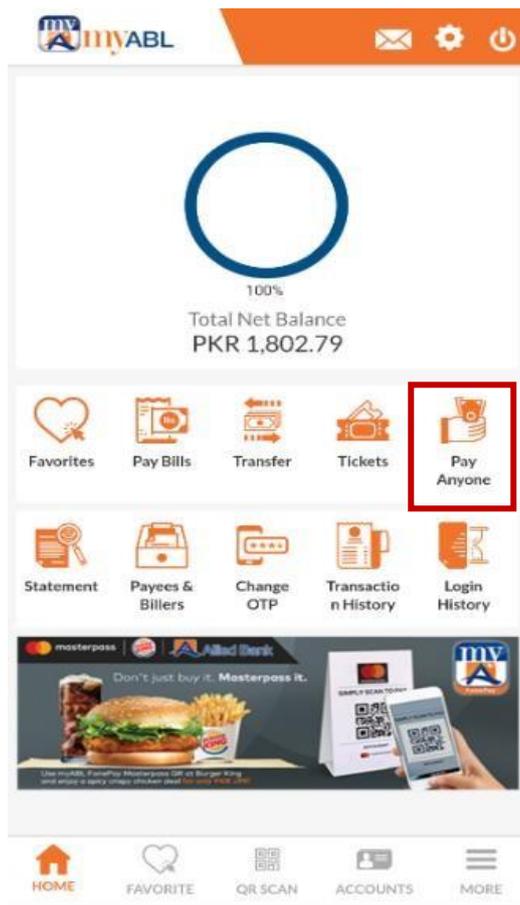
My Accounts

Current & Savings	PKR 12,850.80	>
Credit Card	-PKR 25,982.38	>
Term Deposits		>
Loans & Finances		>

Quick Access

- View Account Statement
- Pay Anyone**
- Transaction History
- Manage Payees & Billers
- Change OTP Option
- Manage Accounts

Mobile:



6.4.1. PayAnyOne

Step 1: Customer is required to specify Account, Amount, Payment mode and then provide other necessary details and then click on Transfer button.

Note: Please ensure to provide complete and accurate beneficiary details to avoid any inconvenience.



Pay Anyone

- Favorites
- Pay Bills
- Funds Transfer
- Pay Anyone**
- Donations
- Franchise Payments
- Tickets
- Manage Payees & Billers

Transfer From
05280010006525770010

Balance: PKR 2,422.60

Payment Mode:
Pay in Cash

Amount

[View Limits](#)

Beneficiary Name

Beneficiary CNIC
3xxxxxxxxxxxxx

Beneficiary Email (Optional)

Pay Anyone

Want to transfer funds but payee got no bank account. Don't worry as you can still make payment by simply using CNIC of the payee. Choose mode of payment Cash and enter desired info like amount, beneficiary name, CNIC, mobile number and purpose and you are done.

Step 2: Customer is required to “Review” the provided details before confirming the transaction.

Pay Anyone

i You initiated a request for Pay Anyone. Please review details before you confirm!

Transfer From
05280010006525770010

Amount
PKR 100.00

Payment Mode
Pay in Cash

Beneficiary Name
Haider Sheikh

Beneficiary CNIC
33100 [REDACTED]

Beneficiary Mobile Number
0307777934

Purpose
Gift

*Charges will be deducted as per SOC.

Confirm Cancel

Step 3: After confirming the details, 6 digit ONE-TIME PIN (OTP) will be sent to customer’s registered Mobile number/ email address. Customer will then enter OTP for verification.



Welcome ANAS ALI
Your last login was on | 19 Oct 04:56 PM



Pay Anyone

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)



Resend Code
Attempts Left
4

Submit

Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Step 4: Customer will view the transaction successful notification. A confirmation email/SMS will be sent to the customer's registered email/Mobile Number.

The screenshot shows the myABL app interface. At the top, there is a navigation bar with the myABL logo, a welcome message for ANAS ALI, and a search icon. Below the navigation bar, the text "Pay Anyone" is displayed. A notification banner states "Your transaction is successful!" with a reference number "375000000001484". Below the notification, there is a table with transaction details:

Beneficiary Name HdR	Beneficiary CNIC 3310008671793
Amount PKR 1.00	Transferred From 05280010006525770010

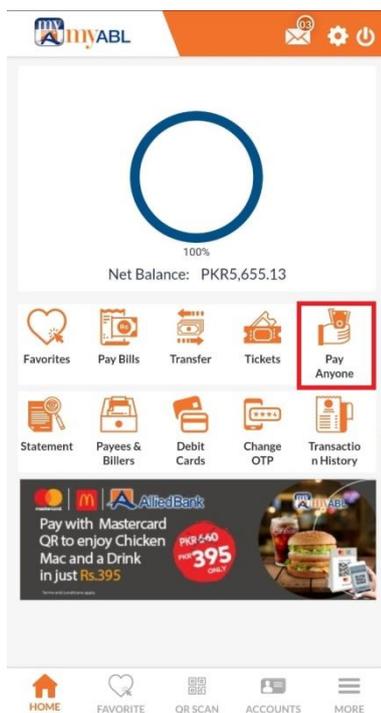
Below the table, there is a section titled "What would you like to do next?" with three options: "Go to Home", "More Payment Options", and "Add Favorite".

Similarly, a confirmation email is also sent to the beneficiary.

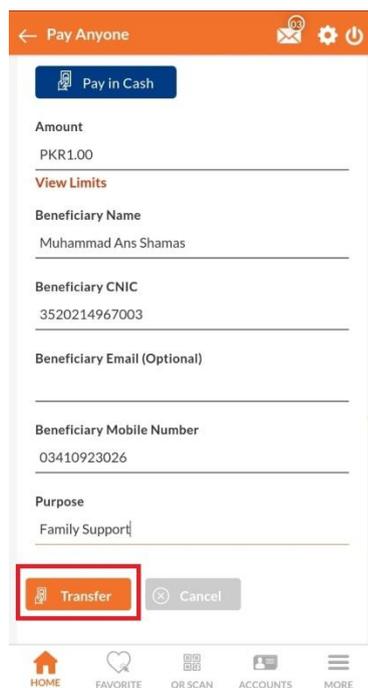
Beneficiary can then present this 16 digit reference number along with the copy of CNIC to collect the money from any Allied Bank Branch after 6-12 hours of transactions.



Mobile

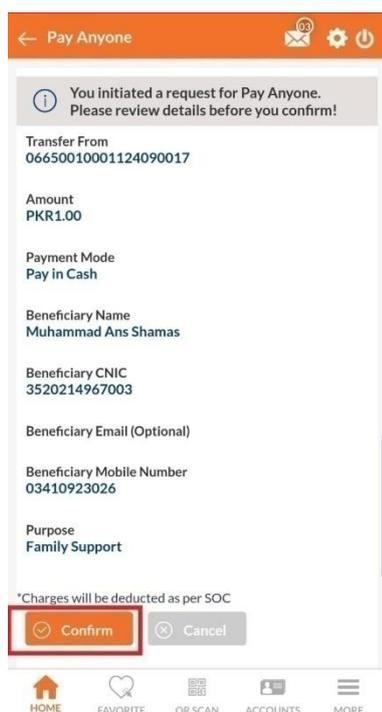


Step 1: Customer is required to specify Account, Amount, Payment mode and then provide other necessary details and then click on Transfer button.



Note: Please ensure to provide complete and accurate beneficiary details to avoid any inconvenience.

Step 2: Customer is required to “Review” the provided details before confirming the transaction.



On confirmation, OTP will be generated and success message with Reference number will be displayed to the customer which needs to be shared with Beneficiary for payment receiving.

7. Process of Bill Payment

- ❑ To make payment of bills such as utility bills, schools fees etc. customer retrieves the bill details by selecting the Biller (Billing Company). Customer enters Customer ID then system retrieves the bills from **Bill Payment Server** which may be hosted within ABL or at the aggregator such as 1Link. After making payment of bill the bill is marked as paid in data base and cannot be paid again.
- ❑ To make the payment, customer selects the biller's and enters the OTP. Upon successful payment, a confirmation screen appears and also a confirmation email is sent to customer.

7.1. Manage Billers

As a pre requisite, Customer is required to add Biller before making any bill payment. Once Biller is added successfully, the Biller becomes available in list of billers for making straight through payments.

STEP 1: Customer will select "Manage Payees & Billers" card from Quick Access section on Dashboard screen.



Account Summary



Net Balance: PKR 12,850.80

Payments

Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, Donations

Mini Statement

Select Account 05280010006525770010

30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-

View Account Statement

My Accounts

- Current & Savings PKR 12,850.80
- Credit Card -PKR 25,982.38
- Term Deposits
- Loans & Finances

Quick Access

View Account Statement, Pay Anyone, Transaction History, Manage Payees & Billers, Change OTP Option, Manage Accounts



Mobile



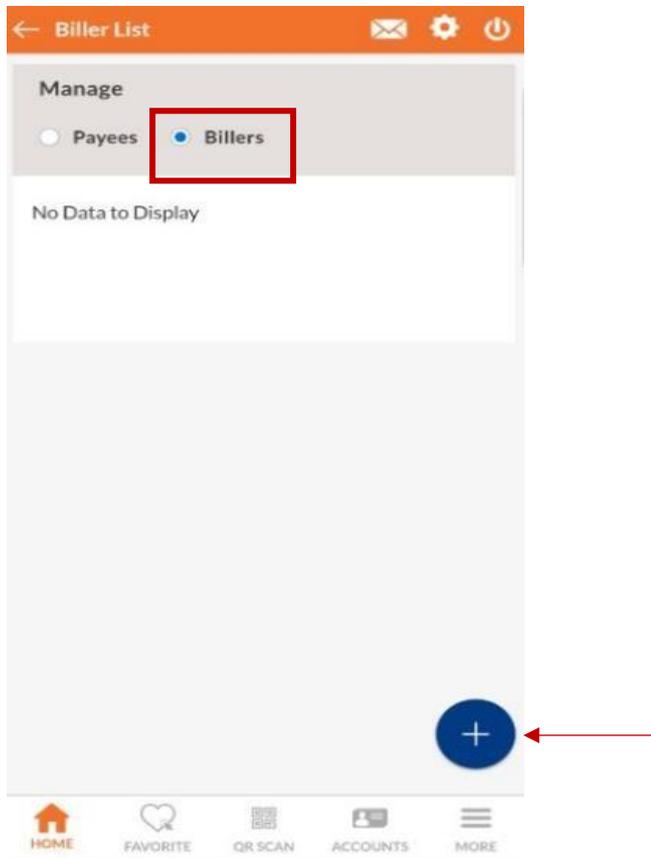
Total Net Balance
PKR 1,802.79

Favorites, Pay Bills, Transfer, Tickets, Pay Anyone, Statement, Payees & Billers, Change OTP, Transaction History, Login History





Mobile:



Step 3: By clicking on the add icon customer will provide details for adding biller. Customer will choose category and biller name from the dropdown menu. Customer will then provide 'Customer Bill ID' or 'Reference Number' and assign a Nickname of its choice for such billing company. And then press "Add" button.



← Add Biller

Category
Telco

Biller Name
Warid Post Paid

World ID
03218415228 Validate

Consumer Name
POSTPAID

Nick Name

Add Cancel

HOME FAVORITE QR SCAN ACCOUNTS MORE

Step 4: Customer will review the provided details to confirm Add Biller.

← Add Biller

! You initiated a request for Biller Registration. Please review details before you confirm!

Category
Telco

Biller Name
Warid Post Paid

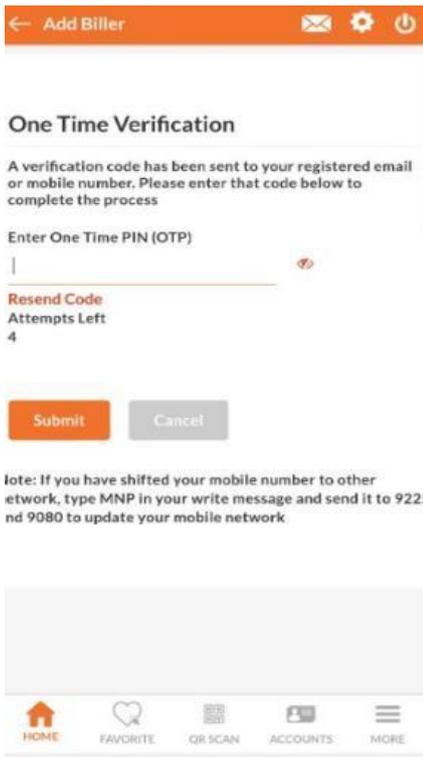
Reference Number
03218415228

Nick Name
Ali

Confirm Cancel

HOME FAVORITE QR SCAN ACCOUNTS MORE

Step 5: Upon confirming the details, 6 digit ONE-TIME PIN (OTP) will be sent to customer's registered Mobile number/ email address. Customer will then enter OTP for verification.



Step 6: Customer will receive notification of successful addition of a biller. Customer now chooses to “Pay” to make payment for newly added biller.

Biller Deletion

For biller deletion, please follow the below steps:

Dashboard>Quick Access>Manage Payees & Billers>Billers>Biller Category>Menu Dots on Existing Biller Name>Delete

7.2.Pay Bills

Customer selects “Pay Bills” card in Payments section on Dashboard screen.



Account Summary



100%
Net Balance: PKR 12,850.80

Payments

 Pay Bills	 Funds Transfer	 Favorites
 Online Shopping	 Tickets	 Donations

Mini Statement

Select Account 05280010006525770010

30 Jan	INTER-BR FT CHG	PKR 11.60 -
30 Jan	IB-INTER-BR FT	PKR 1.00 -
30 Jan	INTER-BR FT CHG	PKR 11.60 -
30 Jan	IB-INTER-BR FT	PKR 1.00 -
30 Jan	INTER-BR FT CHG	PKR 11.60 -
30 Jan	IB-INTER-BR FT	PKR 1.00 -
30 Jan	INTER-BR FT CHG	PKR 11.60 -
30 Jan	IB-INTER-BR FT	PKR 1.00 -

[View Account Statement](#)

My Accounts

Current & Savings	PKR 12,850.80	>
Credit Card	-PKR 25,982.38	>
Term Deposits		>
Loans & Finances		>

Quick Access

 View Account Statement	 Pay Anyone	 Transaction History
 Manage Payees & Billers	 Change OTP Option	 Manage Accounts



Bill payment convenience
at your fingertips



Mobile:



Step 1: After selecting “Pay Bills” option, customer will select following details for Bill payment and then press “Pay”.

- Biller Name & and bill to pay from the dropdown menu from already added list of billers.
- Other details such as Billing month, Due date, Amount and status will be auto fetched.
- Customer will now choose ‘Pay From’ Account.
*For Payment of Bills other than the Utility Bills, Customer is required to specify ‘Payment Amount’.



Pay Bills ←

Existing Biller New Biller

Billers

Billers

Bill Name
Mobilink Post Paid

Please Select a Bill to Pay
Ha [redacted] 34

Consumer Name

Payable Amount
852.0

Pay From
06 [redacted] 017

Balance : PKR 20,981.52

Payment Amount
PKR 852.00

[View Limits](#)

Pay **Cancel** **+**

Home FonePay Quick Access Payments

Step 2: Customer will now review the provided details to confirm payment.

Pay Bills ←

Info You initiated a request for Bill Payment. Please review details before you confirm!

Billers

Bill Name
Mobilink Post Paid

Reference Number
030 [redacted] 4

Payment Amount
PKR 1.00

Pay From
06 [redacted] 017

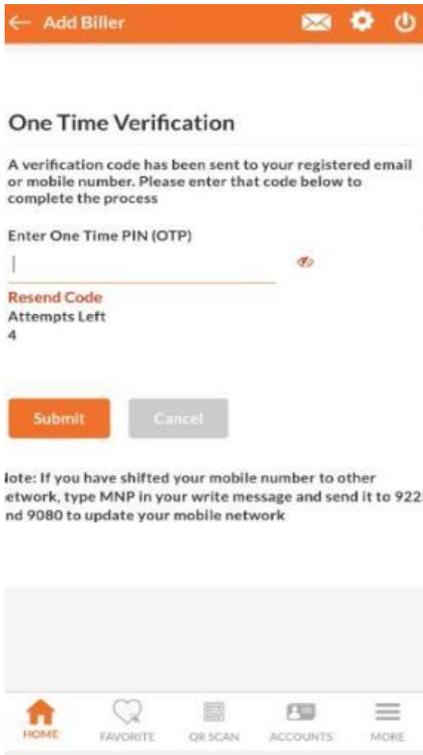
*Charges will be deducted as per SOC

Confirm **Cancel**

Home FonePay Quick Access Payments



Step 3: Upon confirming the details, 6 digit ONE-TIME PIN (OTP) will be sent to customer’s registered Mobile number / email address. Customer will then enter OTP for verification.



Step 4: Customer will receive notification of successful payment.

8.Process of Donations

To pay Donations through **myABL** Customer clicks on the “Donations” card in Payments section on Dashboard screen.



Account Summary

100%
Net Balance: PKR 12,850.80

Payments

- Pay Bills
- Funds Transfer
- Favorites
- Online Shopping
- Tickets
- Donations

Mini Statement

Select Account 05280010006525770010

30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-

View Account Statement

My Accounts

- Current & Savings PKR 12,850.80 >
- Credit Card -PKR 25,982.38 >
- Term Deposits >
- Loans & Finances >

Quick Access

- View Account Statement
- Pay Anyone
- Transaction History
- Manage Payees & Billers
- Change OTP Option
- Manage Accounts

Bill payment convenience at your fingertips

Mobile:

myABL

100%
Total Net Balance: PKR 802.79

- Transfer
- Tickets
- Pay Anyone
- e-Shopping
- Donations
- Payees & Billers
- Change OTP
- Transaction History
- Login History
- Manage Accounts

Allied Bank
For more exciting Discounts Click here!

HOME FAVORITE QR SCAN ACCOUNTS MORE

Then system opens below screen. On this page customer enters following information and clicks on **proceed** button.

- ❑ Select 'Organization' Name from the drop down menu
- ❑ Select 'Pay From' account
- ❑ Enter the 'Payment Amount'



□ Click 'Pay'

myABL

Welcome ANAS ALI
Your last login was on | 29 Oct 02:58 PM

Donations

Favorites Pay Bills Funds Transfer Pay Anyone **Donations** Franchise Payments Manage Payees & Billers

Edhi Foundation

Select Account
05280010006525770010

Balance : PKR 6,434.82

Amount
100

[View Limits](#)

Pay Cancel

Donation - A no towards hur

You can easily make dona charity and welfare org Shaukat Khanum Ho Foundation, Namal Colle clicks. Simply select the d payment account and a donation in no

On the Next Screen customer clicks Confirm to proceed further with the transaction

myABL

Welcome ANAS ALI
Your last login was on | 29 Oct 02:58 PM

Donations

Favorites Pay Bills Funds Transfer Pay Anyone **Donations** Franchise Payments Manage Payees & Billers

Organization Name
Edhi Foundation

Donation Account
05280010006525770010

Donation Currency
PKR

Donation Amount
100

Confirm Cancel

At this step Customer will be required to enter the 6 digit OTP and click on 'Submit'.



Welcome ANAS ALI
Your last login was on | 29 Oct 02:58 PM

Donations

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit

Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Customer will be notified of successful transaction.



Welcome ANAS ALI
Your last login was on | 29 Oct 02:58 PM

Success
Reference Number 494282

Organization Name Edhi Foundation	Donation Account 05280010006525770010
Donation Currency PKR	Donation Amount 100

What would you like to do next?



Go to Home



More Payment Options



Add Favorite

Note: This facility is not available on iOS.



9. Online Shopping

For online shopping payments through **myABL**, Customer clicks on the “Online Shopping” card in Payments section on Dashboard screen.

Welcome ANAS ALI
Your last login was on | 19 Feb 10:20 AM

Account Summary: 100% Net Balance: PKR 12,850.80

Payments: Pay Bills, Funds Transfer, Favorites, **Online Shopping**, Tickets, Donations

Mini Statement: Select Account 05280010006525770010

30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-

My Accounts: Current & Savings (PKR 12,850.80), Credit Card (-PKR 25,982.38), Term Deposits, Loans & Finances

Quick Access: View Account Statement, Pay Anyone, Transaction History, Manage Payees & Billers, Change OTP Option, Manage Accounts

View Account Statement

Allied Bank, masterpass, Pizza-Hut

Bill payment convenience at your fingertips

Mobile:

myABL

Total Net Balance: PKR 802.79

Transfer, Tickets, Pay Anyone, **e-Shopping**, Donations

Payees & Billers, Change OTP, Transaction History, Login History, Manage Accounts

Allied Bank
For more exciting Discounts Click here!

HOME, FAVORITE, QR SCAN, ACCOUNTS, MORE



Then system opens below screen. On this page customer enters following information and clicks on **proceed** button.

- ❑ Select 'Internet Shopping' as category name from the drop down menu
- ❑ Select 'New Biller' account
- ❑ Enter the 'Consumer ID' that is the shopping receipt number
- ❑ Select 'Pay From' account
- ❑ Enter 'Payment Amount'
- ❑ Click 'Pay'

On the Next Screen customer clicks Confirm to proceed further with the transaction

At this step Customer will be required to enter the 6 digit OTP and click on 'Submit'.

Customer will be notified of successful transaction.

10.Process of Franchise Payments

This section is meant for the payments for Corporate Dealers, Distributors and Franchisees to pay their corporate dues.

- ❑ Customer clicks on any card given in Payments section on Dashboard screen.

The screenshot shows the myABL mobile app dashboard for user ANAS ALI. The top navigation bar is orange and contains the myABL logo, a hamburger menu, the user's name, login time, and icons for search, home, mail, settings, and power. The main content area is divided into several sections:

- Account Summary:** A circular progress indicator shows 100% completion, with a net balance of PKR 12,850.80.
- Payments:** A grid of six icons: Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations. This section is highlighted with a red border.
- Mini Statement:** A table showing transaction history for account 05280010006525770010. The table has columns for date, transaction type, and amount.
- My Accounts:** A list of account types with their current balances: Current & Savings (PKR 12,850.80), Credit Card (-PKR 25,982.38), Term Deposits, and Loans & Finances.
- Quick Access:** A grid of six icons: View Account Statement, Pay Anyone, Transaction History, Manage Payees & Billers, Change OTP Option, and Manage Accounts.
- Advertisements:** Two promotional banners at the bottom right, one for Pizza Hut and another for bill payment convenience.

Date	Transaction Type	Amount
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-
30 Jan	INTER-BR FT CHG	PKR 11.60-
30 Jan	IB-INTER-BR FT	PKR 1.00-



- ❑ Let's say, customer selects Pay Anyone card, following screen would be shown and customer has to select "Franchise Payment option.

myABL

Welcome ANAS ALI
Your last login was on | 19 Feb 12:53 PM

Franchise Payment

Favorites Pay Bills Funds Transfer Pay Anyone Donations **Franchise Payments** Tickets Manage Payees & Billers

Merchant Name
Please Select

Pay From
05280010006525770010

Balance : PKR 2,422.60

Payment Amount

[View Limits](#)

Order Number

Pay Cancel

Franchise Payment

No more waiting in queues, cheques issuing or late payment hassle. Simply select merchant name from list, amount to pay and payment account along with order number to make merchant payments with few clicks.

Attention:

This section is meant only for the payments against Online Shopping and for Corporate Dealers, Distributors and Franchisees to pay their corporate dues. For bill payment of utilities and mobile phone bills as well as top ups, please use the "Pay Bills" section.

Then system opens below screen. On this page customer enters following information and clicks on **Pay** button.

- ❑ Select 'Merchant' Name from the drop down menu
- ❑ Select 'Pay From' account
- ❑ Enter 'Payment Amount'
- ❑ Mention Order ID or the 'Reference Number'
- ❑ Click 'Pay'



Franchise Payment

Favorites Pay Bills Funds Transfer Pay Anyone Donations **Franchise Payments** Manage Payees & Billers

Merchant Name
CMPak(Zong)

Pay From
05280010006525770010

Balance: PKR 6,434.82

Payment Amount
PKR 100.00

[View Limits](#)

Order Number
12345

Pay Cancel

Franchise Payment

No more waiting in queues, cheques issuing or late payment hassle. Simply select merchant name from list, amount to pay and payment account along with order number to make merchant payments with few clicks.

Attention:

This section is meant only for the payments against Online Shopping and for Corporate Dealers, Distributors and Franchisees to pay their corporate dues. For bill payment of utilities and mobile phone bills as well as top ups, please use the "Pay Bills" section.

On the Next Screen Customer clicks on 'Confirm' to proceed with the transaction.

Franchise Payment

You initiated a request for Franchise Payment. Please review details before you confirm!

Merchant Name
CMPak(Zong)

Order Number
12345

Payment Amount
PKR 100.00

Pay From
0010006525770010

*Charges will be deducted as per SOC

Confirm Cancel

At this step Customer will be required to enter the 6 digit OTP and click on 'Submit'.



Welcome ANAS ALI
Your last login was on | 29 Oct 02:58 PM



Franchise Payment

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit

Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Customer will be notified of successful transaction.



Welcome ANAS ALI
Your last login was on | 29 Oct 02:58 PM

Franchise Payment

✓ Your transaction is successful.
Reference Number 494286

Merchant Name
CMPak(Zong)

Order Number
12345

Payment Amount
PKR 100.00

Pay From
0010006525770010

What would you like to do next?



Go to Home



More Payment Options



Add Favorite



11. Process of Credit Card Payment

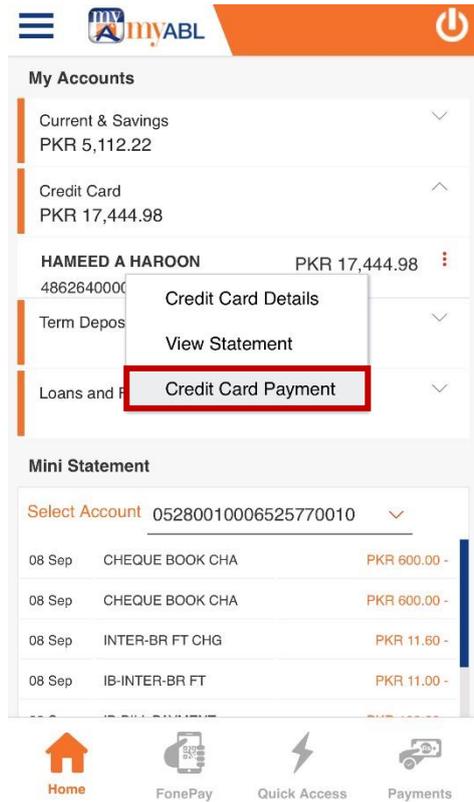
Click on “Credit Card” menu of “My Accounts” card, it will display the list of credit cards. Further, click dots on right side, a menu will be opened on which customer will click “Credit Card Payment” option.

The screenshot displays the myABL mobile application interface. At the top, there is a navigation bar with the myABL logo, a welcome message for ANAS ALI, and utility icons for search, home, notifications, settings, and power. The main content area is divided into several sections:

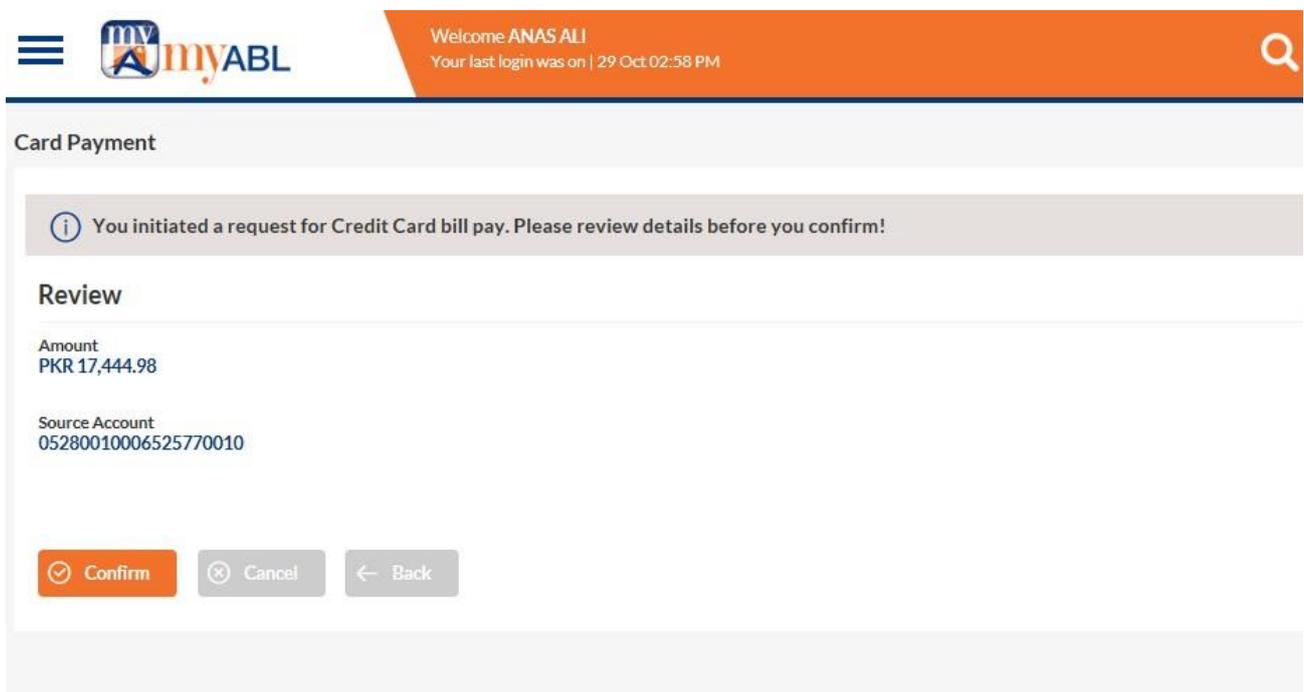
- Account Summary:** Shows a circular progress indicator at 100% and a net balance of PKR 12,550.80.
- Payments:** A grid of icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations.
- Mini Statement:** A table showing transaction history for account 05280010006525770010, with entries for 30 Jan including CHEQUE BOOK CHA and INTER-BR FT CHG.
- My Accounts:** A list of credit cards. The first card, RASHEED MEMON (48626300000), has a balance of -PKR 25,982.38. A dropdown menu is open, showing options: Credit Card Details, View Statement, and Credit Card Payment (highlighted with a red box).
- Quick Access:** A grid of icons for View Account Statement, Pay Anyone, Transaction History, Manage Payees & Billers, Change OTP Option, and Manage Accounts.
- Advertisements:** Promotional banners for AlliedBank (65% discount) and Hotel One.
- Footer:** Links for FBR Taxes online and Bill payment at you.



Mobile:



Customer selects his/her Credit Card for Payment. Further, customer can choose to make Minimum, Outstanding or Specific amount of payment. He/she also must choose source account.





Let's say, customer chooses Outstanding amount option and press "Pay" button after choosing source account.

myABL Welcome ANAS ALI
Your last login was on | 20 Feb 10:27 AM

Card Payment

Credit Card Details View Statement **Card Payment**

Card Number
486263000009681

Select Amount to Pay

Minimum PKR 0.00

Outstanding -PKR 25,982.38

Specify _____

Due Date
11 Feb 2019

Source Account
05280010006525770010

Balance: PKR 7.80

Pay Cancel

Customer reviews detail for payment.

myABL Welcome ANAS ALI
Your last login was on | 29 Oct 02:58 PM

Card Payment

i You initiated a request for Credit Card bill pay. Please review details before you confirm!

Review

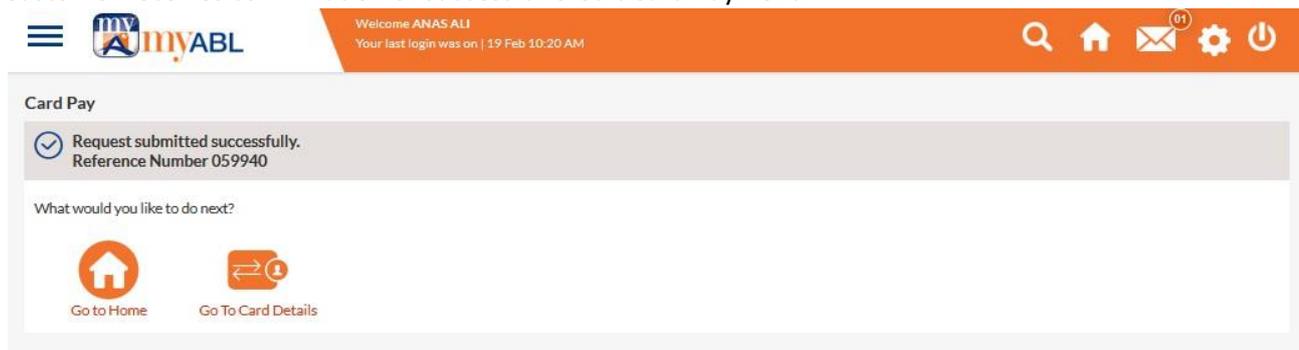
Amount
PKR 17,444.98

Source Account
05280010006525770010

Confirm Cancel ← Back



Customer receives confirmation of successful Credit Card Payment.

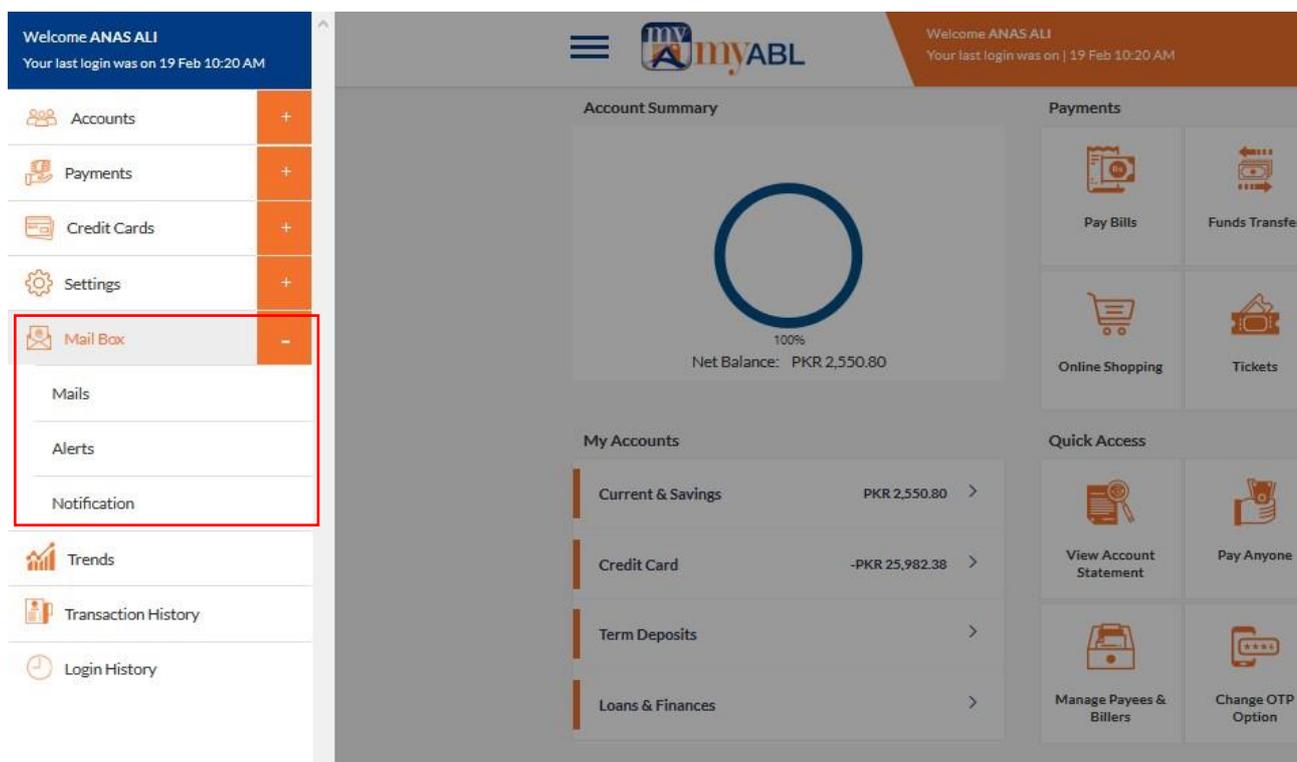


12.Mail Box

Mail Box can be used for the following three purpose:

- Mails
- Alerts
- Notifications

It can be accessed by getting into Hamburger menu.



Mails:



This section can be used for sending complaints, feedback(s), and suggestion etc. to the bank customer support or system admin.

Mailbox

Compose Mail

Inbox

Sent Mail

Deleted Mail

Subject

Received

No data to display.

Page 1 (0 of 0 items)

Back To Dashboard

Alerts:

This section can be used to keep an eye on all type of your transaction related alerts. Debit and credit alerts are shown here e.g. Bill payments, Donations, Pay Anyone etc.

Alerts

Subject

Received

No data to display.

Page 1 (0 of 0 items)

Notifications:

This section can be used for back end system notifications normally generated by the system admin or bank management.



Notifications



Subject

Received

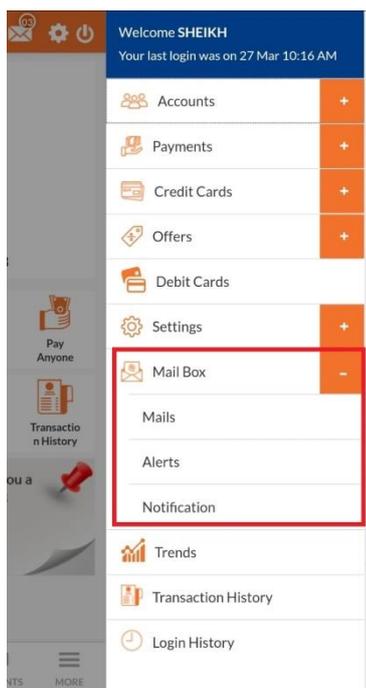
No data to display.

Page 1 (0 of 0 items) | < 1 >

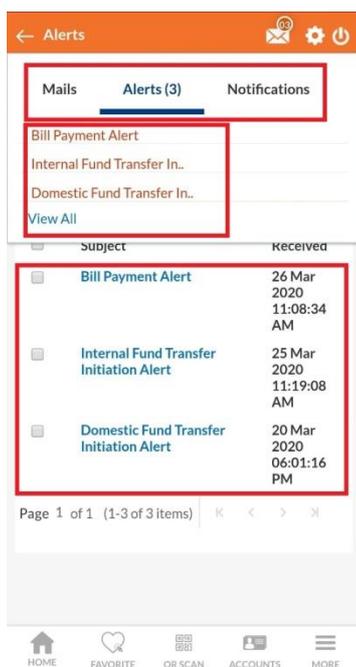
Mobile

Step 1: The user can view; Mail, Alerts or Notifications either by clicking on mail box icon or clicking more as reflected in following screens:





Step 2: The user can view; Mail, Alerts or Notifications by clicking any of those as reflected in following screen:

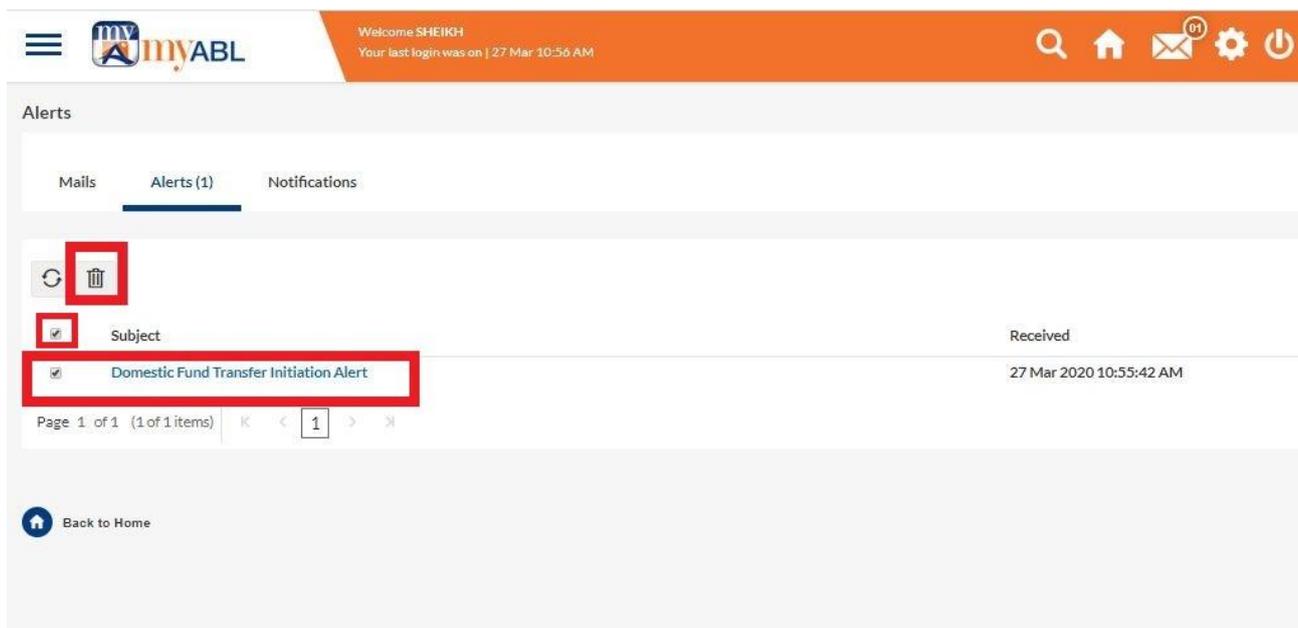


Step 3: By clicking on any Mail, Alert or Notification will open its detail as reflected in following screen:

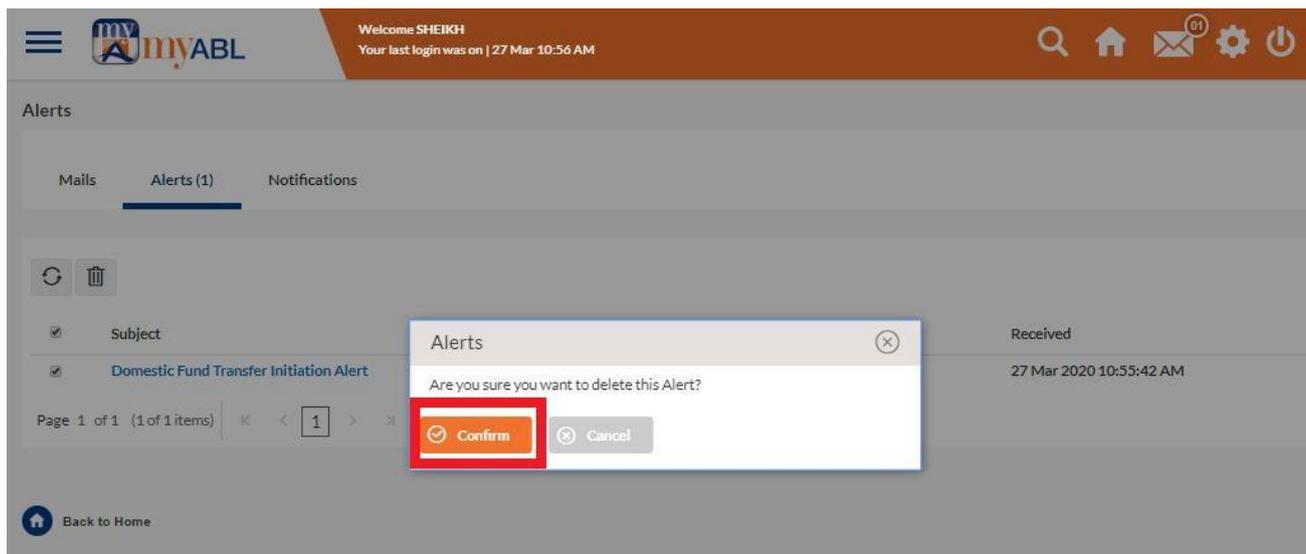


Delete Mail / Alerts / Notification

Step 1: The user needs to click on any Mail / Alert or Notification or click on small check box icon beside subject to select all, and then click on bin icon as reflected in following screen:



Step 2: The user needs to click on “Confirm” as reflected in following screen:



This will delete the selected Email/s, Alert/s or Notification/s.

Mobile

Step 1: The user can delete; Mail, Alerts or Notifications by either clicking on “Delete” button individually on detail view of Mail, Alert or Notification or by selecting multiple Mails, Alerts or Notifications in listing as reflected in following screens:



← Alerts   

Mails Alerts (3) Notifications

 Delete  Go Back

Bill Payment Alert

26 Mar 2020 11:08:34 AM

Dear Customer,
Bill Payment of amount PKR1,100.00 towards
MBLINK01 has been initiated on Thu, 26 Mar 2020.
Funds debited to account
XXXXXXXXXXXXXXXXXXXX0017 for Bill number
0307777934.

*Charges will be deducted as per SOC

Thank You.

Allied Bank Limited

HOME FAVORITE QR SCAN ACCOUNTS MORE

← Alerts   

Mails Alerts (21) Notifications

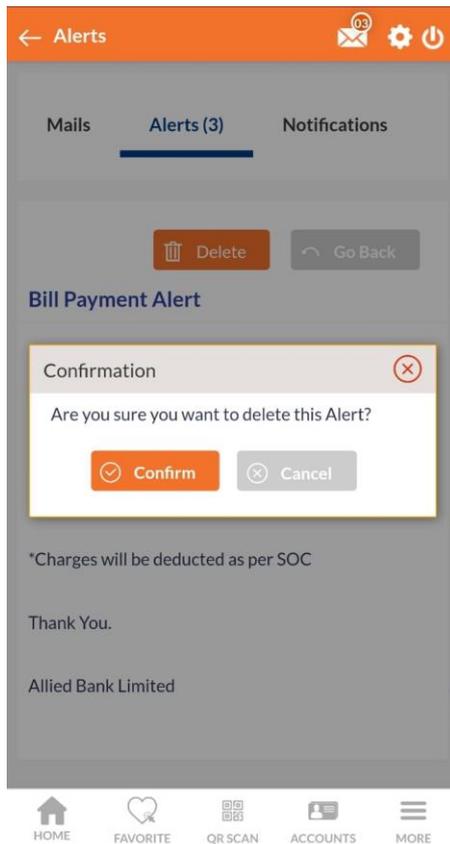
 

<input type="checkbox"/>	Subject	Received
<input checked="" type="checkbox"/>	Bill Payment Alert	26 Mar 2020 05:46:18 PM
<input checked="" type="checkbox"/>	Domestic Payee Creation Alert	23 Mar 2020 04:55:12 PM
<input checked="" type="checkbox"/>	Domestic Fund Transfer Initiation Alert	23 Mar 2020 04:53:58 PM
<input checked="" type="checkbox"/>	Domestic Fund Transfer Initiation Alert	21 Mar 2020 04:48:48 PM

HOME FAVORITE QR SCAN ACCOUNTS MORE



Step 2: The user needs to click on “Confirm” as reflected in following screen:



This will delete the selected Email/s, Alert/s or Notification/s.

13.Enable Biometric Authentication on Mobile Devices

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 (Specific Models) only.

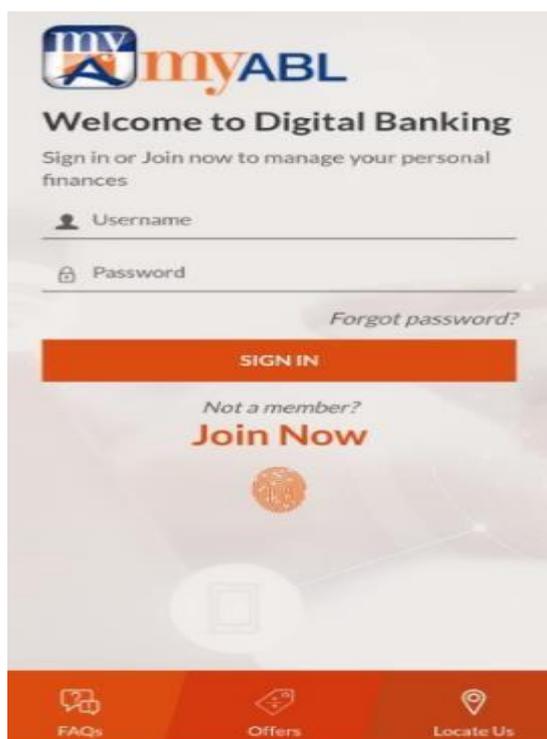
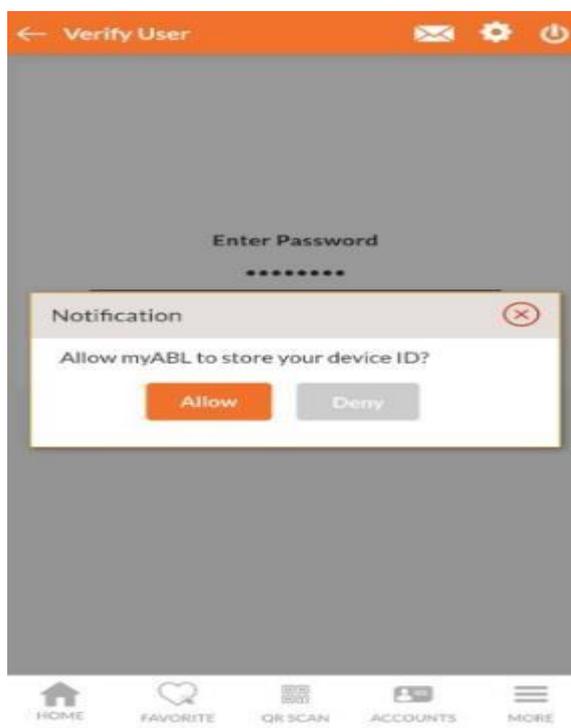
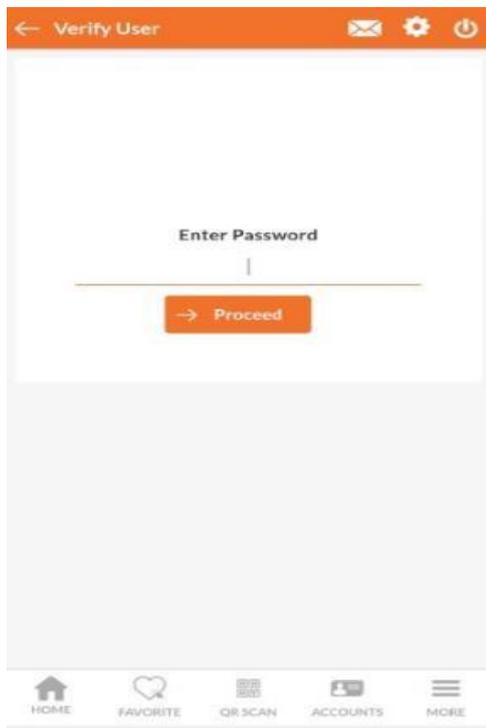
This functionality depends upon the availability of Touch ID/Face ID sensor on your Smartphone. You must scan your fingerprint or face and enable this functionality on your smartphone by following below steps:

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. For deactivating Biometric login, you are required to open “Security setting” from Hamburger menu of myABL and select the tab “Alternate login” and then deselect the biometric login option.





14. Process to Perform Transactions from Favorites

Customer clicks on favorite's icon given in Payments section on Dashboard screen. Mobile user could find out Favorite option at bottom of Dashboard.

The screenshot shows the myABL dashboard for user ANAS ALI. The top navigation bar includes the myABL logo, a welcome message, and utility icons. The main content area is divided into several sections: Account Summary (Net Balance: PKR 12,850.80), Payments (with a red box around the Favorites icon), Mini Statement (for account 05280010006525770010), My Accounts (Current & Savings, Credit Card, Term Deposits, Loans & Finances), and Quick Access (View Account Statement, Pay Anyone, Transaction History, Manage Payees & Billers, Change OTP Option, Manage Accounts). A promotional banner for bill payment convenience is also visible.

After clicking on favorites icon from payment tab on dashboard favorite billers and payee are available on the Screen.

The screenshot shows the myABL Favorites screen for user LARAIB RIAZ. The top navigation bar includes the myABL logo, a welcome message, and utility icons. The main content area is divided into several sections: Favorites (with a red box around the Favorites icon), Payment Type (Funds Transfer, Bill Payments), Search By Payee (with a search icon), and a list of payees. A 'Favorites' tip card is also visible on the right side.

Payee	Transfer Type	Amount
Hina	Internal Transfer	PKR 13,000.00
Anam MCB	Domestic Transfer	PKR 7,000.00
salman	Domestic Transfer	PKR 5,000.00
Memmona Siddiqui	Internal Transfer	PKR 7,559.00

Page 1 of 1 (1-4 of 4 items)

Favorites
Tag any transaction as favourite on the Payment Receipt screen, so the next time you can execute the same transaction with fewer clicks. When you complete your transaction, tag your transaction as favourite on the Payment receipt screen to add it to quick payments section for future use.



User can select the favorite biller/payee to directly pay from favorites. Click pay now to proceed with bill.

Welcome LARAIB RIAZ
Your last login was on | 04 Mar 09:44 AM

myABL

Search By Payee

Payee	Transfer Type	Amount	
Hina	Internal Transfer	PKR 13,000.00	Pay Now
Anam MCB	Domestic Transfer	PKR 7,000.00	Remove
salman	Domestic Transfer	PKR 5,000.00	
Memmona Siddiqui	Internal Transfer	PKR 7,559.00	

Page 1 of 1 (1-4 of 4 items)

Favorites

Tag any transaction as favourite on the Payment Receipt screen, so the next time you can execute the same transaction with fewer clicks. When you complete your transaction, tag your transaction as favourite on the Payment receipt screen to add it to quick payments section for future use.

Note: All payment fields such as Debit Account Number, Txn Amount, Purpose, notes etc. will be auto filled as per following screen.



ABU

Account Number
10230010049109270011

Account Type
Internal

Account Name
SHEIKH MUHAMMAD
FAROOQ

Payee Email
Haider.sheikh@gmail.com

Payee Mobile No
03215432020

Transfer From

06650010001124090017

Balance : PKR5,654.13

Amount

PKR19,000.00

[View Limits](#)

Purpose

Miscellaneous Payments

Note (Optional)

Monthly

73 Characters Left

[Transfer](#) [Cancel](#)

The user needs to click on transfer, the review screen will be opened as shown below:



Funds Transfer

 You initiated a request for Within ABL Transfer. Please review details before you confirm!

Transfer To
Abu

Account Type
Internal

Account Number
10230010049109270011

Account Name
SHEIKH MUHAMMAD FAROOQ

Transfer From
06650010001124090017

Amount
PKR19,000.00

Purpose
Miscellaneous Payments

Note
Monthly

*Charges will be deducted as per SOC

 Confirm

 Back

 Cancel

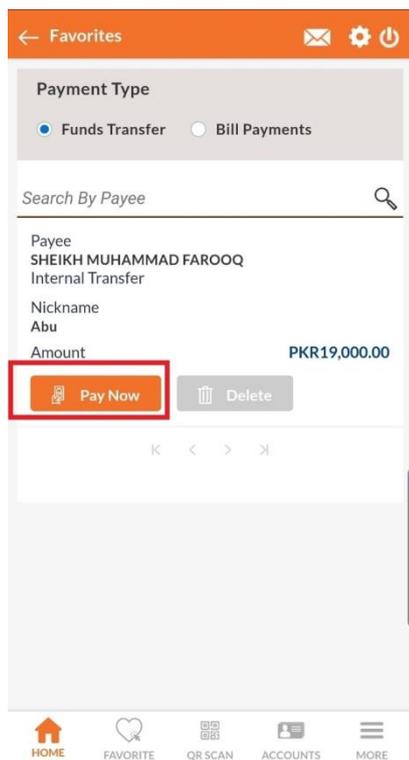
The user needs to click on “Confirm”, OTP will be generated and success message would appear on entering OPT.

Mobile

Step 1: To repeat any transaction marked as favorite, the user needs to click on “Favorites” on home screen as reflected below:

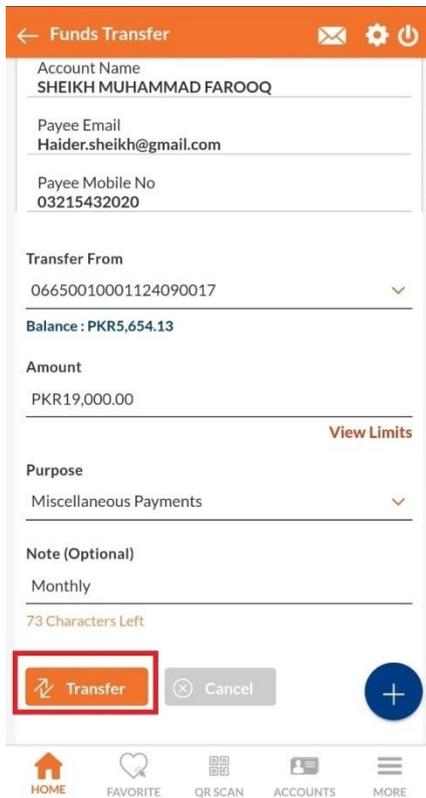


Step 2: The user needs to click on “Pay Now” against the desired transaction as reflected below:





Step 3: All payment fields such as Debit Account Number, Txn Amount, Purpose, notes etc. will be auto filled, the user needs to click on “Transfer” after reviewing the details as per following screen:



The user needs to “Confirm” the transaction, OTP will be generated and success message would appear on entering OPT.

15.How to Check/Edit Transaction Limits

The facility is available for user to view transactions limit and user can also set (Edit) transactions limit as per convenience.

Click on main menu from main page and click settings and then click on limits.



Welcome MOHSIN ALI
Your last login was on 04 Mar 09:42 AM

Accounts +
Payments +
Credit Cards +
Settings -

Change OTP Option
Manage Accounts
My Profile
Limits
Security Settings

Mail Box +
Trends

Account Summary

Payments

Pay Bills
Funds Transfer
Online Shopping
Tickets

My Accounts

Current & Savings
Credit Card

Quick Access

View Account Statement
Pay Anyone

Transaction limits provided and availed details will be shown on screen in which daily transaction count and daily transaction limit is shown. User can edit daily transactions count or limits by pressing edit button.

myABL
Welcome MOHSIN ALI
Your last login was on 04 Mar 10:52 AM

Limits

Transaction Type	Daily Count	Daily Limit	Action
Transfer Money - My Account	100 Total 0 Utilized 100 Remaining	PKR 250,000.00 Total 0.00 Utilized PKR 250,000.00 Remaining	Edit
Inter-Bank Funds Transfer	100 Total 0 Utilized 100 Remaining	PKR 250,000.00 Total 0.00 Utilized PKR 250,000.00 Remaining	Edit
PayAnyone Transfer	100 Total 0 Utilized 100 Remaining	PKR 100,000.00 Total 0.00 Utilized PKR 100,000.00 Remaining	Edit

User need to enter his desire Daily Transaction Count and Limit amount and press Save button.



Welcome MOHSIN ALI
Your last login was on | 04 Mar 10:52 AM



Limits

Transfer Money - My Account	Daily Count	Daily Limit	
Min Amount : PKR 1.00 Max Amount : PKR 250,000.00	<input type="text" value="0"/> Utilized <input type="text" value="100"/> Remaining Bank Allocated Counts : 100	<input type="text" value="0.00"/> Utilized <input type="text" value="PKR 250,000.00"/> Remaining Bank Allocated Limits : PKR 250,000.00	<input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Reset To Bank Limits"/>

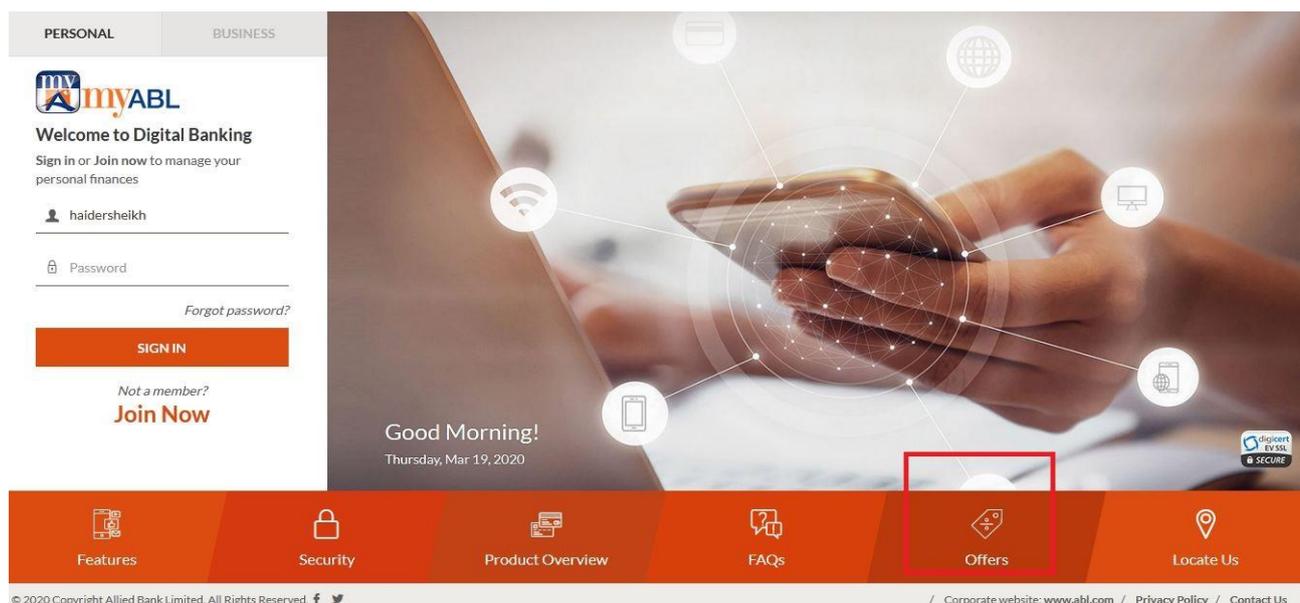
16. Discount Offers

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
 - MasterCard QR Transactions
 - International Transactions powered by VISA.

Step 1:

The user can click on “Offers” on landing page of <https://www.myabl.com/> as reflected in following screen:



Step 2:

By clicking on “Offers” the user will be routed to <https://www.abl.com/latest-offers/> which enlists deals and discounts on the usage of myABL, the user may search the offers by location i.e. city / country as shown in following screenshot:



DEALS AND DISCOUNTS

Welcome to a world of value — A little bit extra!

Allied Bank brings you a whole new world of choices. Here are some of the exciting benefits available while using ABL digital banking products.

Search for your City

Featured Cities

Allied Live Chat

Step 3:

Once the user selects his/her city then the discounts Deals and Discounts will be visible as per following screenshot:



24 Wall Street Pizza
Making pizza with smile :)
Open Now

Flat 15%

1 Card Deal
5 Brand Offers
3 Branches in city



Antique Cafe
Pakistan First Restaurant B...
Open Now

Flat 15%

1 Card Deal
0 Brand Offers
1 Branch in city



Bookme.pk
Bookme Is Pakistan's First ...
Open Now

Up to 35%

7 Card Deals
0 Brand Offers
1 Branch in city

Step 4:

Clicking on any offer, details will open as per below image:



Flat 15%

Antique Cafe

Pakistan First Restaurant Build on Aquarium. Come and Meet Our Sharks

Open Now 1 Branch 1 Card Deal

Our Offers

Select Branch

Select Card



15% off

Visa Platinum Credit Card

Visa Premium Debit Card

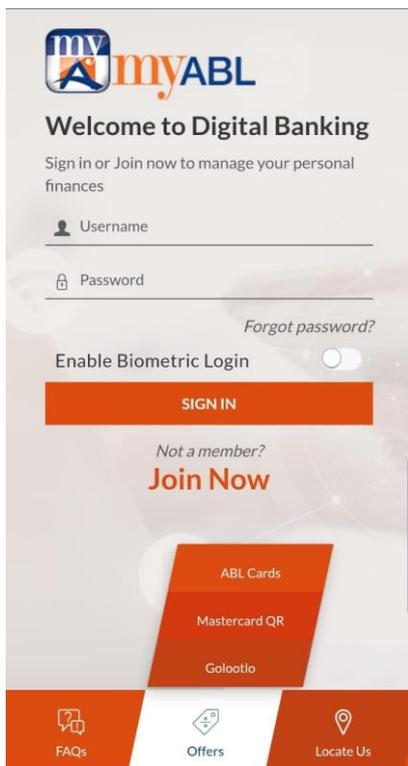
Visa Gold Credit Card

Expires December 17, 2020 Available at 1 Branch Terms Applied

Allied Live Chat

Mobile

Before logging in, the user may check the offers from clicking on icon as reflected in following login screen:



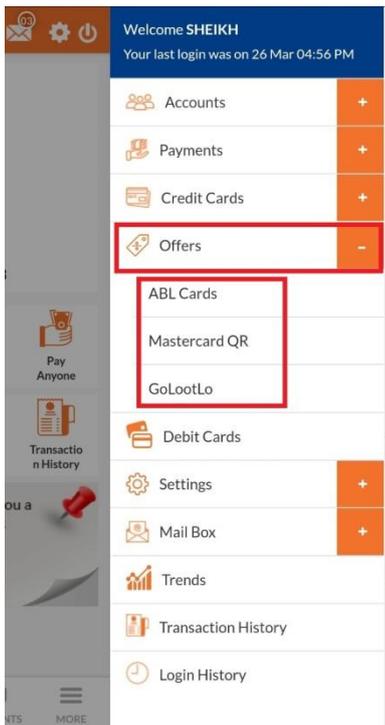


If the user logs in, then he/she can view the offers as shown in following steps:

Step 1: The user needs to click on more as shown below:



Step 2: The user needs to click on offers as reflected in following screen:

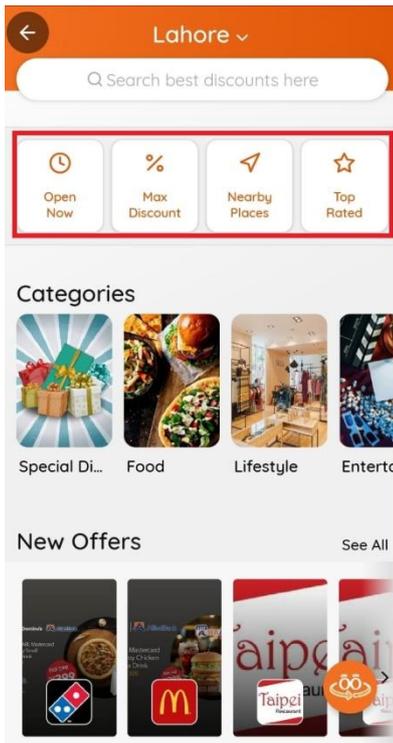




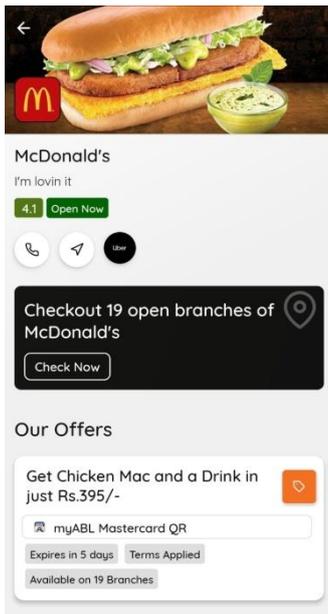
Step 3: The user can search the offers by city or may filter by his/her location as shown below:



Step 4: The user may further search the offers by various indicators like; Open Now, Max Discount, Nearby Places, and Top Rated as shown below:



Step 5: By clicking on any offer, the details will open as shown in following screen:



To avail the offer of to know further details, the user may click on Check Now, or Call by clicking on phone icon.

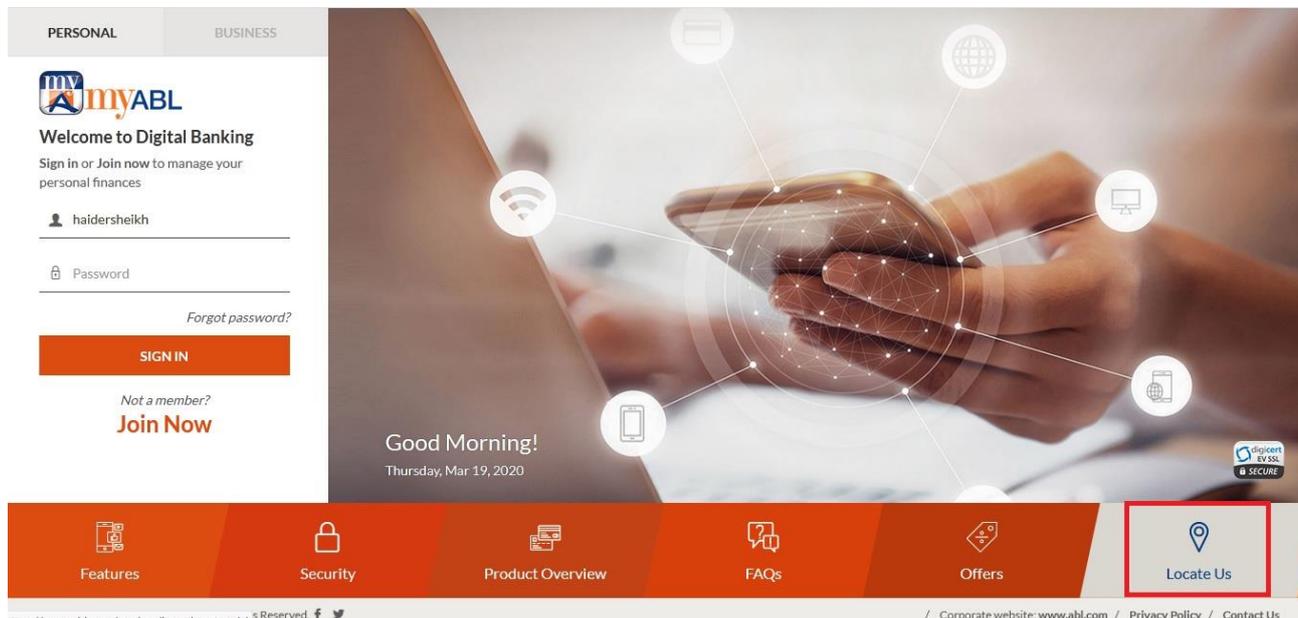
17.Locate Us

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



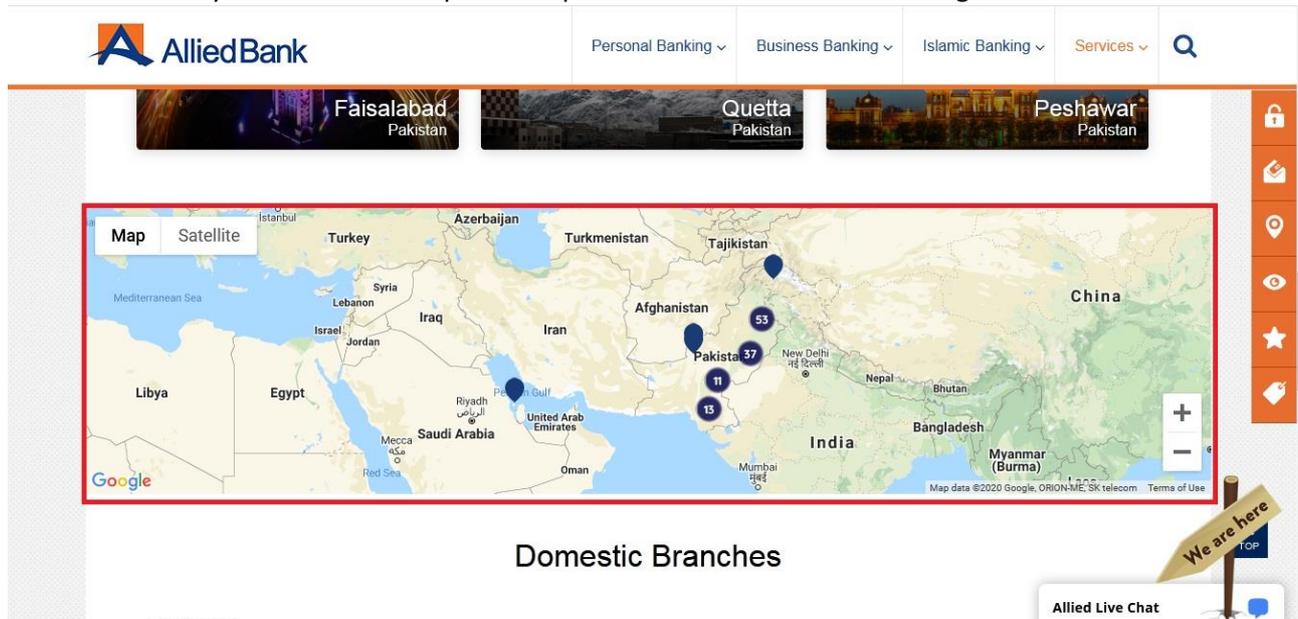
Step 1:

The user may click on locate us for finding our branch and ATM network, as reflected in following screenshot:



Step 2:

Once the user clicks on “Locate Us”, he/she will be routed to <https://www.abl.com/services/branch-network/>. The branches may be found over map on user preferences as shown in following screen:



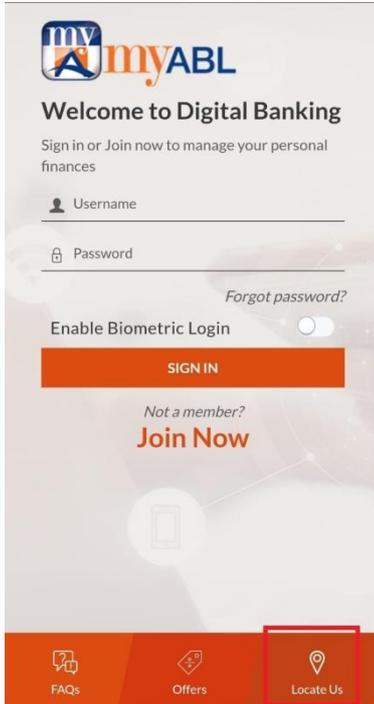
Mobile

The user may click on locate us for finding our branch and ATM network by following steps:



Step 1:

The user will select locate us on login page as reflected in following screenshot:





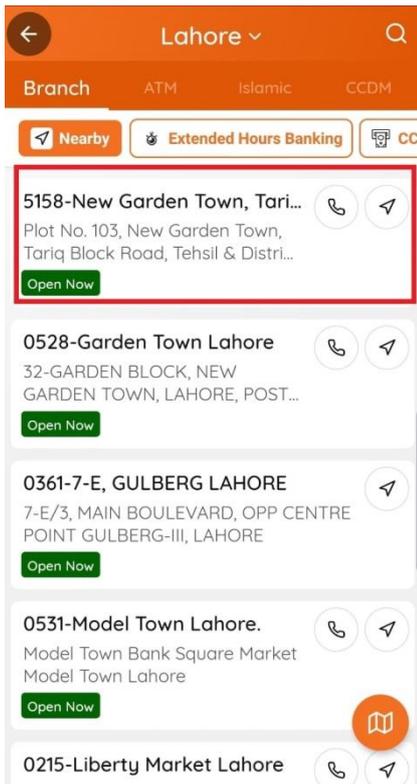
Step 2:

The user may search by city or click on “Detect Automatically” after turning on location services on mobile as reflected in following screenshot:



Step 3:

The click will route the user to branch listings as reflected in following screenshot, the user is then required to click on “Branch”:

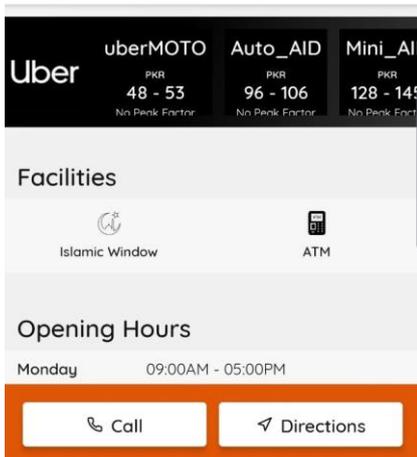


Step 4:

The click on branch will route the user to branch details, including; contact number, working hours, and location over map. As shown in following screenshot:



Plot No. 103, New Garden Town, Tariq Block Road, Tehsil & District Lahore.





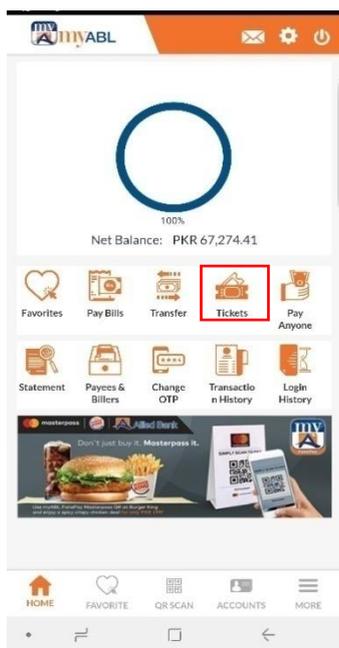
18. myABL Tickets

Customer can now book hassle free Movie Tickets, Bus Tickets & Events Tickets by simply using myABL Digital Banking through web or mobile app (Android and iOS)
For booking tickets through *myABL*, customer clicks on “Tickets” icon in Payments section on Dashboard screen.

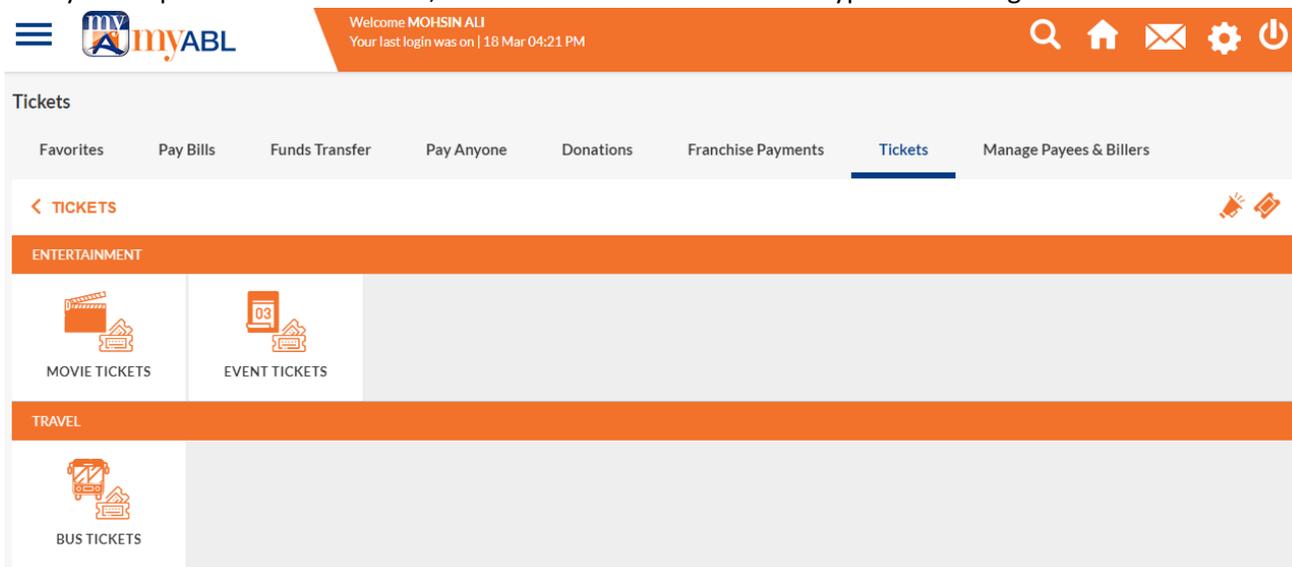
The screenshot shows the myABL dashboard interface. At the top, there is a navigation bar with the myABL logo, a welcome message for ANAS ALI, and utility icons for search, home, notifications, settings, and power. The main content area is divided into several sections:

- Account Summary:** Displays a 100% progress indicator and a net balance of PKR 12,850.80.
- Payments:** A grid of icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, **Tickets** (highlighted with a red box), and Donations.
- My Accounts:** A list of account types: Current & Savings (PKR 12,850.80), Credit Card (-PKR 25,982.38), Term Deposits, and Loans & Finances.
- Quick Access:** A grid of icons for View Account Statement, Pay Anyone, Transaction History, Manage Payees & Billers, Change OTP Option, and Manage Accounts.
- Mini Statement:** A table showing transaction history for account 05280010006525770010, with entries for 30 Jan including INTER-BR FT CHG and IB-INTER-BR FT.
- Advertisements:** Promotional banners for Allied Bank, masterpass, and Pizza Hut, along with a "Bill payment convenience at your fingertips" graphic.

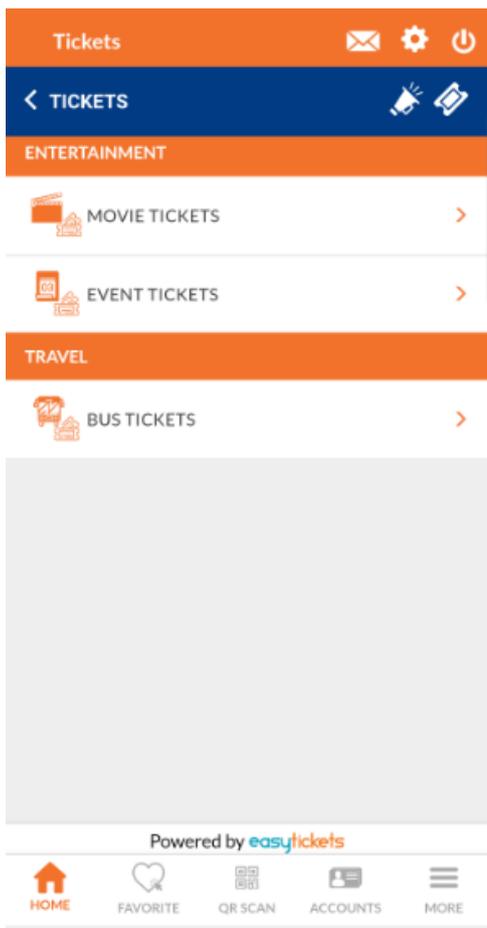
Mobile



The system opens the below screen, and customer can select Ticket Type for Booking.



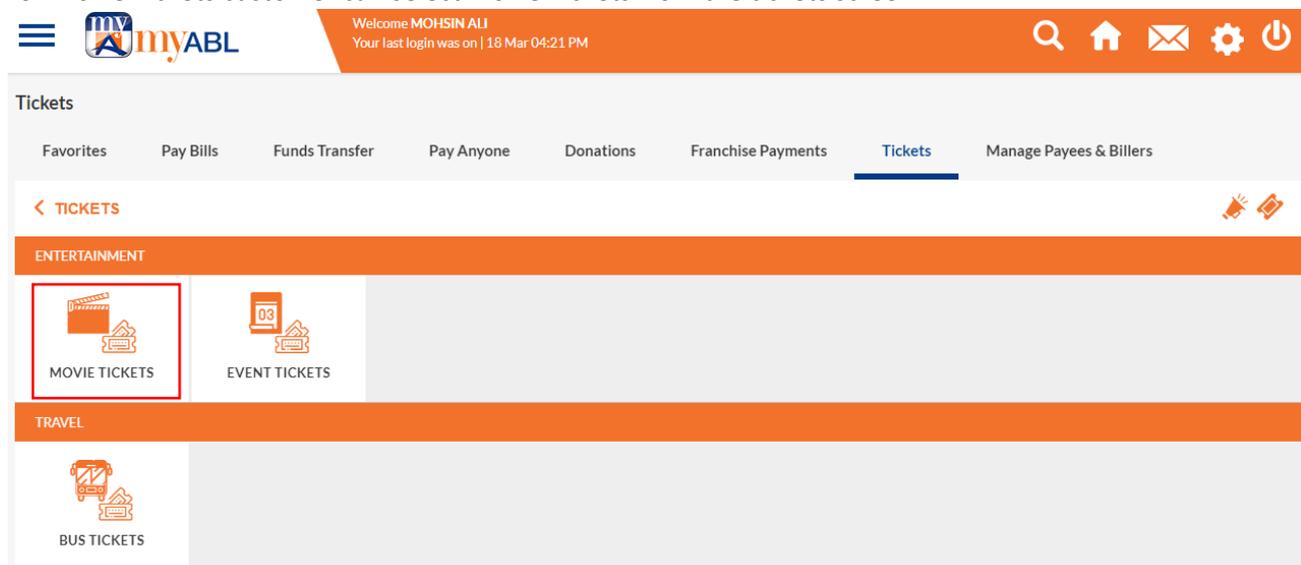
Mobile



18.1. Movie Tickets:

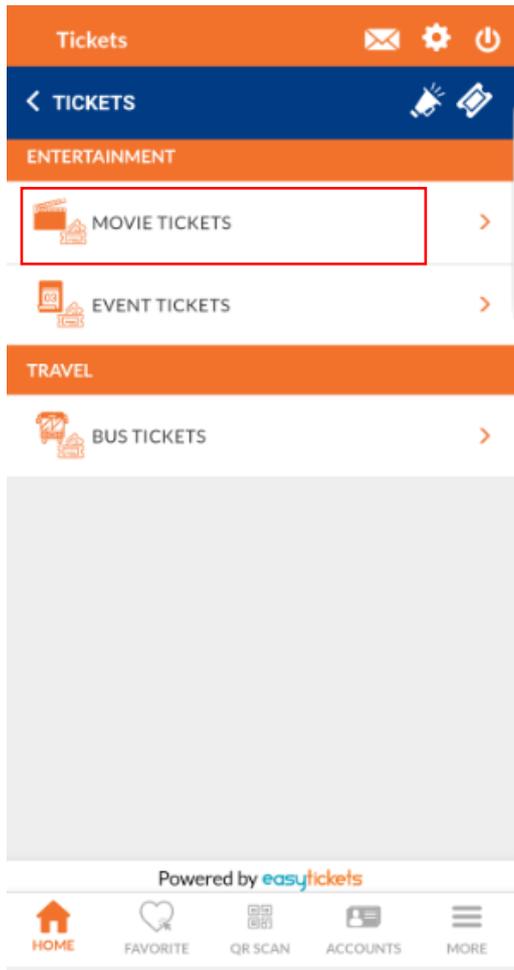
Step 1:

For Movie Tickets customer can select movie Tickets from the tickets screen.





Mobile



At the top right side, there is an icon to select your City, by default Lahore city will be selected.

Step 2:

Movie screen will be opened with all the details of the latest movies. Customer can click on the movie to book the movie ticket.



Tickets

- Favorites
- Pay Bills
- Funds Transfer
- Pay Anyone
- Donations
- Franchise Payments
- Tickets**
- Manage Payees & Billers

< MOVIES

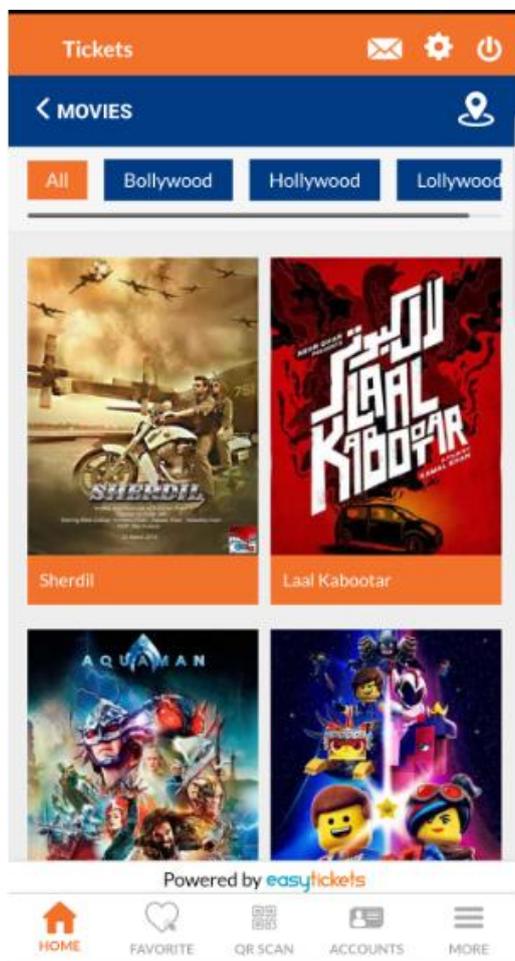
- All
- Bollywood
- Hollywood
- Lollywood



Powered by easytickets

Activate Windows

Mobile



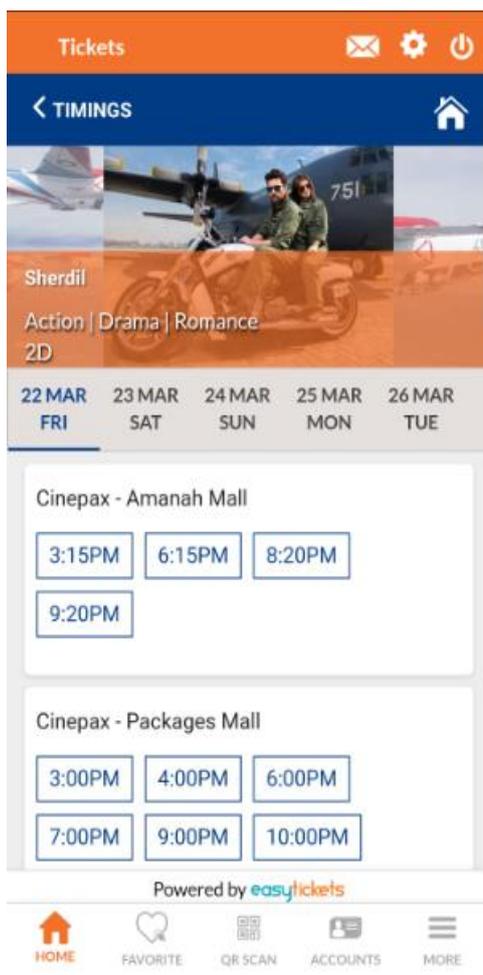


Step 3:

Customer can click on the suitable movie Date & Time.

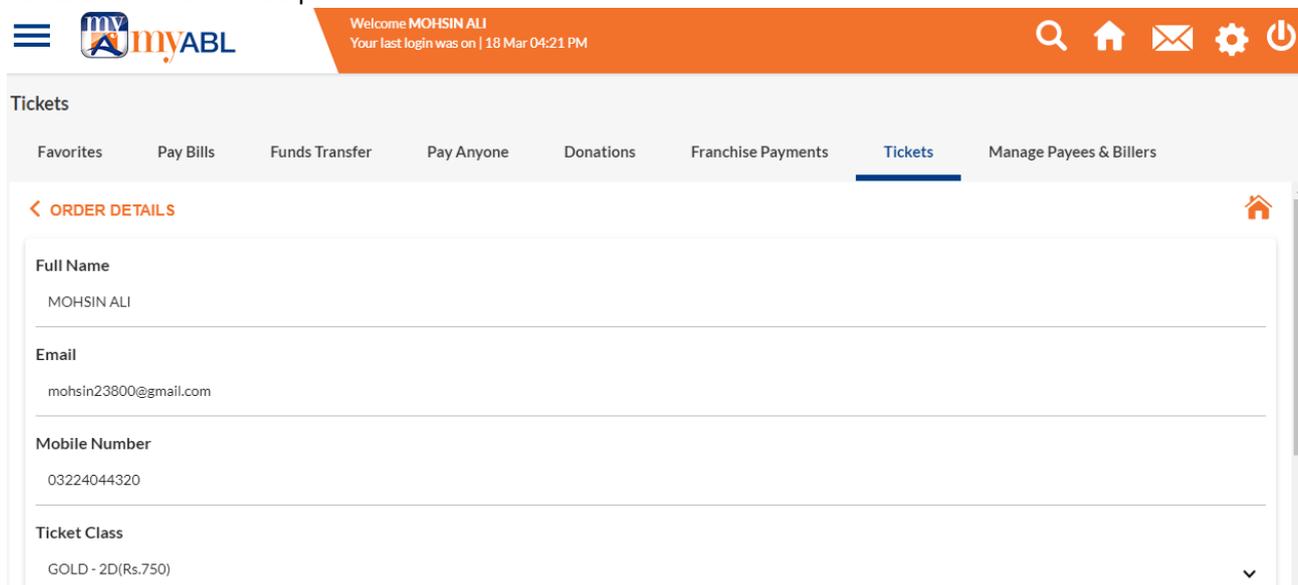
The screenshot shows the myABL website interface. At the top, there is a navigation bar with the myABL logo, a user greeting "Welcome MOHSIN ALI" and "Your last login was on | 18 Mar 04:21 PM", and icons for search, home, mail, settings, and power. Below the navigation bar, there is a "Tickets" section with a sub-menu containing "Favorites", "Pay Bills", "Funds Transfer", "Pay Anyone", "Donations", "Franchise Payments", "Tickets", and "Manage Payees & Billers". The "TIMINGS" section for the movie "Sherdil" is highlighted with a red box. It shows the movie title, genres (Action | Drama | Romance), and "2D" format. A calendar view displays dates from 22 MAR (FRI) to 26 MAR (TUE). Below the calendar, the cinema location "Cinepax - Amanah Mall" is listed, along with showtimes: 3:15PM, 6:15PM, 8:20PM, and 9:20PM. The page is powered by easytickets.

Mobile



Step 5:

After selecting date & time below screen will be opened for order details. Customer can select the Ticket Class & Number of Tickets to be purchased.





Tickets

- Favorites
- Pay Bills
- Funds Transfer
- Pay Anyone
- Donations
- Franchise Payments
- Tickets**
- Manage Payees & Billers

Mobile Number

03224044320

Ticket Class

GOLD - 2D(Rs.750)



Select Seats

2



Proceed



Mobile

Tickets   

< ORDER DETAILS 

Full Name
MOHSIN ALI

Email
mohsin23800@gmail.com

Mobile Number
03224044320

Ticket Class
Ticket Class 

Select Seats
Select Quantity 

Proceed

 HOME  FAVORITE  QR SCAN  ACCOUNTS  MORE

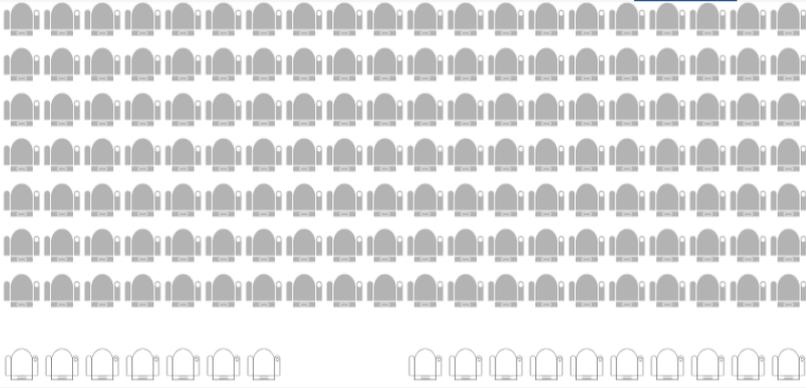
Step 6:

Customer can select the seat from the available seats and press Continue Booking button to proceed.

  Welcome MOHSIN ALI
Your last login was on | 18 Mar 04:21 PM     

Tickets

Favorites Pay Bills Funds Transfer Pay Anyone Donations Franchise Payments **Tickets** Manage Payees & Billers

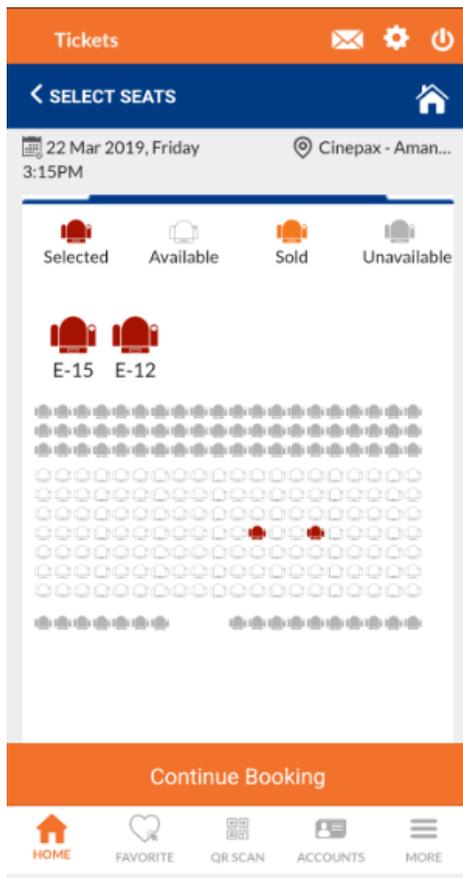


Continue Booking

Activate Windows

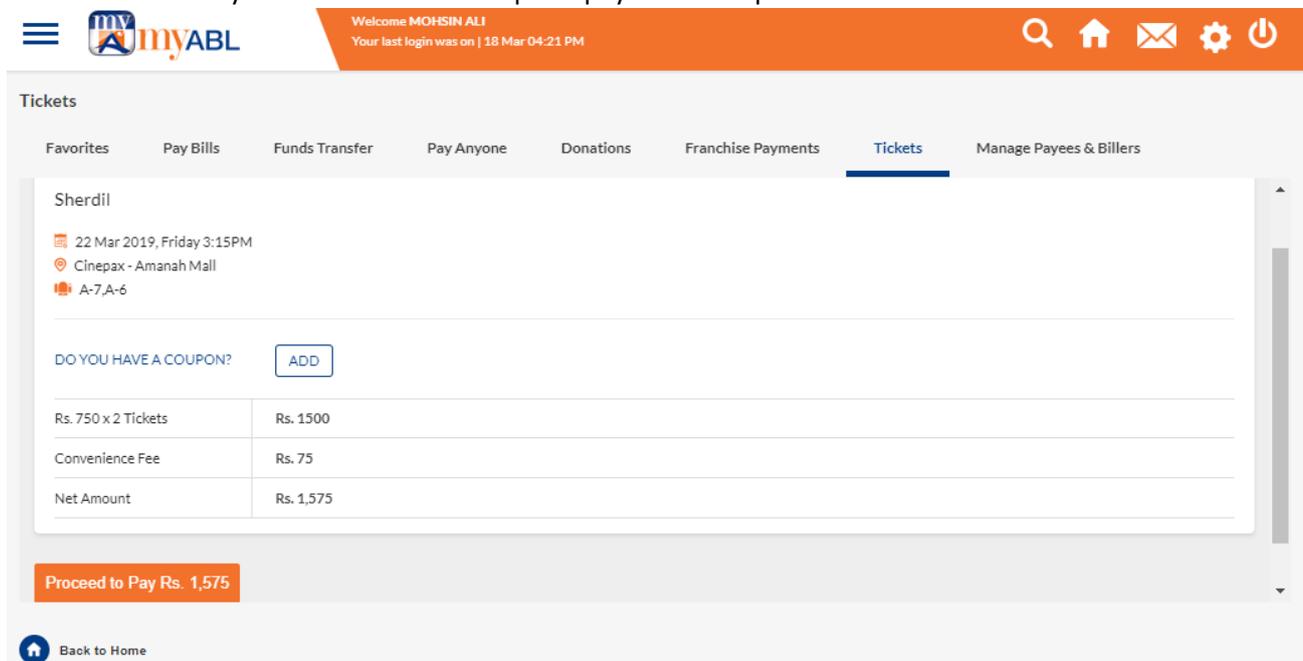


Mobile



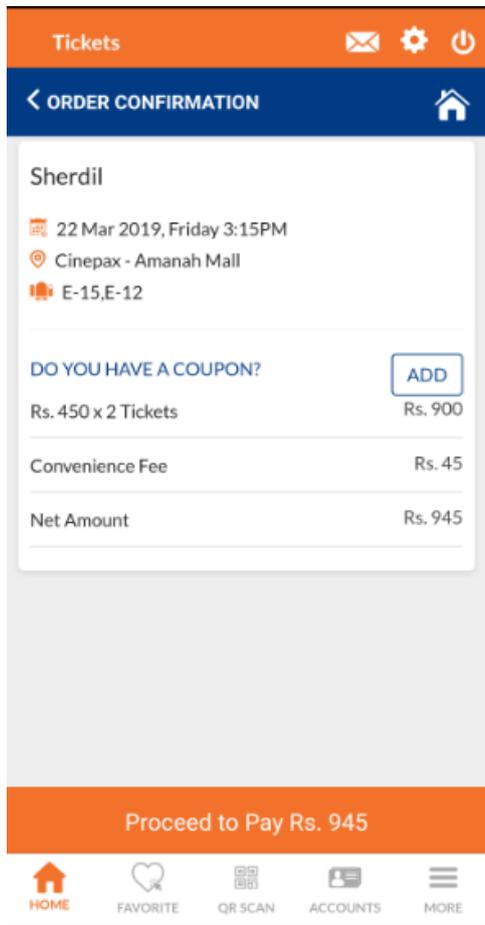
Step 7:

Customer can verify the movie details and press pay button to proceed.



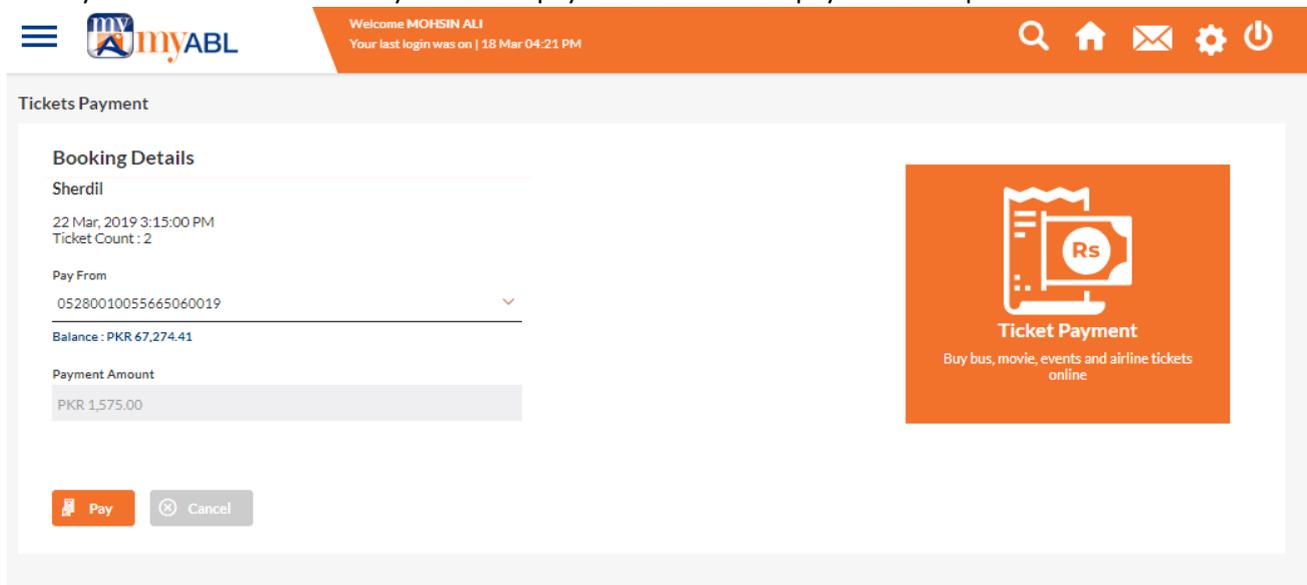


Mobile



Step 8:

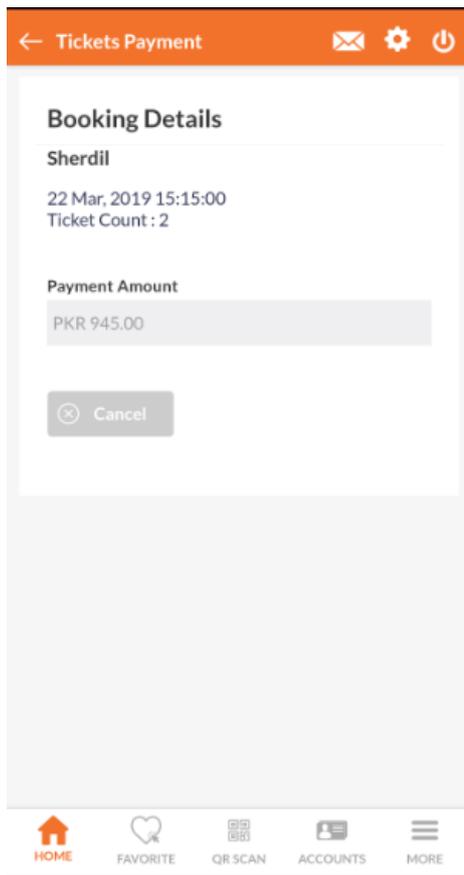
Select your account from where you wish to pay the tickets. Press pay button to proceed.





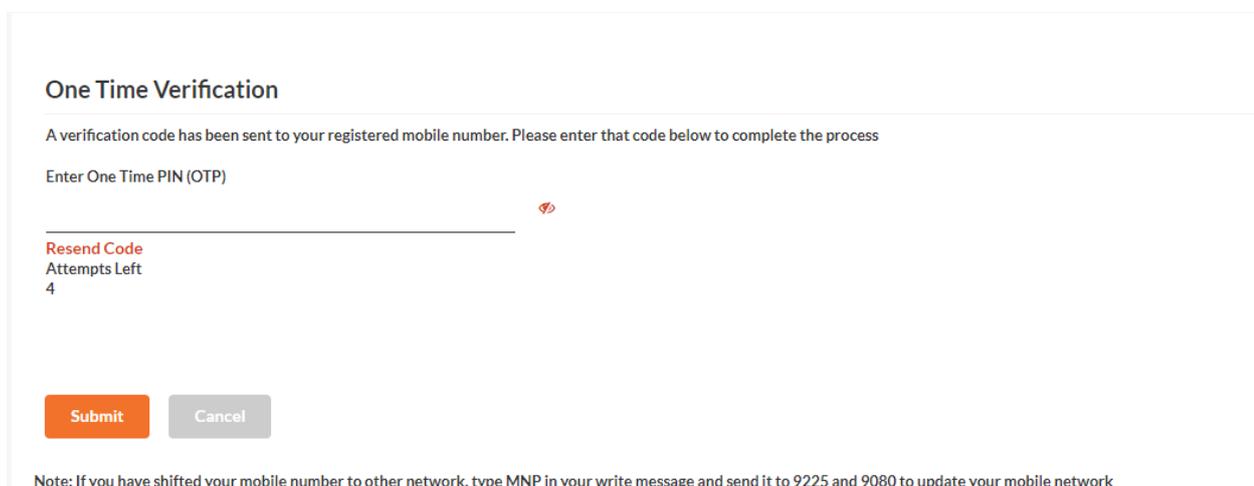


Mobile



Step 9:

Customer will receive One Time PIN (OTP) on his/her Mobile phone/Email address. Customer will enter OTP and press "Submit".



On successful OTP verification, Events Tickets details will be sent to customer valid Mobile Number & Email address. After successful ticket purchase, customer will get SMS alert for transaction and also an email will be received to customer provided email address from Easy Tickets (Sample email mentioned below) in which booking reference number along with other ticket details will be mentioned.



Note: In case no email received, customer need to contact on below address.

Dear SOHAIL AHMED,

Thank you for purchasing tickets from Easy Tickets.
Your transaction details are as follows:

Booking Number:	LKLYGOVS
Order Time & Date:	25 May 2019 1:27 PM
Location:	Gujranwala
Name:	Sozo Water Park
Show Date:	6 Jun 2019
Show Time:	1:00 AM
Seat Class:	Testing -
Seat(s) Number:	T-1 ,T-2 ,T-3 ,T-4 ,T-5
Ticket Qty:	5
Ticket Charges:	PKR 5.00
Convenience Charges:	PKR 0.00
Total Amount:	PKR 5.00

* Tickets once booked cannot be canceled, refunded or exchanged

If you need any help, feel free to e-mail us on support@easytickets.pk or call at 0332-1422241.

Thanks,
Office No.421, Floor F2 Jeff Heights 77 E1, Gulberg-III, Lahore
www.easytickets.pk

18.2. Event Tickets

Step 1:

For Event Tickets customer can select Event Tickets from the tickets screen.



Tickets

- Favorites
- Pay Bills
- Funds Transfer
- Pay Anyone
- Donations
- Franchise Payments
- Tickets**
- Manage Payees & Billers

< TICKETS



ENTERTAINMENT



MOVIE TICKETS



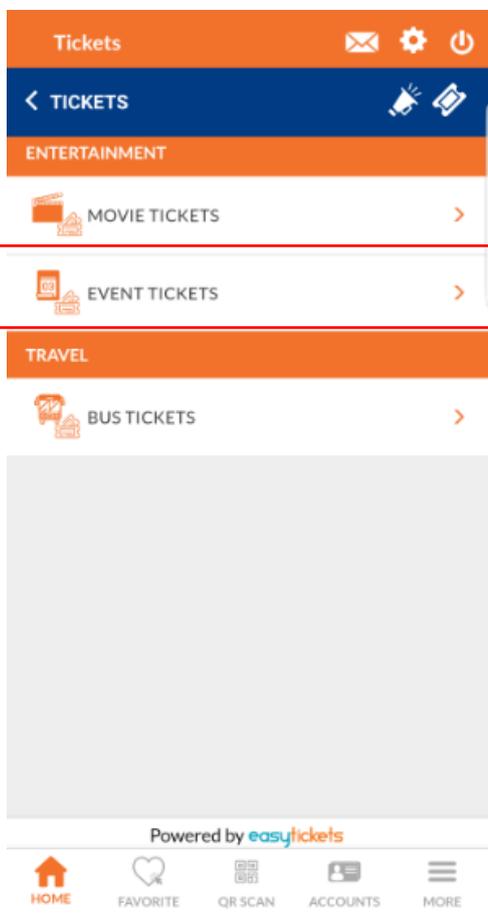
EVENT TICKETS

TRAVEL



BUS TICKETS

Mobile

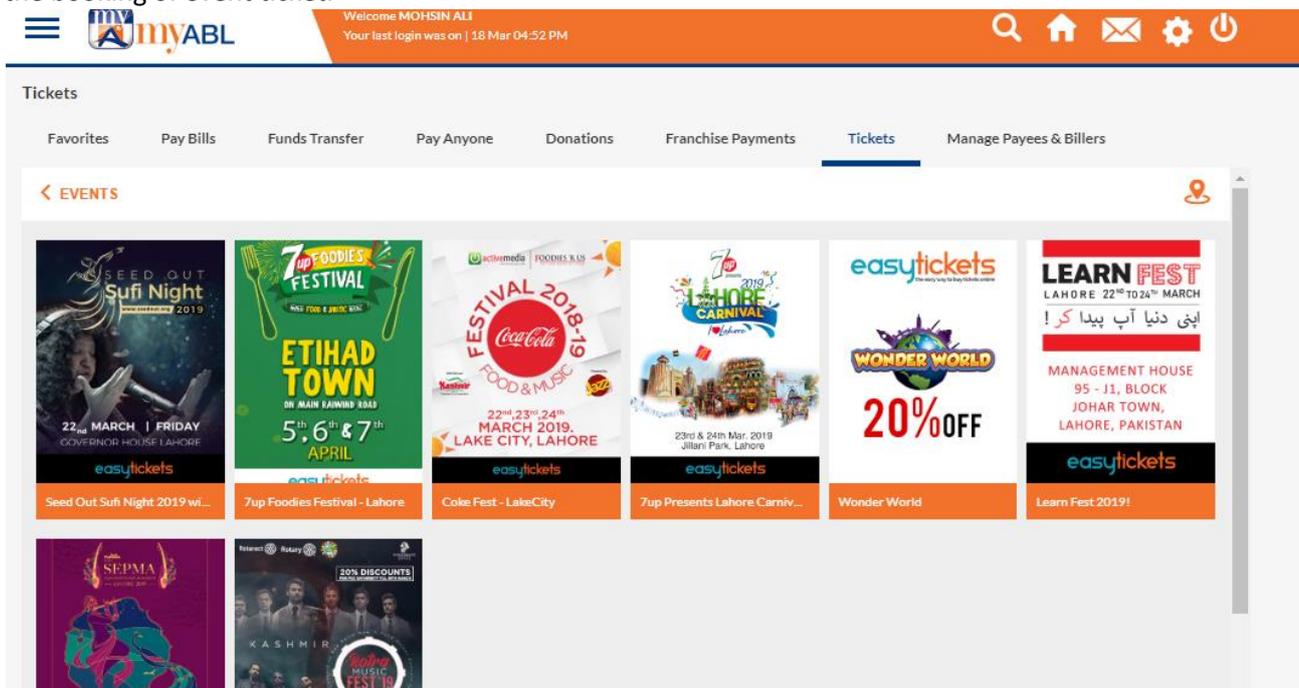


At the top right side, there is an icon to select your City, by default Lahore city will be selected.

Step 2:



Events screen will be opened with all the details of the latest events. Customer can click on any of the event for the booking of event ticket.



Mobile





Step 3:

Click on the suitable date & time to proceed.

The screenshot shows the myABL web application interface. At the top, there is a navigation bar with the myABL logo, a user greeting 'Welcome MOHSIN ALI' with the last login time '18 Mar 04:52 PM', and utility icons for search, home, mail, settings, and power. Below the navigation bar is a 'Tickets' section with a menu of options: Favorites, Pay Bills, Funds Transfer, Pay Anyone, Donations, Franchise Payments, Tickets (selected), and Manage Payees & Billers. The main content area is titled '< TIMINGS' and features a banner for the 'Seed-Out-Sufi-Night-2019-with-Abida-Parveen' event. The banner includes the text 'SEED OUT Sufi Night' and 'Music 2D'. Below the banner, the event date is listed as '22 MAR FRI' and the location as 'Governors House'. A button labeled '6:00PM' is visible, indicating the event time.

Mobile



Tickets   

< TIMINGS 


SEED OUT
Sufi Night
2019
Seed-Out-Sufi-Night-2019-with-Abida-Parveen
Music 2D 22nd MARCH | FRIDAY
GOVERNORS HOUSE LAHORE

22 MAR
FRI

Governors House

6:00PM

Powered by 

 HOME  FAVORITE  QR SCAN  ACCOUNTS  MORE



Step 4:

Confirm your events details.

The screenshot shows the myABL web interface. At the top, there is a navigation bar with the myABL logo, a user greeting "Welcome MOHSIN ALI" and "Your last login was on | 18 Mar 04:52 PM", and icons for search, home, mail, settings, and power. Below the navigation bar, there is a "Tickets" section with a menu of options: Favorites, Pay Bills, Funds Transfer, Pay Anyone, Donations, Franchise Payments, Tickets (selected), and Manage Payees & Billers. The main content area is titled "ORDER CONFIRMATION" and displays the following details:

Seed-Out-Sufi-Night-2019-with-Abida-Parveen

- 22 Mar 2019, Friday 6:00PM
- Governors House
- Blue Pass - 1

Below the details, there is a section "DO YOU HAVE A COUPON?" with an "ADD" button. A table shows the pricing breakdown:

Total	Rs.4,500
Convenience Fee	Rs. 225
Net Amount	Rs. 4,725

At the bottom of the confirmation area, there is an orange button that says "Proceed to Pay Rs. 4,725".

Mobile

The screenshot shows the myABL mobile app interface. At the top, there is a navigation bar with the word "Tickets" and icons for mail, settings, and power. Below the navigation bar, there is a section titled "ORDER CONFIRMATION" with a home icon. The main content area displays the same details as the web interface:

Seed-Out-Sufi-Night-2019-with-Abida-Parveen

- 22 Mar 2019, Friday 6:00PM
- Governors House
- Blue Pass - 1

Below the details, there is a section "DO YOU HAVE A COUPON?" with an "ADD" button. A table shows the pricing breakdown:

Total	Rs.4,500
Convenience Fee	Rs. 225
Net Amount	Rs. 4,725

At the bottom of the confirmation area, there is an orange button that says "Proceed to Pay Rs. 4,725".

At the very bottom of the app, there is a navigation bar with icons for HOME, FAVORITE, QR SCAN, ACCOUNTS, and MORE.



Step 5:

Customer will receive One Time PIN (OTP) on his/her Mobile phone or email address. Customer will enter OTP and press “Submit”.

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

[Resend Code](#)
Attempts Left
4

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

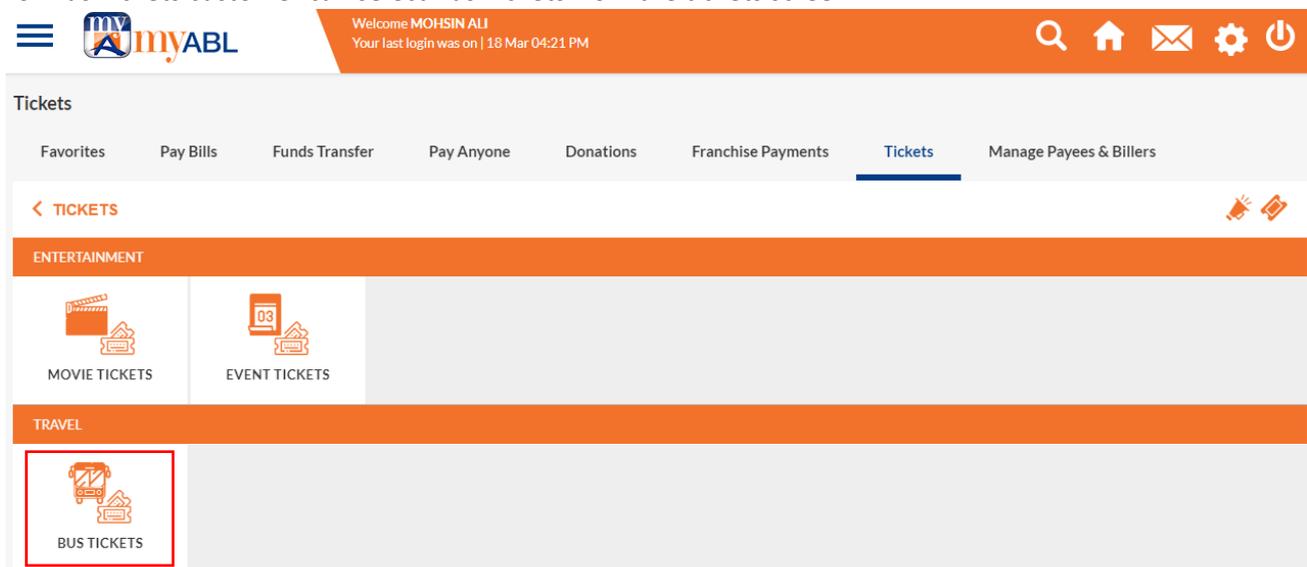
On successful OTP verification Movie Tickets details will be sent to customer valid Mobile Number & Email address.

After successful ticket purchase, customer will get SMS alert for transaction and also an email will be received to customer provided email address from Easy Tickets in which booking reference number along with other ticket details will be mentioned.

18.3. Bus Tickets

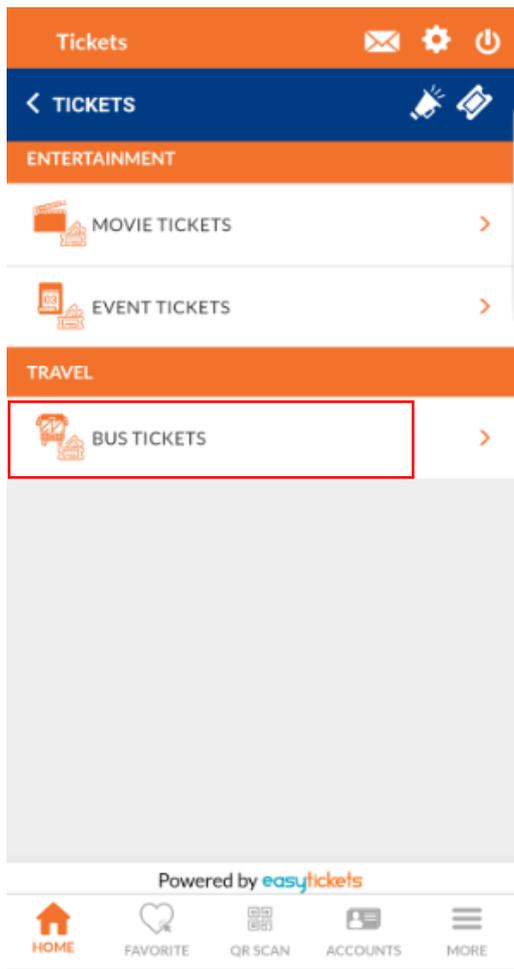
Step 1:

For Bus Tickets customer can select Bus Tickets from the tickets screen.





Mobile



At the top right side, there is an icon to select your City, by default Lahore city will be selected.

Step 2:

System will opened the below screen. Customer can select the bus company for tickets.



Tickets

- Favorites
- Pay Bills
- Funds Transfer
- Pay Anyone
- Donations
- Franchise Payments
- Tickets**
- Manage Payees & Billers

< BUSES



Mobile



Step 3:

Enter the Departure & Arrival Terminal & Date for the booking of bus tickets.



Welcome MOHSIN ALI
Your last login was on | 18 Mar 04:52 PM



Tickets

- Favorites
- Pay Bills
- Funds Transfer
- Pay Anyone
- Donations
- Franchise Payments
- Tickets**
- Manage Payees & Billers

< BUSES



Departure Terminal

LAHORE



Arrival Terminal

RAWALPINDI



Date

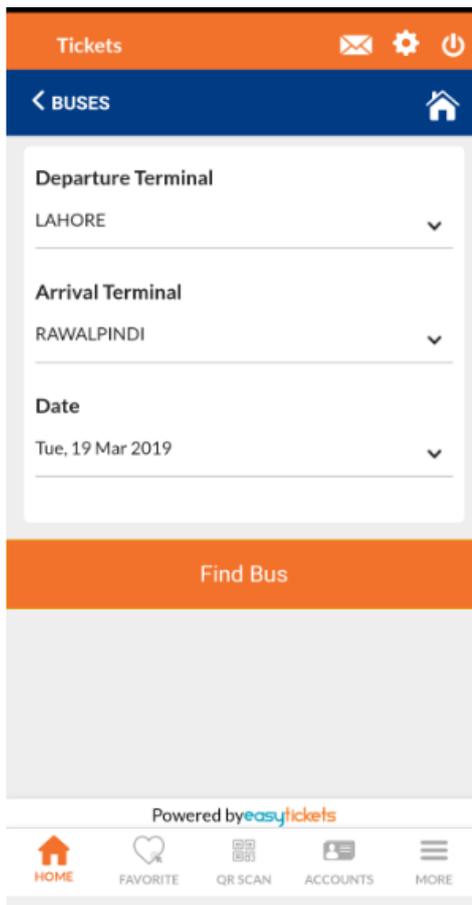
Mon, 18 Mar 2019



Find Bus



Mobile



Step 4:

Choose the suitable time for the bus ticket.



Tickets

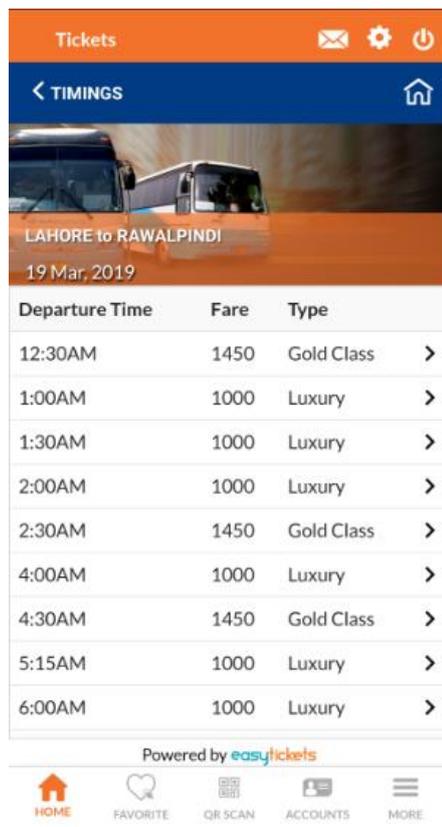
- Favorites
- Pay Bills
- Funds Transfer
- Pay Anyone
- Donations
- Franchise Payments
- Tickets**
- Manage Payees & Billers

< TIMINGS



Departure Time	Fare	Type	
6:30PM	1650	Gold Class	>
7:30PM	1000	Luxury	>
8:00PM	1000	Luxury	>
8:30PM	1650	Gold Class	>
9:00PM	1000	Luxury	>
9:30PM	1000	Luxury	>
10:00PM	1450	Gold Class	>
11:00PM	1000	Luxury	>

Mobile



Step 5:

Enter the CNIC number and select seats.



Tickets

- Favorites
- Pay Bills
- Funds Transfer
- Pay Anyone
- Donations
- Franchise Payments
- Tickets**
- Manage Payees & Billers

Full Name

MOHSIN ALI

Email

mohsin23800@gmail.com

Mobile Number

03224044320

Cnic

3520228182153

Select Seats

1

Get Seats



Mobile

Tickets   

< ORDER DETAILS 

Full Name
MOHSIN ALI

Email
mohsin23800@gmail.com

Mobile Number
03224044320

Cnic
3520228182137

Select Seats
1

Get Seats

 HOME  FAVORITE  QR SCAN  ACCOUNTS  MORE

Step 6:

Customer can select the suitable seat.

 Welcome MOHSIN ALI
Your last login was on | 18 Mar 04:52 PM

Tickets

Favorites Pay Bills Funds Transfer Pay Anyone Donations Franchise Payments **Tickets** Manage Payees & Billers

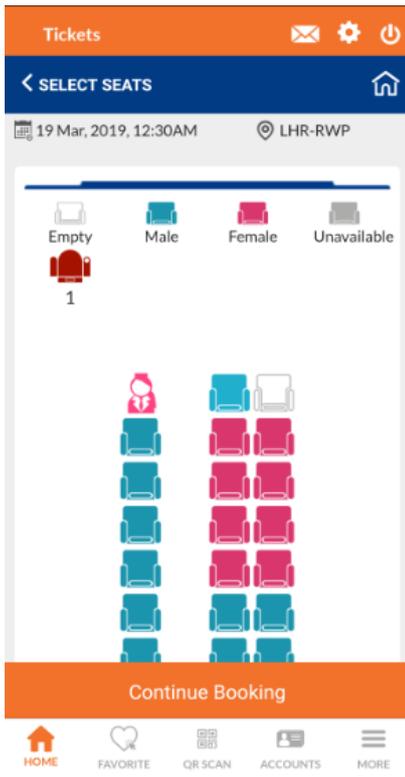
Continue Booking

Activate Window
Go to Settings to activate



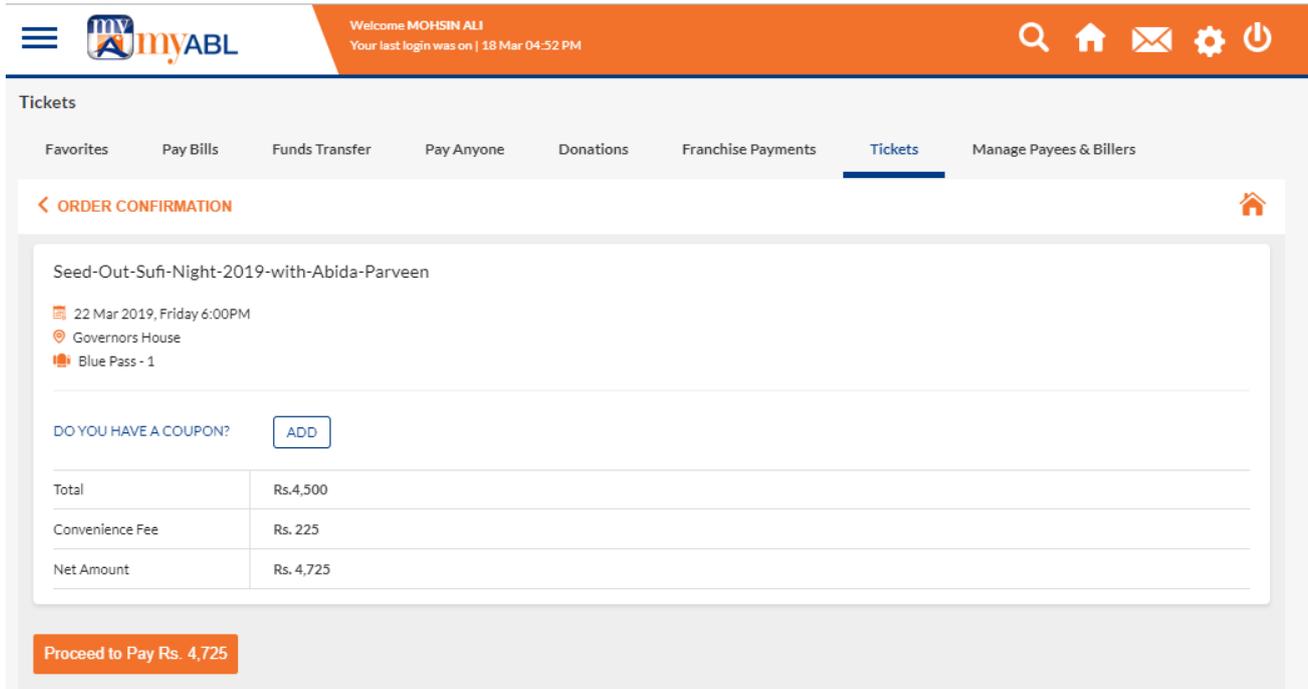


Mobile



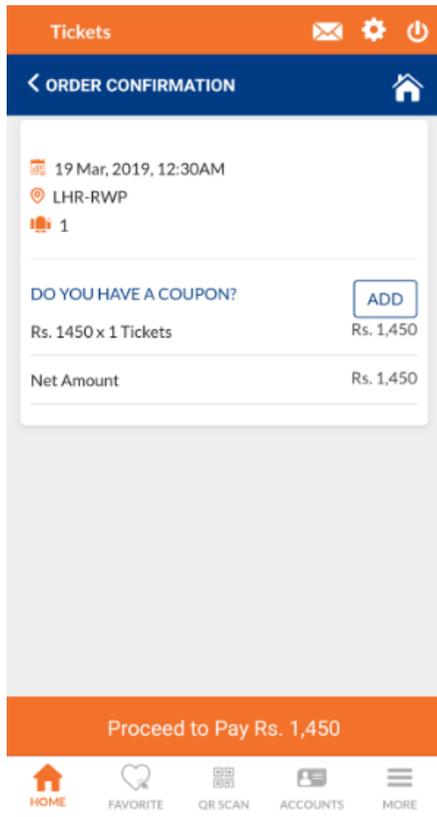
Step 7:

Confirm your order details.





Mobile



Step 8:

Customer will receive One Time PIN (OTP) on his/her Mobile phone or email address. Customer will enter OTP and press "Submit".

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

[Resend Code](#)
Attempts Left
4

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

On successful OTP verification Bus Tickets details will be sent to customer valid Mobile Number & Email address.

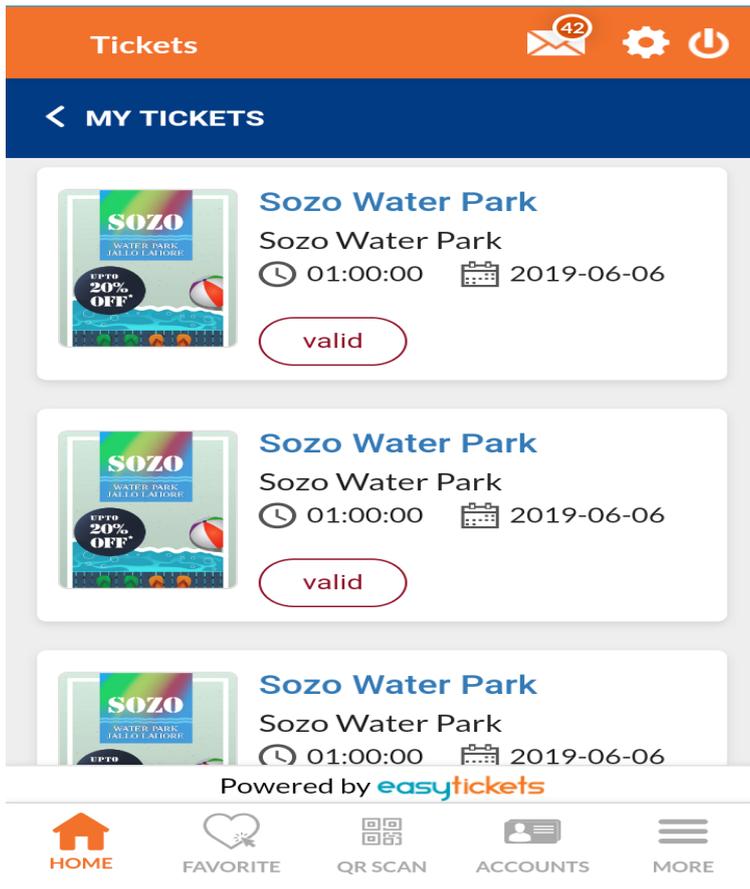


After successful ticket purchase, customer will get SMS alert for transaction and also an email will be received to customer provided email address from Easy Tickets in which booking reference number along with other ticket details will be mentioned.

19. Ticket Purchase History view and Cancellation (Only Bus Tickets):

Purchased tickets could be viewed from “My Tickets” option available on main Ticket screen header.

The screenshot displays the myABL mobile application interface. At the top, an orange header bar contains the myABL logo on the left and user information: "Welcome YASIR MEHMOOD" and "Your last login was on 129 May 12:36 PM". On the right side of the header are icons for search, home, messages, settings, and power. Below the header, a "Tickets" section features a horizontal menu with options: "Favorites", "Pay Bills", "Funds Transfer", "Pay Anyone", "Donations", "Franchise Payments", "Tickets" (which is currently selected), and "Manage Payees & Billers". Underneath this menu, a section titled "< MY TICKETS" contains two identical ticket entries. Each entry includes a small image of a water park slide, the text "Sozo Water Park", "Nishtar Hall", a clock icon with "17:00:00", a calendar icon with "2019-06-19", and a red "valid" button. At the bottom of the screen, it says "Powered by easytickets".



20. Ticket Cancellation

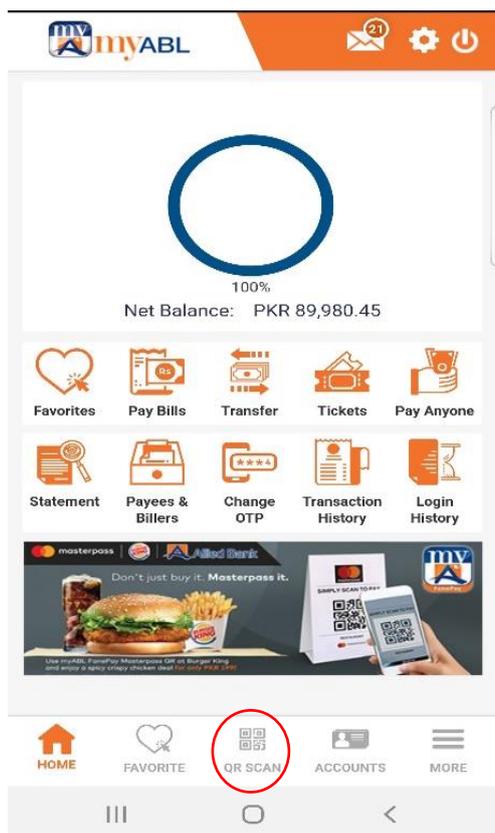
Ticket once booked is non-refundable / non-Cancelable / non-schedulable for all partners except Bus services. For bus, user will visit ticket history section and cancel his ticket at least Two hour before. In this case 30% amount will be deducted and 70% of ticket amount will be refundable.

21. QR Payments

myABL Digital Banking apps (Android & iOS) provide the facility of MasterCard QR Payments to its customers to enjoy the contactless payment on the go at anywhere, any time. You can use your myABL app to pay at a store/merchant by simply scanning the MasterCard QR Code on the merchant location by following below simple steps.

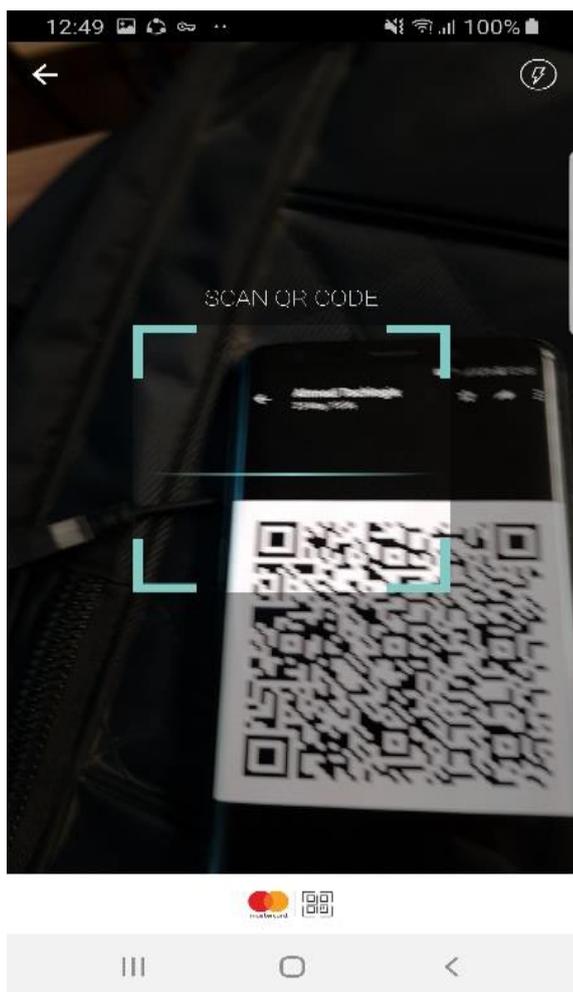
Step 1:

User will login myABL mobile banking application. Click “QR Scan” button at the bottom of the screen.



Step 2:

Camera screen will be opened automatically. User will scan MasterCard QR code to process the transaction.



Step 3:

System will fetch the QR details and shows all the relevant information on screen related to Merchant i.e. Merchant Name, Merchant ID, and Merchant Location etc.

Please carefully read the information before you proceed.

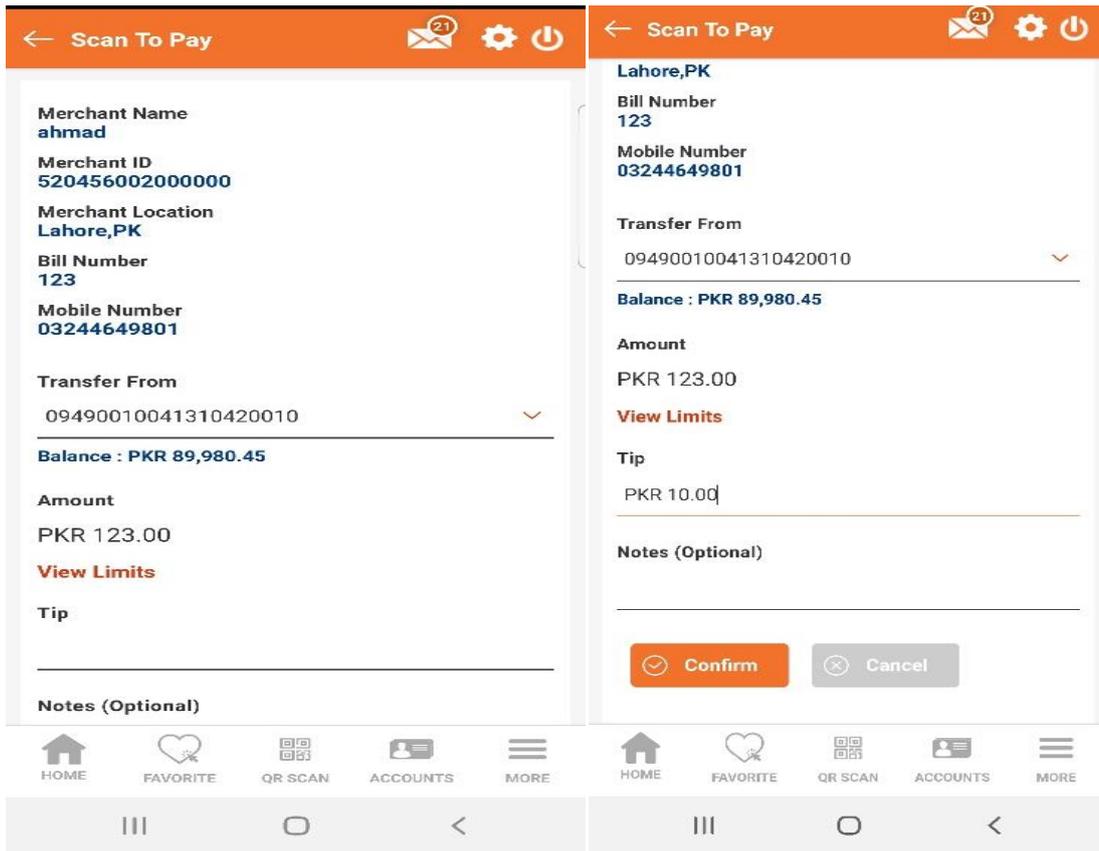
User need to select his ABL account from where he/she wish to make payment.

Note:

There are two types of QR codes i.e. Static QR & Dynamic QR.

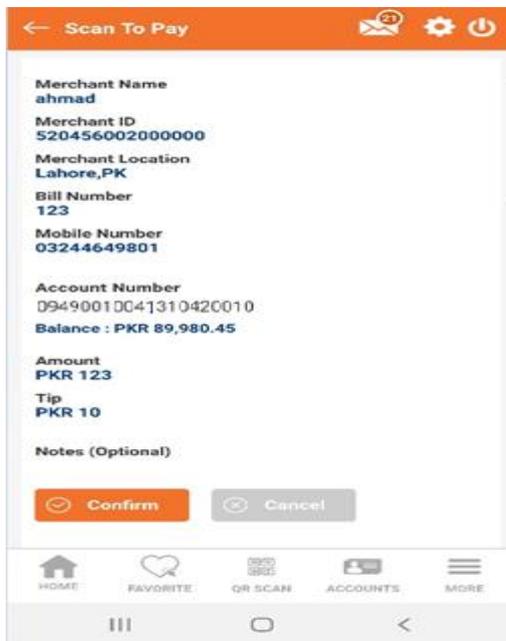
In static QR code, user will input the payment amount manually.

In dynamic QR code, amount will be automatically fetched on scanning of QR which is fixed or set by the relevant merchant. Also user can pay Tip to the merchant via myABL on scanning dynamic QR code.



Step 4:

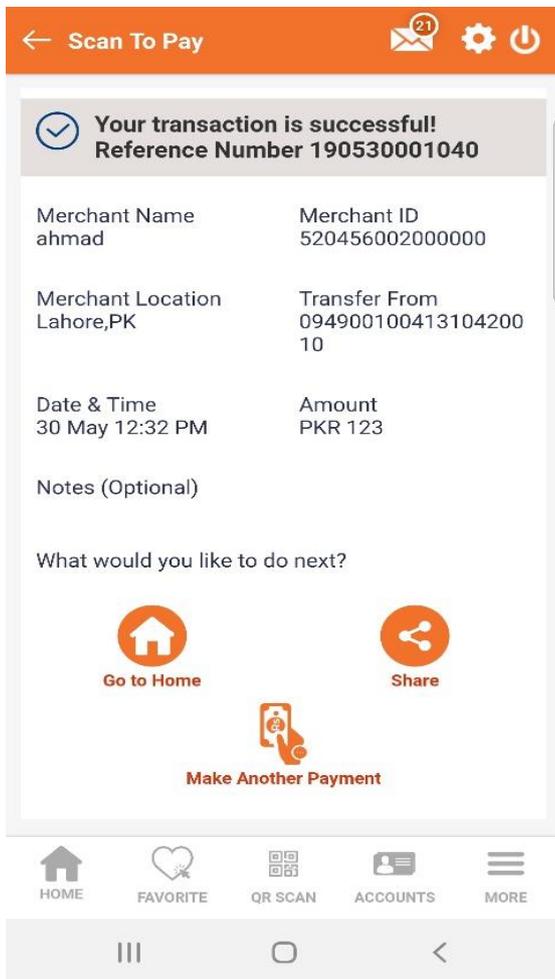
On pressing confirm button a transaction confirmation screen will be opened where all details of transaction will be mentioned for customer review prior execution of payment.





Step 5:

After successful validation of OTP via customer selected channel (SMS/Email), QR payment will be done successfully and following screen will be displayed to the customer to note the transaction details.



On successful payment, a confirmation Email & SMS will be delivered to the customer on their registered mobile number & email address.

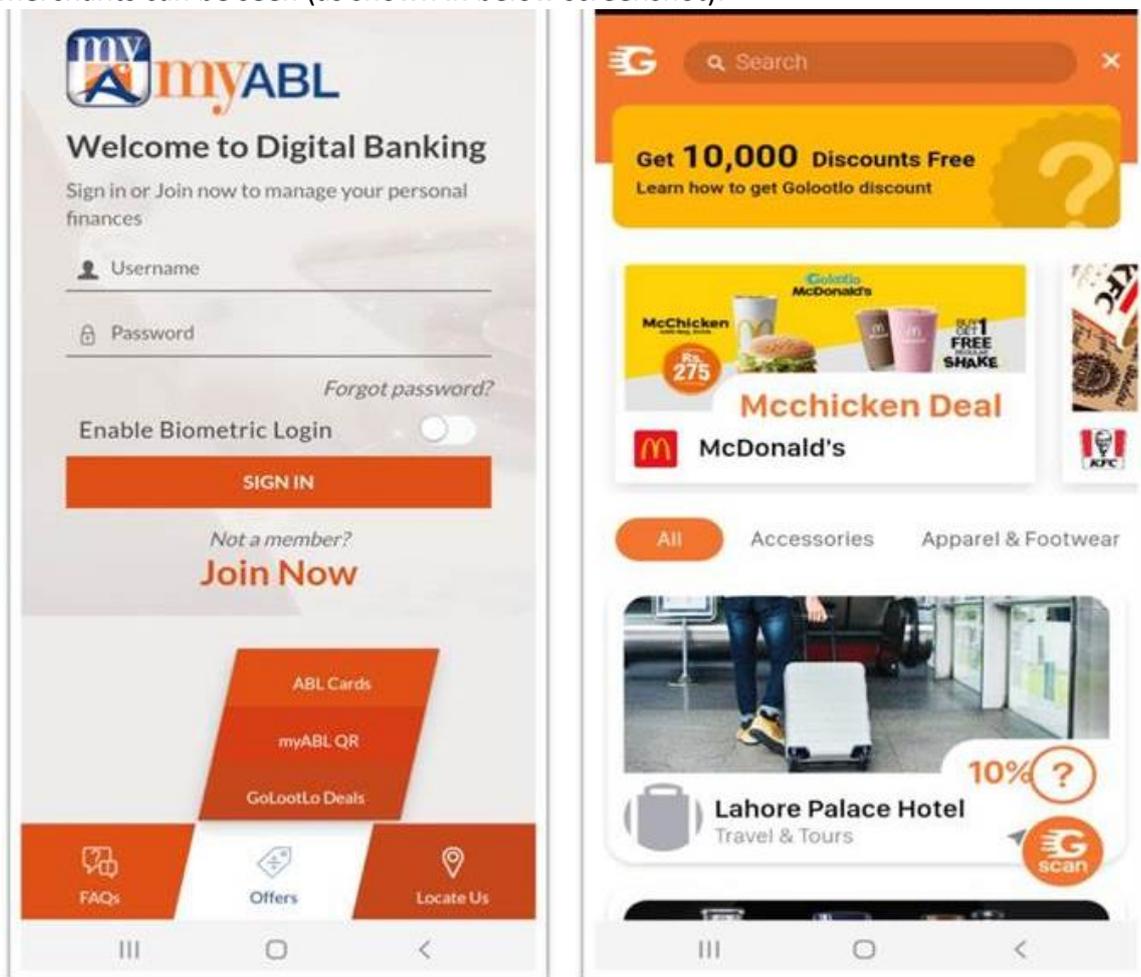
Note: QR payment transaction details could also be found out from “Transaction History” option.

22. Golootlo

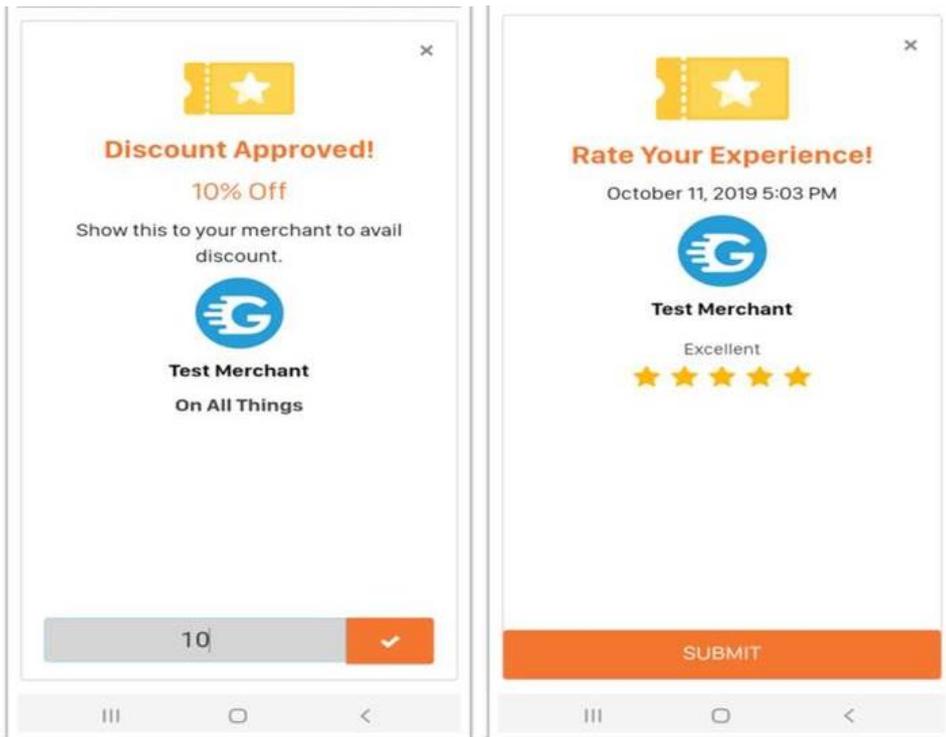
With GolootloQR Discount offers, myABL app (Android & iOS) customers can explore thousands of discounts available at nearby merchants like restaurants, salons, retailers, grocery stores etc. and can also view all merchant information, location, menu, pictures etc.



Golootlo QR Discounts can be accessed from **myABL Login Page** -> **Offers** -> **Golootlo Deals**. This will lead you to Golootlo Discount offers page where details of all discount offers available at selected merchants can be seen (as shown in below screenshot).



In order to avail Golootlo QR discounts at any merchant nearby you, customers are required to login into myABL app and scan Golootlo QR using “QR SCAN” button available at the bottom-center of myABL app home page. Upon scanning of Golootlo QR, myABL app will approve the discount and will request customer to enter the discounted price.



23. Debit Card Services

Customers can manage Debit Card(s) from the convenience of home, office or on the go, using myABL digital banking platform. Following features are available in this regard:

1. Debit Card Activation
2. Debit Card Temporary Deactivation and Reactivation
3. Allow eCommerce Use
4. Allow International Use
5. Debit Card PIN change

23.1. Debit Card Activation:

To activate new Debit card, you can get the Debit Card option on Home screen as:



Account Summary

No data to display

Net Balance: PKR0.00

Payments

- Pay Bills
- Funds Transfer
- Favorites
- Online Shopping
- Tickets
- Donations

Mini Statement

Select Account: 51100020042392940010

20 May	RTGS TRANSACTIO	PKR33,000.00+
31 Dec	TRANSFER	PKR5,500.00+
24 Dec	CARD ANNUAL CHG	PKR750.00-
24 Dec	FED ON ATM CHG	PKR112.50-
11 Jun	TRANSFER	PKR24,000.00+
31 Dec	FED DEDUCTION	PKR120.00-
31 Dec	SERVICE CHARGES	PKR750.00-
26 Dec	TRANSFER	PKR22,200.00+

[View Account Statement](#)

My Accounts

- Current & Savings: PKR0.00
- Credit Card: No Card(s)
- Term Deposits
- Loans & Finances

Quick Access

- Debit Cards
- Pay Anyone
- Transaction History
- Manage Payees & Billers
- View Account Statement
- Manage Accounts

Go Cashless
MAKE CASHLESS PAYMENTS & WIN EXCITING PRIZES!
1st Jan 2020 - 31st Mar 2020
Minimum transaction with PKR 1000-

did you know?
You can pay **Government Taxes and Custom Duties** using Pay Bill facility of myABL Digital Banking.
• Home-> Pay Bills-> New Biller-> Govt. Payments

Mobile View:

myABL

46 Notifications, Settings, Logout icons

No data to display

Net Balance: PKR0.00

Favorites, Pay Bills, Transfer, Tickets, Pay Anyone

Statement, Payees & Billers, **Debit Card**, Change OTP, Transaction History

Go Cashless
MAKE CASHLESS PAYMENTS & WIN EXCITING PRIZES!
1st Jan 2020 - 31st Mar 2020
Minimum transaction with PKR 1000-

HOME, FAVORITE, ACCOUNTS, MORE



On pressing it, you get the following screen:

myABL

Welcome SHEIKH
Your last login was on | 03 May 01:56 PM

Debit Cards

AlliedBank DEBIT CARD
Cash Shop
4762 15** **** 0527
SH M HAIDER
VISA

Activate: Active

Temporary Block:

Allow eCommerce Use:

Allow International Use:

[Change ATM Card PIN](#)

Manage your ATM/Debit Cards

You can manage your ATM/Debit Card(s) from the convenience of your home, office or on the go, using myABL digital banking platform.

[back to home](#)

Mobile View:

AlliedBank DEBIT CARD
Cash Shop
4762 15** **** 0527
SH M HAIDER
VISA

Activate: Active

Temporary Block:

Allow eCommerce Use:

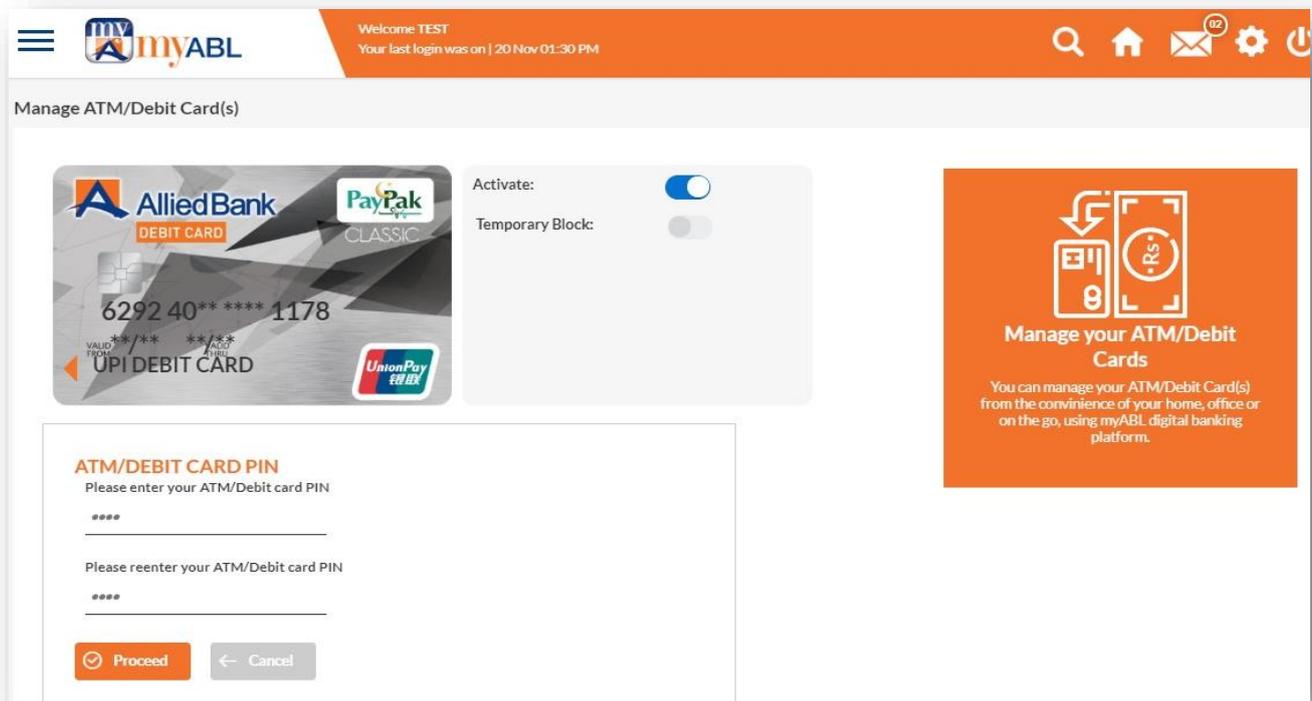
Allow International Use:

[Change ATM Card PIN](#)

HOME FAVORITE ACCOUNTS MORE



Screen will display graphical image of customer linked Debit card as per card product type. The first toggle button will be used for Card activation (only fresh card) which will automatically open ATM PIN input field under card image.



Mobile





A confirmation screen will display card related information and a disclaimer (at bottom) that card is under customer's possession.

The desktop screenshot shows a web interface for 'myABL'. At the top left is the myABL logo. The top right navigation bar is orange and contains a search icon, a home icon, a mail icon with a '02' notification badge, a settings gear icon, and a power icon. Below the navigation bar, the page title is 'Manage ATM/Debit Card(S)'. A grey information banner contains an 'i' icon and the text: 'You initiated a request for ATM/Debit Card Activation. Please review details before you confirm.' Below this, the card details are listed: 'Card Number: 629240*****1178', 'Card Holder Name: UPI DEBIT CARD', and 'Product Description: ABL EMV UPI-PAYPAK COBADGE DEBIT CARDS'. A pink note box contains the text: 'Note: Please ensure that the physical ATM/Debit Card in your possession.' At the bottom, there are two buttons: 'Confirm' (orange with a checkmark) and 'Cancel' (grey with an 'X').

Mobile

The mobile screenshot shows the same confirmation screen adapted for a smaller screen. The top bar is orange with a back arrow, the title 'Manage ATM/Debit Card(s)', and the mail, settings, and power icons. The information banner and card details are identical to the desktop version. The pink note box is also present. At the bottom, the 'Confirm' and 'Cancel' buttons are shown.



To complete the verification process, OTP will be validated.

Welcome TEST
Your last login was on | 20 Nov 01:30 PM

Manage ATM/Debit Card(S)

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

***** 

[Resend Code](#)

Attempts Left

4

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Mobile

Manage ATM/Debit Card(s)   

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

***** 

[Resend Code](#)

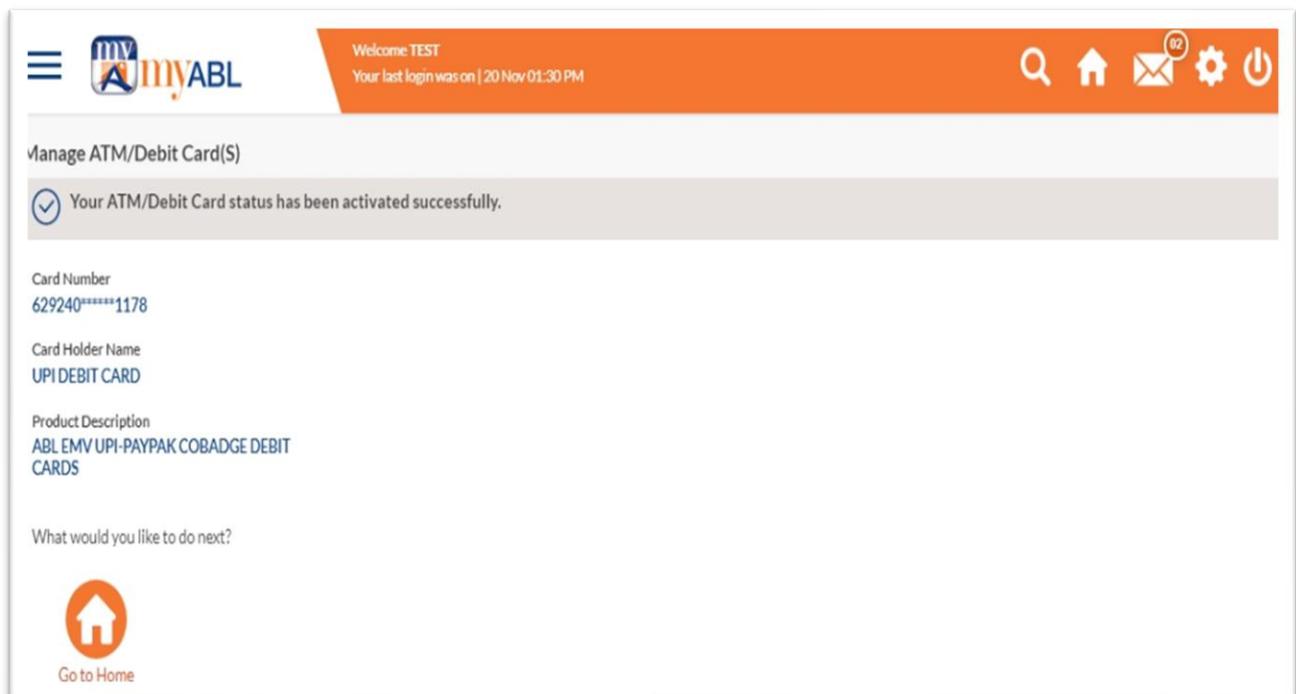
Attempts Left

4

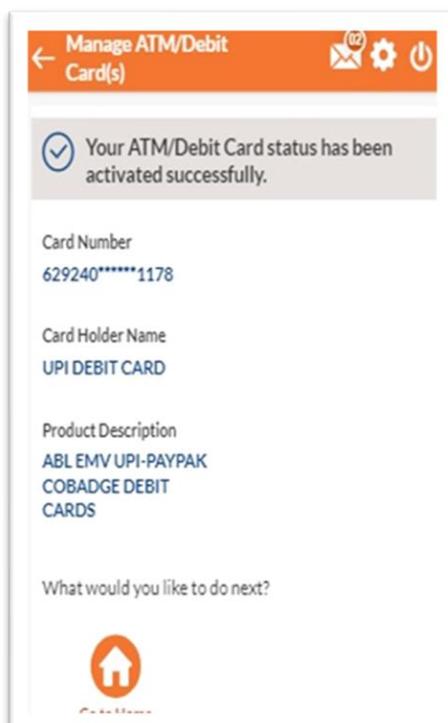
ote: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network



Following screen will display successful Debit card activation message



Mobile





23.2. Debit Card Temporary Block and Unblock

To temporary deactivate or reactivate Debit card, following steps are to be performed:

23.2.1. To Temporary Block

Customer has to click Debit Cards option on dashboard screen:

The screenshot shows the myABL desktop dashboard. At the top, there is a navigation bar with the myABL logo, a welcome message for user TEST, and a login timestamp. The dashboard is divided into several sections: Account Summary (showing 'No data to display' and a net balance of PKR0.00), Payments (with icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations), and Mini Statement (showing a list of transactions for account 51100020042392940010). Below these are My Accounts (listing Current & Savings, Credit Card, Term Deposits, and Loans & Finances) and Quick Access (with icons for Debit Cards, Pay Anyone, Transaction History, Manage Payees & Billers, View Account Statement, and Manage Accounts). The 'Debit Cards' icon in the Quick Access section is highlighted with a red box. There are also promotional banners for cashless payments and government tax payments.

Mobile View:

The screenshot shows the myABL mobile app dashboard. It features a top navigation bar with the myABL logo and a notification icon. The main content area displays 'No data to display' and 'Net Balance: PKR0.00'. Below this is a grid of quick access icons: Favorites, Pay Bills, Transfer, Tickets, Pay Anyone, Statement, Payees & Billers, Debit Card (highlighted with a red box), Change OTP, and Transaction History. At the bottom, there is a mobile navigation bar with icons for HOME, FAVORITE, ACCOUNTS, and MORE. Promotional banners for cashless payments and government tax payments are also visible.



Customer will get the following page.

myABL Welcome SHEHR1
Your last login was on | 03 May 01:56 PM

Debit Cards



Activate: Active

Temporary Block:

Allow eCommerce Use:

Allow International Use:

[Change ATM Card PIN](#)

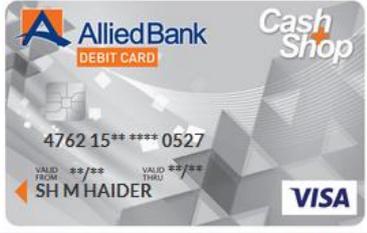


Manage your ATM/Debit Cards

You can manage your ATM/Debit Card(s) from the convenience of your home, office or on the go, using myABL digital banking platform.

[back to home](#)

Mobile



Activate: Active

Temporary Block:

Allow eCommerce Use:

Allow International Use:

[Change ATM Card PIN](#)

HOME FAVORITE ACCOUNTS MORE



Press Temporary Block toggle button, you will get following confirmation screen:



Welcome TEST
Your last login was on | 11 Dec 04:50 PM

Debit Cards

 You initiated a request to temporarily block your Debit Card. Please review details before you confirm.

Card Number
629240*****1178

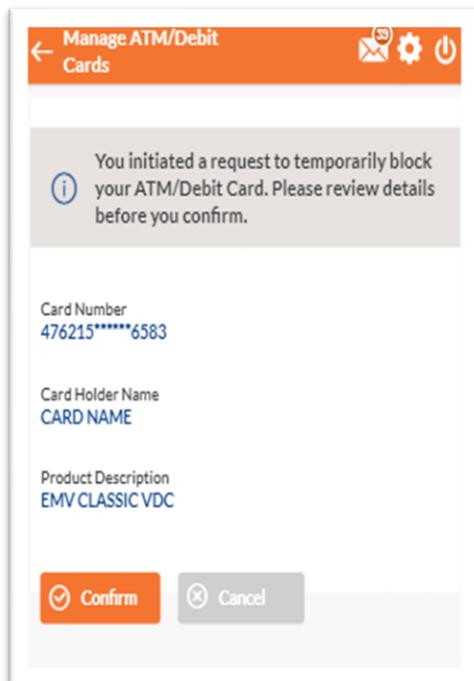
Card Holder Name
UPI DEBIT CARD

Product Description
ABL EMV UPI-PAYPAK COBADGE DEBIT CARDS

 Confirm

 Cancel

Mobile





Press confirm button and you will get the OTP screen:

myABL

Welcome TEST
Your last login was on | 11 Dec 04:50 PM

Debit Cards

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Mobile

Manage ATM/Debit Card(s)

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit Cancel

ote: If you have shifted your mobile number to other etwork, type MNP in your write message and send it to 9225 and 9080 to update your mobile network



When customer will enter correct OTP screen, card will get temporarily blocked and success screen would be shown.



Welcome TEST
Your last login was on | 11 Dec 04:50 PM

Debit Cards

 Your Debit Card has been temporarily blocked.

Card Number
629240*****1178

Card Holder Name
UPI DEBIT CARD

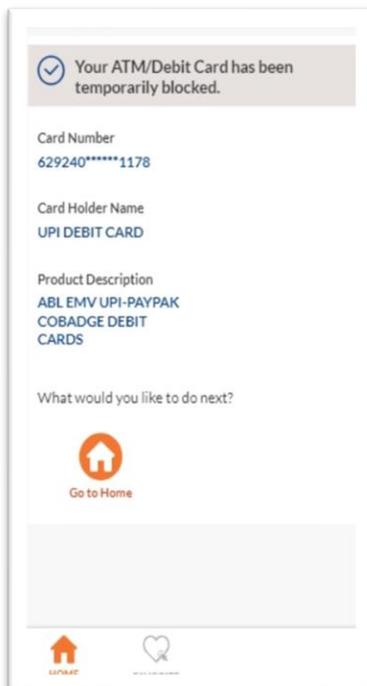
Product Description
ABL EMV UPI-PAYPAK COBADGE DEBIT
CARDS

What would you like to do next?



[Go to Home](#)

Mobile





23.2.2. To Unblock

Customer has to click Debit Cards option on dashboard screen:

The screenshot shows the myABL desktop dashboard. At the top, there is a navigation bar with the myABL logo, a welcome message for 'TEST' (last login 13 Jan 03:53 PM), and utility icons for search, home, notifications (46), settings, and power. The main content area is divided into several sections:

- Account Summary:** Shows 'No data to display' and a net balance of PKR0.00.
- Payments:** A grid of icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations.
- Mini Statement:** A table showing transaction history for account 51100020042392940010. Transactions include RTGS TRANSACTIO (PKR33,000.00+), TRANSFER (PKR5,500.00+), CARD ANNUAL CHG (PKR750.00-), FED ON ATM CHG (PKR112.50-), TRANSFER (PKR24,000.00+), FED DEDUCTION (PKR120.00-), SERVICE CHARGES (PKR750.00-), and TRANSFER (PKR22,200.00+).
- My Accounts:** A list of account types: Current & Savings (PKR0.00), Credit Card (No Card(s)), Term Deposits, and Loans & Finances.
- Quick Access:** A grid of icons for Debit Cards (highlighted with a red box), Pay Anyone, Transaction History, Manage Payees & Billers, View Account Statement, and Manage Accounts.
- Advertisements:** Promotional banners for 'Go Cashless' and 'did you know?' regarding government tax payments.

Mobile

The screenshot shows the myABL mobile app dashboard. The top navigation bar includes the myABL logo, a notification icon (46), settings, and power icons. The main content area is as follows:

- Account Summary:** Shows 'No data to display' and a net balance of PKR0.00.
- Quick Access:** A grid of icons for Favorites, Pay Bills, Transfer, Tickets, Pay Anyone, Statement, Payees & Billers, Debit Cards (highlighted with a red box), Change OTP, and Transaction History.
- Advertisements:** Promotional banners for 'Go Cashless' and 'did you know?' regarding government tax payments.
- Bottom Navigation Bar:** Includes icons for HOME, FAVORITE, ACCOUNTS, and MORE.



Customer will get the following page.

Mobile

Press Temporary Block toggle button to reactivate the Debit card this time. Since, it is already deactivated and toggle button is showing blue color. Following confirm screen would be shown when customer will press that toggle again.



Debit Cards

i You initiated a request to unblock your Debit Card. Please review details before you confirm.

Card Number
629240*****1178

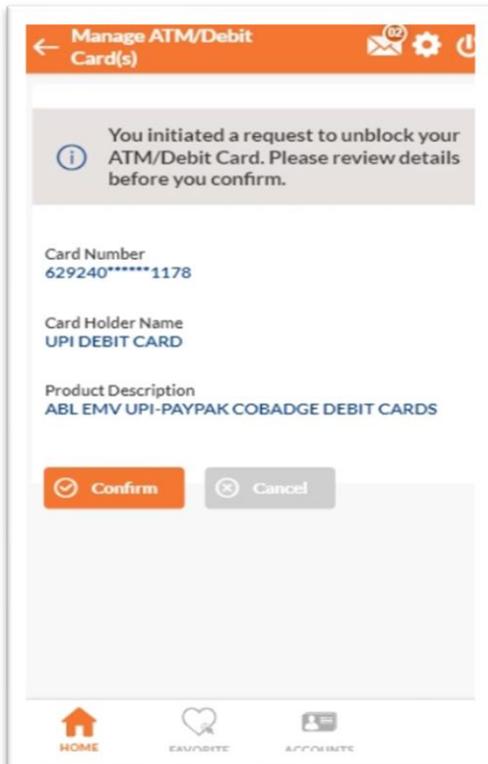
Card Holder Name
UPI DEBIT CARD

Product Description
ABL EMV UPI-PAYPAK COBADGE DEBIT CARDS

Confirm

Cancel

Mobile





Press confirm button to go to the OTP screen as following:

myABL

Welcome TEST
Your last login was on | 11 Dec 04:50 PM

Debit Cards

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Mobile

Manage ATM/Debit Card(s)

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Once customer enters the correct OTP, success screen is shown telling that card has been unblocked successfully:



Welcome TEST
Your last login was on | 11 Dec 04:50 PM

Debit Cards

 Your Debit Card has been Unblocked successfully.

Card Number
629240*****1178

Card Holder Name
UPI DEBIT CARD

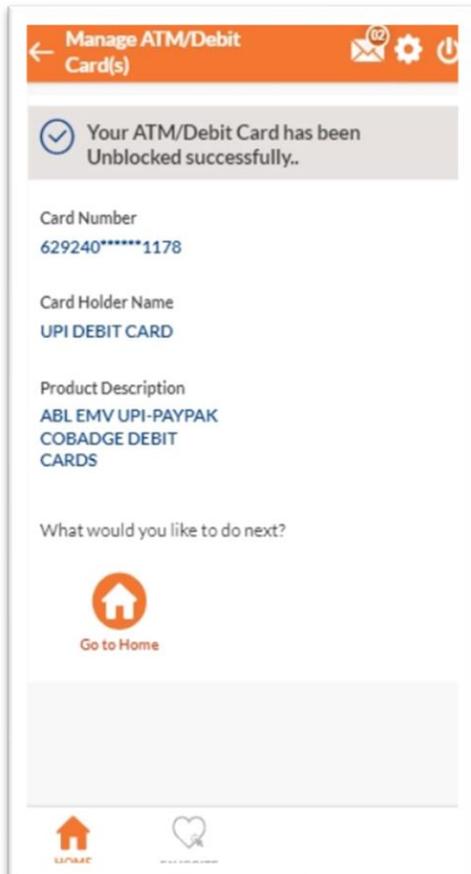
Product Description
ABL EMV UPI-PAYPAK COBADGE DEBIT
CARDS

What would you like to do next?



[Go to Home](#)

Mobile



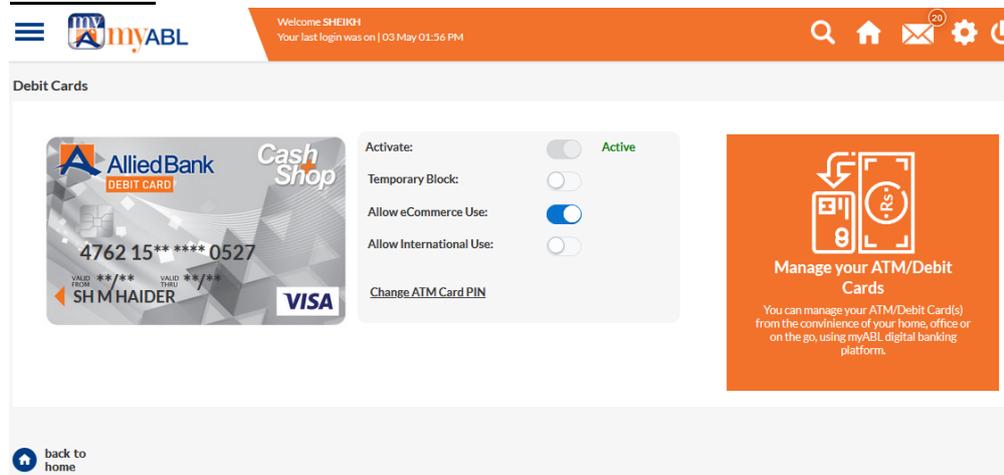


23.3. Allow eCommerce Use

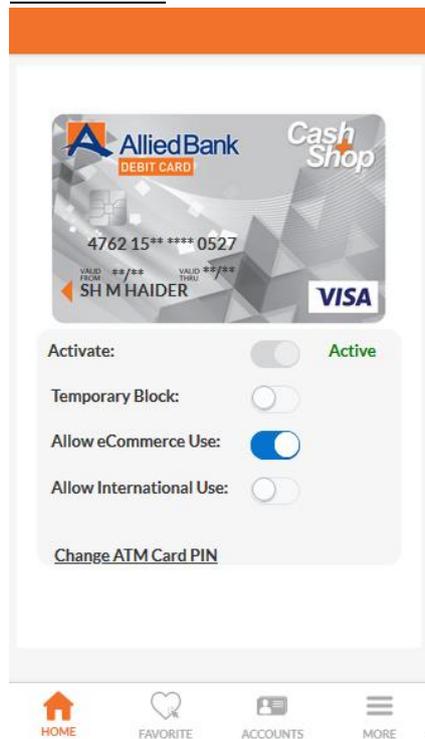
You can use this feature to allow/disallow eCommerce transactions on your ABL Debit Card as per your need. This gives you more control on the use of your ABL Debit Card for eCommerce transactions.

It is currently allowed for all the customers.

Web View:



Mobile View:



To block it, press toggle button in front of Allow eCommerce use option. Following confirmation screen will be shown.



Web View:



Welcome SHEIKH
Your last login was on | 03 May 01:56 PM



Debit Cards

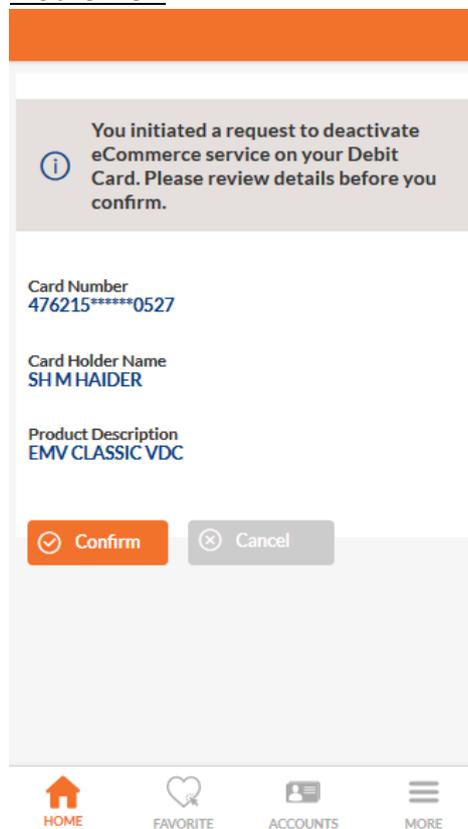
You initiated a request to deactivate eCommerce service on your Debit Card. Please review details before you confirm.

Card Number
476215*****0527

Card Holder Name
SH M HAIDER

Product Description
EMV CLASSIC VDC

Mobile View:



When you press confirm button, you will reach to OTP screen. Enter 6-digits OTP that you received on SMS or Email and press submit button.



Web View:



Welcome SHEIKH
Your last login was on | 03 May 01:56 PM



Debit Cards

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

.....



[Resend Code](#)

Attempts Left

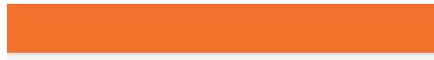
4

Submit

Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Mobile View:



One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

.....



[Resend Code](#)

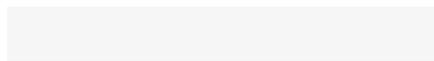
Attempts Left

4

Submit

Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network



HOME



FAVORITE



ACCOUNTS



MORE

Following success screen telling block of eCommerce usage will be shown.



Web View:



Welcome SHEIKH
Your last login was on | 03 May 01:56 PM



Debit Cards

eCommerce service has been deactivated on your Debit Card.

Card Name
SH M HAIDER

Card Number
476215*****0527

Product Description
EMV CLASSIC VDC

What would you like to do next?



[Go to Home](#)

Mobile View:

eCommerce service has been deactivated on your Debit Card.

Card Name
SH M HAIDER

Card Number
476215*****0527

Product Description
EMV CLASSIC VDC

What would you like to do next?



[Go to Home](#)



HOME



FAVORITE



ACCOUNTS



MORE



23.4. Allow International Use

This feature provides you freedom to activation and block International transaction usage on your selected debit card. Please note that this facility is not available for Non Resident Pakistani (NRP) customers.

Press toggle button in front of Allow International user option as below:

Mobile



Select 'From:' and 'To:' date and time to allow the international use depending upon your need. It will show confirm screen.



Welcome TEST
Your last login was on | 13 Jan 04:44 PM



Debit Cards

You initiated a request to Allow International Transaction Use on your selected ATM/Debit Card. Please review details before you confirm.

Card Number
629240*****1178

Card Holder Name
UPI DEBIT CARD

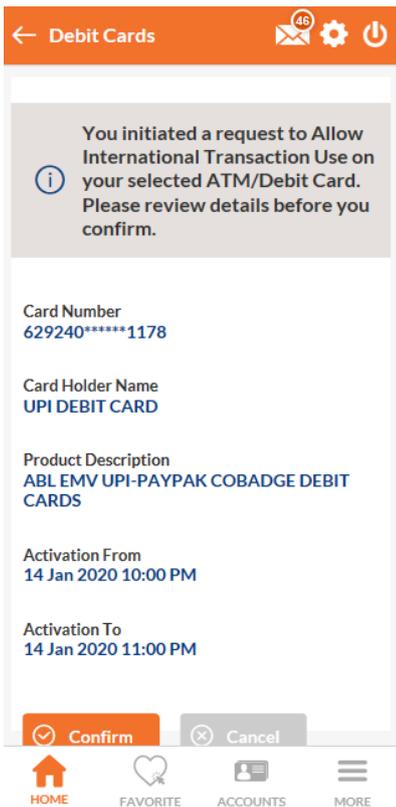
Product Description
ABL EMV UPI-PAYPAK COBADGE DEBIT CARDS

Activation From
14 Jan 2020 10:00 PM

Activation To
14 Jan 2020 11:00 PM

Confirm Cancel

Mobile





Enter OTP to finalize the requirement.

The desktop screenshot shows the myABL logo on the left and a navigation bar on the right with a search icon, home icon, mail icon with a '46' notification badge, and a settings gear icon. The main content area is titled 'Debit Cards' and contains a 'One Time Verification' section. Below the title, it states: 'A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process'. There is a text input field with the placeholder 'Enter One Time PIN (OTP)'. Below the field is a 'Resend Code' link and 'Attempts Left 4'. At the bottom of the form are 'Submit' and 'Cancel' buttons. A note at the bottom reads: 'Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network'.

Mobile

The mobile screenshot shows a navigation bar at the top with a back arrow, 'Debit Cards' text, and icons for mail (with '46' badge), settings, and power. The main content area is titled 'One Time Verification' and contains the same text and form elements as the desktop version: 'A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process', 'Enter One Time PIN (OTP)', 'Resend Code', 'Attempts Left 4', and 'Submit'/'Cancel' buttons. The note at the bottom is identical. At the bottom of the screen is a mobile navigation bar with icons for HOME, FAVORITE, ACCOUNTS, and MORE.

When correct OTP is entered, you will get success screen as following:



Welcome TEST
Your last login was on | 13 Jan 04:50 PM



Debit Cards

International Transaction has been allowed on your Debit Card.

Card Name

UPI DEBIT CARD

Card Number

629240*****1178

Product Description

ABL EMV UPI-PAYPAK COBADGE DEBIT CARDS

Activated From

14 Jan 2020 01:00 AM

Activated To

14 Jan 2020 11:00 PM

What would you like to do next?



[Go to Home](#)

Mobile

← Debit Cards



International Transaction has been allowed on your Debit Card.

Card Name

UPI DEBIT CARD

Card Number

629240*****1178

Product Description

ABL EMV UPI-PAYPAK COBADGE DEBIT CARDS

Activated From

14 Jan 2020 01:00 AM

Activated To

14 Jan 2020 11:00 PM

What would you like to do next?



HOME



FAVORITE



ACCOUNTS



MORE



Note: In case of a non-Pakistani Resident (NRP), following screen would be shown when entered OTP:

The screenshot shows the myABL Debit Cards page. At the top, there is a navigation bar with the myABL logo, a welcome message for 'TEST' (last login on 13 Jan 04:46 PM), and a search icon. Below the navigation bar, the page title is 'Debit Cards'. The main content area is titled 'One Time Verification' and contains a message: 'A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process'. There is a form field for 'Enter One Time PIN (OTP)' with six dots. To the left of the form, there is a 'Resend Code' button and 'Attempts Left 4'. Below the form are 'Submit' and 'Cancel' buttons. An error message box is displayed over the form, stating: 'Error: Activation of International transaction is not allowed on ATM/Debit card of Non Resident Pakistani (NRP) customer, please contact branch for further details.' The error box has an 'Ok' button. At the bottom of the page, there is a note: 'Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network'.

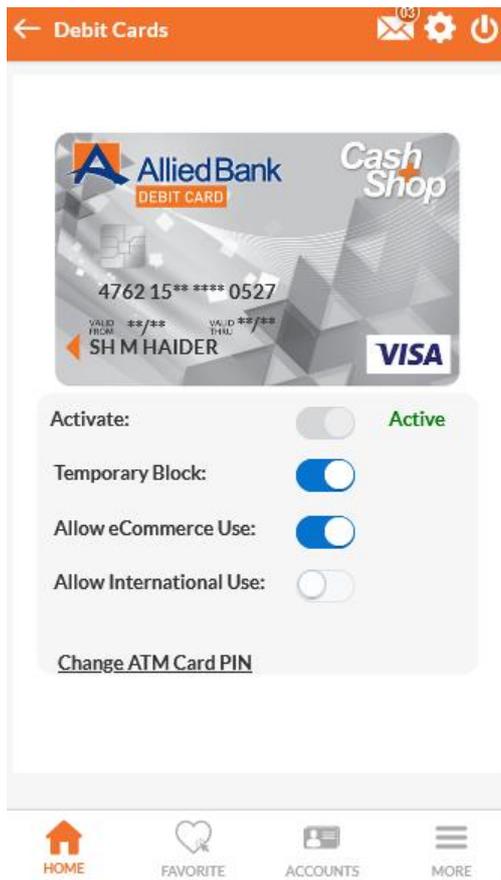
23.5. Change ATM/Debit Card PIN

You can also change the Debit Card PIN anytime. PI follow the below mentioned process to do so:

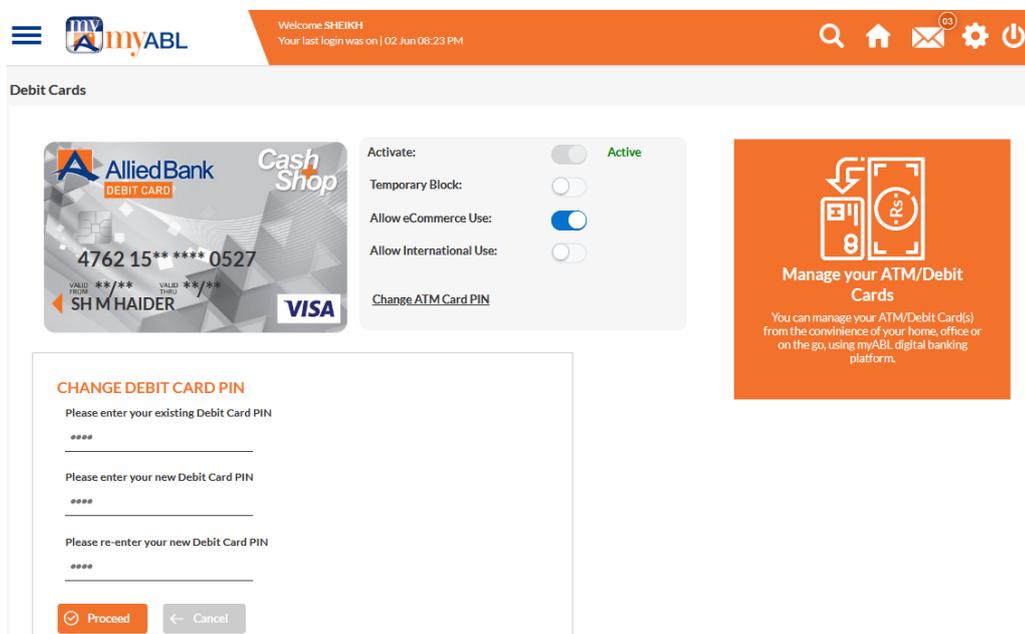
The screenshot shows the myABL Debit Cards page for user 'SHEIKH' (last login on 03 May 01:56 PM). The page title is 'Debit Cards'. It displays a card for 'Allied Bank DEBIT CARD' with 'Cash Shop' branding. The card number is '4762 15**** 0527' and the name is 'SH M HAIDER'. To the right of the card, there are toggle switches for 'Activate' (set to 'Active'), 'Temporary Block', 'Allow eCommerce Use', and 'Allow International Use'. Below these toggles is a link to 'Change ATM Card PIN'. On the right side, there is an orange box with the title 'Manage your ATM/Debit Cards' and a message: 'You can manage your ATM/Debit Card(s) from the convenience of your home, office or on the go, using myABL digital banking platform.' At the bottom left, there is a 'back to home' button.



Mobile



Customer will get the change PIN form as following. Simply enter the old and new PIN and press Proceed button to go to next screen:





Mobile View:

← Debit Cards

Activate: Active

Temporary Block:

Allow eCommerce Use:

Allow International Use:

[Change ATM Card PIN](#)

CHANGE DEBIT CARD PIN

Please enter your existing Debit Card PIN

Please enter your new Debit Card PIN

Please re-enter your new Debit Card PIN

HOME FAVORITE ACCOUNTS MORE

Enter Old and new PIN and then Proceed button. You will get OTP screen:

myABL

Welcome SHEIKH
Your last login was on | 10 Jan 05:42 PM

Debit Cards

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code

Attempts Left
4

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network



Mobile

← Debit Cards   

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

[Resend Code](#)
Attempts Left
4

[Submit](#) [Cancel](#)

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

[HOME](#) [FAVORITE](#) [ACCOUNTS](#) [MORE](#)

Enter OTP and success screen will be shown as following:

 Welcome SHEIKH
Your last login was on | 10 Jan 05:42 PM

Debit Cards

 Your Debit Card PIN has been changed successfully.

Card Number
476215*****0527

Card Holder Name
SH M HAIDER

Product Description
EMV CLASSIC VDC

What would you like to do next?


Go to Home



24. Proximity Marketing

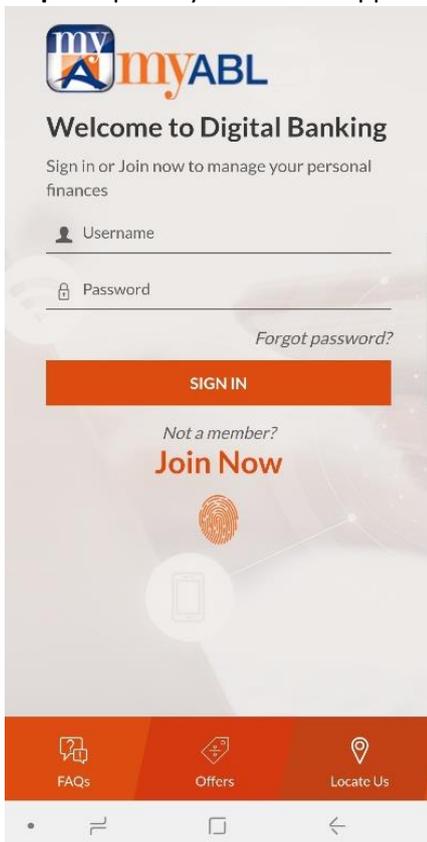
Geofence Notifications are real time notifications of deals and discounts which are sent to myABL customers when they visit their favorite merchants. myABL users will be notified with the latest deals/discounts when they enter in the vicinity (geofence) of specific merchant(s) or if they travel to the other cities. The same is applicable for Allied Bank's branches and ATMs. A welcome message will be sent to the customer when he/she enters the branch's vicinity and a message informing the customer about the location of a nearby ATM.

Push Notifications are notifications which are pushed by the bank for marketing purposes. Users don't have to be near any merchant's vicinity to receive them. The notifications can be of deals, brands, or can be informational in nature.

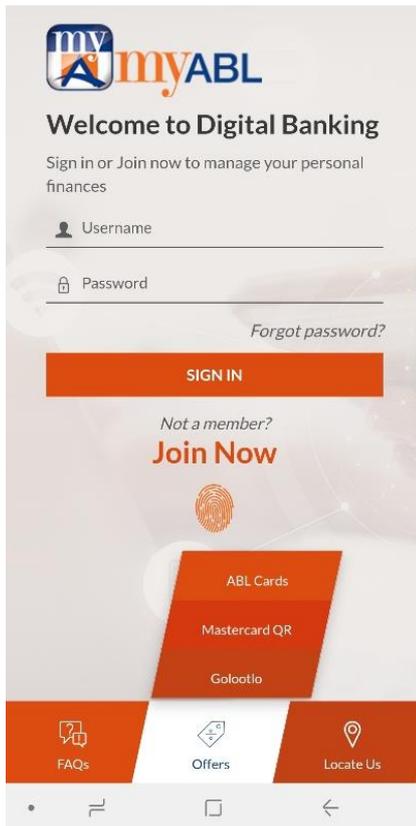
Enable/Proximity Marketing:

You can enable or disable proximity marketing by following steps.

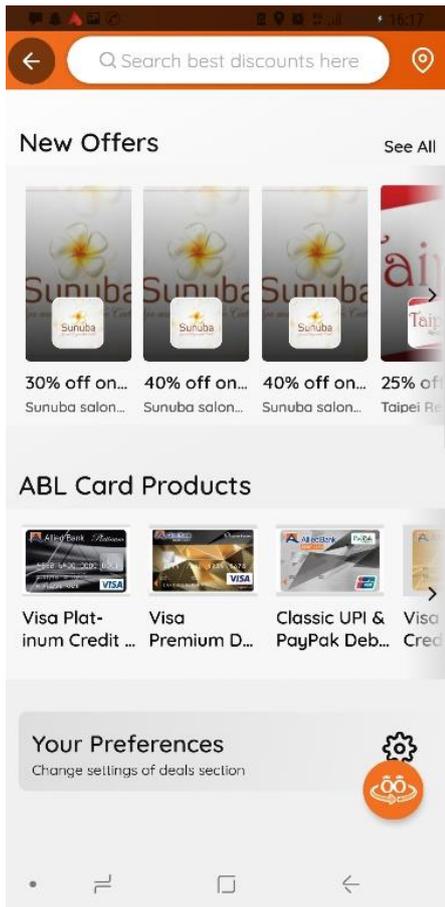
Step 1: Open myABL mobile application.



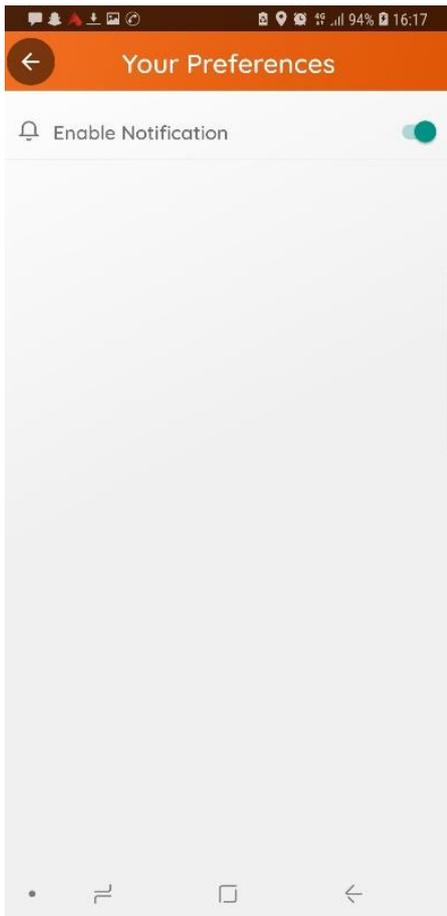
Step 2: Click offers and select ABL cards from the bottom menu.



Step 3: Click on your presences on the bottom.



Step 4:Enable/Disable notifications.



25. Payday Finance

Payday Finance is a short-term financing solution offered to customers whose salary is being processed through Allied Bank. The product will use myABL personal internet banking as a distribution channel, hence shall be ABL's first digital lending solution. Customers through myABL, will apply for a short-term loan, after performing certain validations, system will credit customer's account with sanctioned loan amount instantly which will be adjusted from customer's next salary.

Step1: Log in to myABL Internet or mobile application. Click on Loan & Finance under "My Accounts" section.



Account Summary

100%
Net Balance: PKR 22,663.73

Payments

- Pay Bills
- Funds Transfer
- Favorites
- Mutual Funds
- Tickets
- Donations

Mini Statement

Select Account: 00690010013500720010

31 May	ACCOUNT XFR	PKR 1,500,000.00 -
31 May	DB	PKR 800,000.00 -
29 May	CASH DEPOSIT	PKR 2,200,000.00 +
29 May	CASH DEPOSIT	PKR 300,000.00 +
29 Apr	DB	PKR 300,000.00 -
29 Apr	DB	PKR 100,000.00 -
29 Apr	ACCOUNT XFR	PKR 500,000.00 -
23 Apr	ACCOUNT XFR	PKR 900,000.00 -

[View Account Statement](#)

My Accounts

- Current & Savings: PKR 22,663.73
- Credit Card: No Card(s)
- Term Deposits
- Loans & Finances

Quick Access

- Debit Cards
- Pay Anyone
- Transaction History
- Manage Payees & Billers
- View Account Statement
- Manage Accounts

did you know? Perform cashless transactions via myABL mobile app by scanning Mastercard QR code and make payment from your account. Home -> Scan QR

Enjoy 55% off at Hardee's

- 1 Chicken Fillet
- 1 Piece Chicken Tender
- 1 350 ML drink

PKR 5.50 Sub only 299 only

myABL

1 Conventional 1 Islamic

100%
Net Balance: PKR947.94

- Favorites
- Pay Bills
- Transfer
- Tickets
- Pay Anyone
- Statement
- Payees & Billers
- Debit Cards
- Change OTP
- Transaction History

did you know? Mark frequently performed Funds Transfer & Bill Payments as Favorite for easy access in future. Just add new Payee/Biller and press Favorite icon after making successful payment.

HOME FAVORITE QR SCAN ACCOUNTS MORE

You can also select Payday Finance from myABL hamburger menu.



Welcome MOHAMMED
Your last login was on 30 Jan 12:31 PM

Accounts +
Payments +
Credit Cards +
PAYDAY FINANCE
ATM/Debit Cards +
Offers +
Mutual Funds +
PFM +
Settings +
Mail Box +
Trends
Transaction History

myABL
Welcome MOHAMMED
Your last login was on | 30 Jan 12:31 PM

Account Summary

100%
Net Balance: PKR 492,154.93

Payments

- Pay Bills
- Funds Transfer
- Favorites
- Mutual Funds
- Tickets
- Donations

My Accounts

- Current & Savings PKR 492,154.93 >
- Credit Card No Card(s) >
- Term Deposits >
- Loans & Finances >

Quick Access

- Debit Cards
- Pay Anyone
- Transaction History
- Manage Payees & Billers
- View Account Statement
- Manage Accounts

Step2: Payday Finance widget will be opened. Click Apply Payday Finance.



Welcome MUMTAZ
Your last login was on | 30 Jan 12:20 PM



PAYDAY FINANCE

Apply Loan

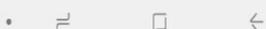


Back to Home

PAYDAY FINANCE



Apply Loan



Step 3: Loan Verification screen will be opened with the maximum loan amount available for loan.



PAYDAY FINANCE

Loan Verification



Amount Available for Loan
Rs. 21,700.00

Last Net Salary: Rs. Rs. 45,000.00

CONFIRM LOAN INFORMATION

Back to Home





Step 4: Click anywhere to select bank name for CF 1 to validate information. And press done button.

myABL

Welcome MOHAMMED
Your last login was on | 30 Jan 12:31 PM

PAYDAY FINANCE

CF-1

"I, Muhammad Anwar, undertake that the detail of my existing exposure from the "Entire Banking Sector" as on Thursday, January 30, 2020 is as under:"

*Kindly Select Bank Name to confirm your loan information given below.

Select Bank Name

Name of the Bank :

Type of Loan : CC

Approved Limit : 40,000

Outstanding Balance : 24,190

DONE CANCEL

Back to Home

PAYDAY FINANCE

CF-1

Undertaking

"I, SOHAIL AHMED, undertake that the detail of my existing exposure from the "Entire Banking Sector" as on Wednesday, March 4, 2020 is as under:"

*Kindly Select Bank Name to confirm your loan information given below.

Select Bank Name

Name of the Bank :

Type of Loan : CC

Approved Limit : 125,000

Outstanding Balance : 0

Maturity Date : 28:02:2021

Product : Credit Card - Consumer

DONE CANCEL

HOME FAVORITE QR SCAN ACCOUNTS MORE

Step 5: Select bank name and press done button.



PAYDAY FINANCE

ECIB Modification

Bank

Type Of Loan

CC

Approved Limit

40,000

Balance

24,190

Maturity Date

2018-10-31

Product

Credit Card - Consumer

DONE

CANCEL

- Advans Pakistan Microfi...
- Al Baraka Bank (Pakista...
- Allied Bank Limited
- Apna Microfinance Bank...
- Askari Bank Limited.
- Bank Alfalah Limited
- Bank Al-Habib Limited
- BankIslami Pakistan Lim...
- Citi Bank N.A
- Deutsche Bank A.G

Back to Home

Step 6: CF -1 undertaking screen will be opened. Press done button to proceed.



PAYDAY FINANCE

CF-1

"I, Muhammad Anwar, undertake that the detail of my existing exposure from the "Entire Banking Sector" as on Thursday, January 30, 2020 is as under."

*Kindly Select Bank Name to confirm your loan information given below.

Select Bank Name

Name of the Bank :	Advans Pakistan Microfinance Bank Limited
Type of Loan :	CC
Approved Limit :	40,000
Outstanding Balance :	24,190

DONE CANCEL

Back to Home

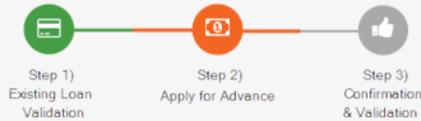


Step 7: Loan confirmation Screen will be enabled. Please enter Loan amount you want to avail and press apply button.



PAYDAY FINANCE

Loan Confirmation



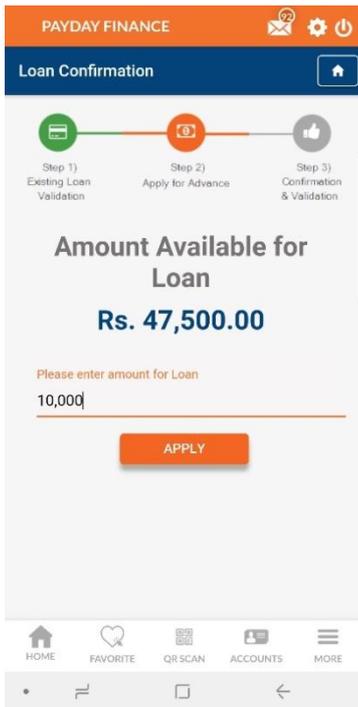
Amount Available for Loan
Rs. 21,700.00

Please enter amount for Loan

12,000

APPLY

Back to Home



Step 8: Check tick on Terms & Condition and Product Key Fact Statement. Press apply and generate OTP button to proceed.



PAYDAY FINANCE

Terms & Conditions and Product Key Fact Statement



Requested Amount

Rs. 12,000.00

Loan Service Charges + FED

Rs. 348.00

Terms and Conditions

Lender shall not be obligated to honor, in whole or in part, any transaction or instruction that:

- Is not in accordance with any term or condition of this Agreement
- The Lender has reason to believe may not be authorized by the Customer.
- The Lender has reason to believe involves funds or other property subject to a hold, dispute, restriction or legal process the Lender believe prevents the transaction or instruction.
- Would violate any applicable provision of any direction of the State Bank of Pakistan or any applicable law rule or regulation of any other federal or provincial government or regulatory authority

Back to Home





PAYDAY FINANCE

Terms & Conditions and Product Key Fact Statement

E. Other material information:	
What happens in case of death of borrower(s)?	In case of death of a borrower, ABL will contact your employer for recovery of the outstanding balance of your finance from your terminal benefits. Bank may also contact your legal heirs and family members for recovery of the outstanding amount.
What are the guarantor's obligations	Not applicable
What documents will be provided to you?	This is a 100% digital facility. SMS notification T&C's are to be emailed/ mail in application notification
Where you can get assistance and redress?	In case of any queries you may contact 24/7 Allied Phone Banking at 111-225-225 In case of any complaints you may write to complaint Management Division at the following addresses. complaint.management@abl.com

I Agree to the Terms & Conditions and Product Key Fact Statement.

APPLY & GENERATE OTP

Back to Home



Step 9: OTP will be sent on the registered mobile number. Enter OTP and press Confirm button to proceed.



PAYDAY FINANCE

Enter OTP and Confirm



Successful
6 digit OTP has been sent to your mobile number . OTP will be expired within 5 mins, expiry time is: 13:29:32

OK

Please Enter the OTP

CONFIRM

REGENERATE
OTP

Back to Home

Step 10: Loan has been successfully credited to customer account.

PAYDAY FINANCE

Loan Approved



Rs.12,000 has been credited into your account.

The total repayment of Rs.12,000 will automatically be settled with your next salary.

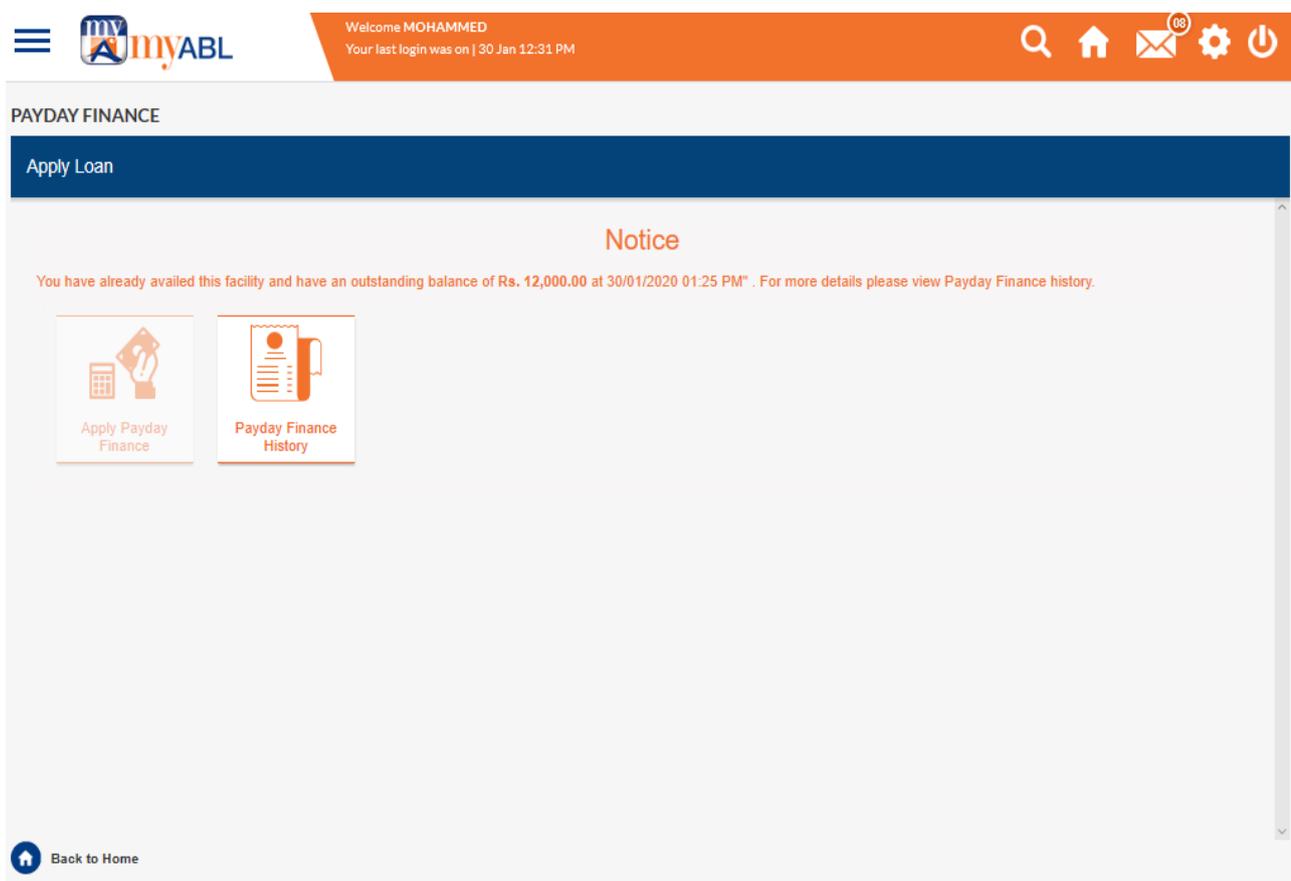
Thank You

DONE

Back to Home



Step 11: User can view his Payday Finance history on the payday Widget under “Payday Finance History”.





Loan History details are available to customer for his review.

The screenshot shows the myABL Payday Finance interface. At the top, there is a navigation bar with the myABL logo, a welcome message for MOHAMMED, and utility icons for search, home, notifications, settings, and power. Below the navigation bar, the page title is "PAYDAY FINANCE" and the sub-header is "Advance Summary". A table displays the following details:

Transaction Ref #	FT19192741691932
Advance Amount	PKR. 12,000.00
Total Service Charges + FED	PKR. 348.00
Recovered Amount	PKR. 0.00
Outstanding Amount	PKR. 12,000.00
Status	Outstanding
Advance Date	30/01/2020 01:25 PM
Overdue Charges	PKR. 0.00
Due Date	07/03/2020 12:00 AM

At the bottom left of the page, there is a "Back to Home" button with a home icon.

26. Customer Profile Update

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, my ABL customers can perform these activities without visiting any branch. Customers can utilize the following services directly from myABL.

1. Addition of new mailing Address
2. Updation of existing mailing address
3. Marking of Preferred Mailing Address

26.1 Addition of New Mailing Address:

Through this option, a new address can be added if it is not available in bank records. Following type of addresses can be added through myABL.

1. Permanent Residential Address (Only one address allowed)
2. Business Address (Only one address allowed)



- 3. Office Address (Only one address allowed)
- 4. Other Address (up to 5 addresses allowed)

Simply go to “Settings > View and Edit Profile” section in hamburger menu where all your address information will be displayed.

Web View:

The screenshot shows the myABL web interface. On the left is a sidebar menu with the following items: Accounts (+), Payments (+), Credit Cards (+), ATM/Debit Cards, PFM (+), Mutual Funds (+), Settings (-), Change OTP Option, Manage Accounts, View and Edit Profile (highlighted with a red box), and Limits. The main content area displays a dashboard with sections: Account Summary (a donut chart showing 91% and 9.0% with a net balance of PKR109,875,640.95), Payments (Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, Donations), My Spends (6.3%), My Accounts (Current & Savings: PKR109,875,640.95; Credit Card: No Card(s)), Quick Access (View Account Statement, Debit Cards, Pay Anyone), and Mini Statement (Select Account, 30 Jan IB-INTER-).

Mobile View:

The screenshot shows the myABL mobile interface. On the left is a sidebar menu with the following items: Accounts (+), Payments (+), Credit Cards (+), ATM/Debit Cards, PFM (+), Mutual Funds (+), Settings (-), Change OTP Option, Manage Accounts, View and Edit Profile (highlighted with a red box), Limits, Security Settings, and Change Preferred Mailing Address.



Below is the list of addresses for myABL customers that are being shown on My Profile page. For address categories other than “Other Address”, it will show only one address for each category however for “other address” category customers can have maximum of 5 addresses.

Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



My Profile



SHORT NAME

Last Login Time
19 May 2020 01:56:03 PM

Email

Phone Number
1234****010

My Mailing Addresses

Address Type	Address Details	
Present Residential Address	Building-75 Lahore 54001 ISLAMABAD SINDH PK	Edit
Permanent Residential Address	TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK	Edit
Business Address	Lo12 JT& 23456 BAGH BALOCHISTAN PK	Edit
Office Address	TEST TSW INFORMATION TECHNOLOGY GROUP 553300 NOT AVAILABLE NOT AVAILABLE PK	Edit
Other Address	TEST ADDRESS TEST ADDRESS 12345 ISLAMABAD ISLAMABAD PK	Edit
Other Address	mohsin street mohsin town 1145666 BHIMBER PUNJAB PK	Edit
Other Address	77& df Lahore& 553300 LAHORE PUNJAB PK	Edit
Other Address	sddqq erwrwrwr 34556 POONCH ISLAMABAD PK	Edit
Other Address	ewrwrwe werwetwt 23424 BHIMBER PUNJAB PK	Edit
Other Address 12313 ZHOB SINDH PK	Edit

[Add New Address](#) [Mark as Preferred Mailing Address](#)

[Back to Home](#)



Mobile View:

← My Profile   



SHORT NAME

Last Login Time
19 May 2020 01:56:03 PM

Email

Phone Number
1234****010

My Mailing Addresses

Address Type	Address Details	
Present Residential Address	Building-75 Lahore 54001 ISLAMABAD SINDH PK	Edit
Permanent Residential Address	TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK	Edit

[Add New Address](#)

[Mark as Preferred Mailing Address](#)

Press “Add New Address” to add any address of your choice. You will see the following screen for addition of new address. Please add all the required details, accept Terms & Conditions and press “Add Address” button.



Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



Add Address

Address Type

Please Select



Address Location

Please Select



H. #/St # Including Locality/Village

Nearest Land Mark

Town/Tehsil

Country

Please Select



Post/Zip code

Landline No

Email Address *

Mobile No *

* Note: Email address and Mobile No will not be used for myABL
Transaction alerts and OTP



I hereby acknowledge that the provided address details are accurate and represent a real place which is physically accessible by bank's representative or any postal service. I also understand that providing incorrect or incomplete address information to the bank may result in loss of communication from the bank including non-delivery of account statement and bank shall not be responsible for it in any circumstances and will consider the same as delivered.

میں اس بات کی تصدیق کرتا/کرتی ہوں کہ میرا کیا گیا پتہ درست ہے اور ایک حقیقی جگہ کی نشاندہی کرتا ہے جہاں بینک یا ڈاک سروس کا نمائندہ رسائی حاصل کر سکتا ہے۔ میں بخوبی سمجھتا ہوں کہ بینک کو غلط یا نامکمل پتہ بتانے کی صورت میں بینک کو مجھ سے رابطہ کرنے میں دشواری پیش آسکتی ہے بشمول اکاؤنٹ اسٹیٹمنٹ کے حصول کی عدم فراہمی، اور ایسی کسی صورت میں بینک ہرگز اس کا ذمہ دار نہ ہوگا اور اسے ایک مکمل ترسیل تصور کرے گا۔



Add Address



Cancel



Add Address

No need to visit your branch to update your new mailing address in bank record. Now you can provide your new mailing address, email, mobile and phone number for branch correspondence via myABL.

Please don't forget to set your new mailing address as preferred correspondence address on your desired account to receive e-statement, printed account statement, debit card etc. of the same account.



Mobile View:

← Add Address   

Address Type
Please Select 

Address Location
Please Select 

H. #/St # Including Locality/Village

Nearest Land Mark

Town/Tehsil

Country
Please Select 

Post/Zip code

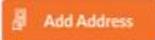
Phone No (for bank correspondence)

Email Address (for e-Statement and other bank correspondence but not for OTP)

Mobile No (for bank correspondence but not for OTP)

I hereby acknowledge that the provided address details are accurate and represent a real place which is physically accessible by bank's representative or any postal service. I also understand that providing incorrect or incomplete address information to the bank may result in loss of communication from the bank including non-delivery of printed account statement on my postal address or electronic statement of account on my email address and bank shall not be responsible for it in any circumstances and will consider the same as delivered.

میں اس بات کی تصدیق کرتا کرتی ہوں کہ مہیا کیا گیا پتہ درست ہے اور ایک حتمی جگہ کی نشاندہی کرتا ہے جہاں بینک یا ڈاک سروس کا نمائندہ رسائی حاصل کر سکتا ہے۔ میں بخوبی سمجھتا ہوں کہ بینک کو غلط یا نامکمل پتہ بتانے کی صورت میں بینک کو مجھ سے رابطہ کرنے میں دشواری پیش آسکتی ہے بشمول پرنٹ کردہ اکاؤنٹ اسٹیٹمنٹ کے حصول میں عدم فراہمی یا الیکٹرونک اکاؤنٹ اسٹیٹمنٹ کا دینے کے لیے ای میل پر موصول نہ ہونا، اور ایسی کسی صورت میں بینک ہرگز اس کا ذمہ دار نہ ہوگا اور اسے ایک مکمل ترسیل تصور کرے گا۔

 HOME  FAVORITE  ACCOUNTS  MORE

Once your address request is submitted, you will be shown a screen to confirm your address as shown below.

Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



Add Address

 You initiated a request to add new address. Please review details before you confirm!

Address Type
Present Residential Address

Address Location
Local

H. #/St # Including Locality/Village
Building-75

Nearest Land Mark
Allied Bank Lahore-1

Town/Tehsil
Lahore

City/District
ISLAMABAD

Province/Administrative Region
SINDH

Country
PAKISTAN

Post/Zip code
54000

Phone No
0418777300

Email
lahore@abl.co

Mobile No
12345678300



Mobile View:

← Add Address   

Address Type
Other Address

Address Location
Local

H. #/St # Including Locality/Village
123

Nearest Land Mark
Abc

Town/Tehsil
Lhr

City/District
LAHORE

Province/Administrative Region
PUNJAB

Country
PAKISTAN

Post/Zip code
54000

Phone No
042350000000

Email
A@b.com

Mobile No
03333333333

 Confirm  Cancel

 HOME  FAVORITE  ACCOUNTS  MORE

Press the confirm button once you have verified your changes. You will be taken to the One Time Verification code screen. Please enter your 6-digit OTP which you will receive on SMS or Email, as per your OTP settings.

 myABL Welcome SHEIKH
Your last login was on | 02 May 12:47 PM     

Add Address

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

***** 

[Resend Code](#)

Attempts Left
4

 Submit  Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Once your address is successfully added, the following confirmation screen will be shown to you.



Web View:

Add Address

✓ Address successfully added!
Reference Number PK0010001.C-3255459.PRINT.3

Below address has been successfully added on bank record.

Address Type
Other Address

Address
street 12, Bank, Wapda Town, LAHORE, PUNJAB, PAKISTAN

Phone No
11223344

Email
masooma.zaidi@abl.com

Mobile No
111155566

Note: A confirmation is also sent to your registered email address and mobile number



Go to Home



Mark as Preferred Mailing Address



My Profile

Mobile View:

← Add Address   

 You initiated a request to add new address. Please review details before you confirm!

Address Type
Present Residential Address

Address Location
Local

H. #/St # Including Locality/Village
B[redacted] or B

Nearest Land Mark
NOT AVAILABLE

Town/Tehsil
Lahore

City/District
LAHORE

Province/Administrative Region
PUNJAB

Country
PAKISTAN

Post/Zip code
[redacted]

Phone No
0418777773

Email
h[redacted]@il.com

Mobile No
03[redacted]4

 Confirm

 Cancel



HOME



FAVORITE



ACCOUNTS



MORE



26.2 Edit / Update of Mailing Address:

Any address available with the bank records can be edited now. Simply go to “Settings > View and Edit Profile” section in hamburger menu where all your address information will be displayed.

Web View:

The screenshot displays the myABL web interface. On the left is a sidebar menu with the following items: Accounts (+), Payments (+), Credit Cards (+), ATM/Debit Cards, PFM (+), Mutual Funds (+), Settings (-), Change OTP Option, Manage Accounts, View and Edit Profile (highlighted with a red box), and Limits. The main content area shows a dashboard with sections: Account Summary (a donut chart with 91% and 9.0% segments, and a Net Balance of PKR109,875,640.95), Payments (Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, Donations), My Spends (6.3%), My Accounts (Current & Savings: PKR109,875,640.95; Credit Card: No Card(s)), Quick Access (View Account Statement, Debit Cards, Pay Anyone), and Mini Statement (Select Account, 30 Jan IB-INTER-).

Mobile View:

The screenshot displays the myABL mobile interface. On the left is a sidebar menu with the following items: Accounts (+), Payments (+), Credit Cards (+), ATM/Debit Cards, PFM (+), Mutual Funds (+), Settings (-), Change OTP Option, Manage Accounts, View and Edit Profile (highlighted with a red box), Limits, Security Settings, and Change Preferred Mailing Address.



Below is the list of addresses for the user that are being shown on My Profile page. For address categories other than type "Other Address", it will show only one address for each category and for others, there can be as many added by user (5 Maximum).

Web View:

My Profile



SHORT NAME

Last Login Time
19 May 2020 01:56:03 PM

Email

Phone Number
1234****010

My Mailing Addresses

Address Type	Address Details	
Present Residential Address	Building-75 Lahore 54001 ISLAMABAD SINDH PK	Edit
Permanent Residential Address	TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK	Edit
Business Address	Lo12 JT& 23456 BAGH BALOCHISTAN PK	Edit
Office Address	TEST TSW INFORMATION TECHNOLOGY GROUP 553300 NOT AVAILABLE NOT AVAILABLE PK	Edit
Other Address	TEST ADDRESS TEST ADDRESS 12345 ISLAMABAD ISLAMABAD PK	Edit
Other Address	mohsin street mohsin town 1145666 BHIMBER PUNJAB PK	Edit
Other Address	77& df Lahore& 553300 LAHORE PUNJAB PK	Edit
Other Address	sddqq erwrwrwr 34556 POONCH ISLAMABAD PK	Edit
Other Address	ewrwrwe werwetwt 23424 BHIMBER PUNJAB PK	Edit
Other Address 12313 ZHOB SINDH PK	Edit

[Add New Address](#) [Mark as Preferred Mailing Address](#)

[Back to Home](#)



Mobile View:

← My Profile   



SHORT NAME

Last Login Time
19 May 2020 01:56:03 PM

Email

Phone Number
1234****010

My Mailing Addresses

Address Type	Address Details	
Present Residential Address	Building-75 Lahore 54001 ISLAMABAD SINDH PK	Edit
Permanent Residential Address	TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK	Edit

[Add New Address](#)

[Mark as Preferred Mailing Address](#)

 HOME  FAVORITE  ACCOUNTS  MORE

Press “Edit” button given against each address, to update any address information required. You will come to this screen. Update all the required details, accept Terms & Conditions and press “Update Address” button.



Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



Edit Address

Address Type

Present Residential Address

Address Location

Local

H. #/St # Including Locality/Village

Building-75

Nearest Land Mark

Allied Bank Lahore-1

Town/Tehsil

Lahore

City/District

ISLAMABAD

Province/Administrative Region

SINDH

Country

PAKISTAN

Post/Zip code

54001

Landline No

0418777300

Email Address *

lahore@abl.co

Mobile No *

12345678300

* Note: Email address and Mobile No will not be used for myABL Transaction alerts and OTP

I hereby acknowledge that the provided address details are accurate and represent a real place which is physically accessible by bank's representative or any postal service. I also understand that providing incorrect or incomplete address information to the bank may result in loss of communication from the bank including non-delivery of account statement and bank shall not be responsible for it in any circumstances and will consider the same as delivered.

میں اس بات کی تصدیق کرتا کرتی ہوں کہ مینا گیا یا پتہ درست ہے اور ایک حقیقی جگہ کی نشاندہی کرتا ہے جہاں بینک یا ڈاک سروس کا نمائندہ رسائی حاصل کر سکتا ہے۔ میں بخوبی سمجھتا ہوں کہ بینک کو غلط یا نامکمل پتہ بتانے کی صورت میں بینک کو مجھ سے رابطہ کرنے میں دشواری پیش آسکتی ہے بشمول اکاؤنٹ اسٹیٹمنٹ کے حصول کی عدم فراہمی، اور ایسی کسی صورت میں بینک ہرگز اس کا ذمہ دار نہ ہوگا اور اسے ایک مکمل ترسیل تصور کرے گا۔

Update Address

Cancel



Address Update

No need to visit your branch to update your new mailing address in bank record. Now you can provide your new mailing address, email, mobile and phone number for branch correspondence via myABL.

Please don't forget to set your new mailing address as preferred correspondence address on your desired account to receive e-statement, printed account statement, debit card etc. of the same account.



Mobile View:

← Edit Address   

Address Type
Present Residential Address ▼

Address Location
Local ▼

H. #/St # Including Locality/Village
Building-75

Nearest Land Mark
Allied Bank Lahore-1

Town/Tehsil
Lahore

City/District
ISLAMABAD ▼

Province/Administrative Region
SINDH ▼

Country
PAKISTAN ▼

Post/Zip code
54001

Landline No
0418777300

Email Address *

lahore@abl.co

Mobile No *

12345678300

* Note: Email address and Mobile No will not be used for myABL Transaction alerts and OTP

I hereby acknowledge that the provided address details are accurate and represent a real place which is physically accessible by bank's representative or any postal service. I also understand that providing incorrect or incomplete address information to the bank may result in loss of communication from the bank including non-delivery of account statement and bank shall not be responsible for it in any circumstances and will consider the same as delivered.

میں اس بات کی تصدیق کرتا/کرتی ہوں کہ مہیا کیا گیا پتہ درست ہے اور ایک حقیقی جگہ کی نشاندہی کرتا ہے جہاں بینک یا ڈاک سروس کا نمائندہ رسائی حاصل کر سکتا ہے۔ میں بخوبی سمجھتا ہوں کہ بینک کو غلط یا نامکمل پتہ بتانے کی صورت میں بینک کو مجھ سے رابطہ کرنے میں دشواری پیش آسکتی ہے بشمول اکاؤنٹ اسٹیٹمنٹ کے حصول کی عدم فراہمی، اور ایسی کسی صورت میں بینک ہرگز اس کا ذمہ دار نہ ہوگا اور اسے ایک مکمل ترسیل تصور کرے گا۔

 Update Address  Cancel

 HOME  FAVORITE  ACCOUNTS  MORE

Confirmation screen will be shown.



Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



Edit Address

i You initiated a request to Edit address. Please review details before you confirm!

Address Type
Present Residential Address

Address Location
Local

H. #/St # Including Locality/Village
Building-75

Nearest Land Mark
Allied Bank Lahore-1

Town/Tehsil
Lahore

City/District
ISLAMABAD

Province/Administrative Region
SINDH

Country
PAKISTAN

Post/Zip code
54001

Phone No
0418777300

Email
lahore@abl.co

Mobile No
123456783000

Confirm Cancel

Mobile View:

← Edit Address

i You initiated a request to Edit address. Please review details before you confirm!

Address Type
Present Residential Address

Address Location
Local

H. #/St # Including Locality/Village
Building-75

Nearest Land Mark
Allied Bank Lahore-1

Town/Tehsil
Lahore

City/District
ISLAMABAD

Province/Administrative Region
SINDH

Country
PAKISTAN

Post/Zip code
54001

Phone No
0418777300

Email
lahore@abl.co

Mobile No
123456783000

Confirm Cancel





Press Update Address button and reach to the OTP screen. Enter 6-digit OTP number that you will receive on SMS or Email.

myABL

Welcome SHEIKH
Your last login was on | 02 May 12:47 PM

Edit Address

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

[Resend Code](#)

Attempts Left
4

[Submit](#) [Cancel](#)

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Your address will be successfully updated. Following success screen will be shown.

Web View:

myABL

Welcome TEST
Your last login was on | 19 May 01:56 PM

Edit Address

Address successfully Updated. A notification Email/SMS has been sent on your registered email address and mobile number.

Below address has been updated successfully on bank record.

Address Type
Present Residential Address

Address
Building-75, Allied Bank Lahore-1, Lahore, ISLAMABAD, SINDH, PAKISTAN

Phone No
0418777300

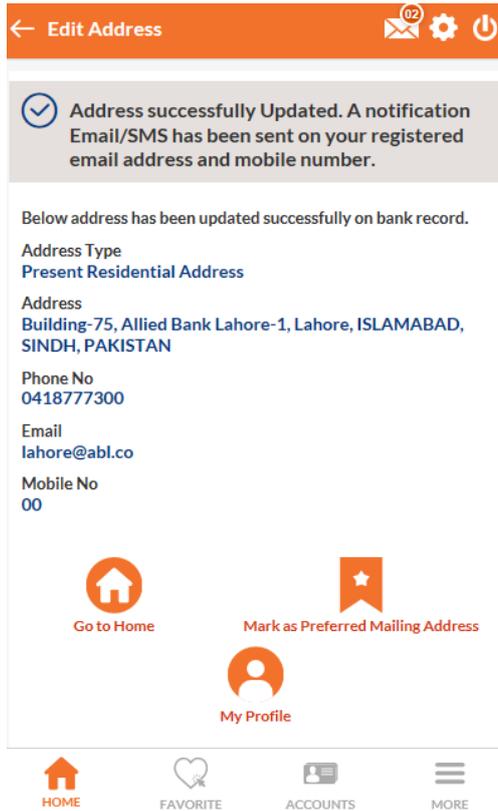
Email
lahore@abl.co

Mobile No
00

[Go to Home](#) [Mark as Preferred Mailing Address](#) [My Profile](#)



Mobile View:



26.3 Change Preferred Mailing Address:

There are many addresses already added by the customer. You can mark one or change the already marked Correspondence Address by going into “Settings > Change Preferred Mailing Address” section in hamburger menu.

You can also do it by getting into “Settings > View & Edit Profile” section in hamburger menu and press “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.



Web View:

The screenshot shows the myABL web interface. The top navigation bar includes the myABL logo and the user's name 'SHEIKH' with a welcome message and login time. The main content area is divided into several sections: Account Summary (showing a 100% net balance of PKR371.13), Payments (with icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations), My Spends (with a 'View My Spends' link), My Accounts (listing Current & Savings, Credit Card, Term Deposits, and Loans & Finances), Quick Access (with icons for Debit Cards, Pay Anyone, Transaction History, Manage Payees & Billers, View Account Statement, and Manage Accounts), and Mini Statement (showing a list of transactions for account 0665001000). A left sidebar contains various settings and account management options, with 'Change Preferred Mailing Address' highlighted in a red box.

Mobile View:

The screenshot shows the myABL mobile app interface. The top navigation bar includes the myABL logo and the user's name 'SHEIKH' with a welcome message and login time. The main content area is divided into several sections: Account Summary (showing a 100% net balance of PKR371.13), Payments (with icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations), My Spends (with a 'View My Spends' link), My Accounts (listing Current & Savings, Credit Card, Term Deposits, and Loans & Finances), Quick Access (with icons for Debit Cards, Pay Anyone, Transaction History, Manage Payees & Billers, View Account Statement, and Manage Accounts), and Mini Statement (showing a list of transactions for account 0665001000). A left sidebar contains various settings and account management options, with 'Change Preferred Mailing Address' highlighted in a red box.

Below is the list of addresses for the user that are being shown on View & Edit Profile page. For address categories other than type "Other Address", it will show only one address for each category and for others, there can be as many added by user (5 Maximum).

Press "Mark as Preferred Mailing Address" button and proceed.



Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



My Profile



SHORT NAME

Last Login Time
19 May 2020 01:56:03 PM

Email

Phone Number
1234****010

My Mailing Addresses

Address Type	Address Details	
Present Residential Address	Building-75 Lahore 54001 ISLAMABAD SINDH PK	Edit
Permanent Residential Address	TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK	Edit
Business Address	Lo12 JT& 23456 BAGH BALOCHISTAN PK	Edit
Office Address	TEST TSW INFORMATION TECHNOLOGY GROUP 553300 NOT AVAILABLE NOT AVAILABLE PK	Edit
Other Address	TEST ADDRESS TEST ADDRESS 12345 ISLAMABAD ISLAMABAD PK	Edit
Other Address	mohsin street mohsin town 1145666 BHIMBER PUNJAB PK	Edit
Other Address	77& df Lahore& 553300 LAHORE PUNJAB PK	Edit
Other Address	sddqq erwrwrwr 34556 POONCH ISLAMABAD PK	Edit
Other Address	ewrwrwe werwetwt 23424 BHIMBER PUNJAB PK	Edit
Other Address 12313 ZHOB SINDH PK	Edit

Add New Address Mark as Preferred Mailing Address

Back to Home



Mobile View:

← My Profile   



SHORT NAME

Last Login Time
19 May 2020 01:56:03 PM

Email

Phone Number
1234****010

My Mailing Addresses

Address Type	Address Details	
Present Residential Address	Building-75 Lahore 54001 ISLAMABAD SINDH PK	
Permanent Residential Address	TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK	





 HOME  FAVORITE  ACCOUNTS  MORE

You will come to this screen. Select the address of your choice to be marked as Correspondence address in bank records and press save button.



Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



Change Preferred Mailing Address

Select Account
03640010006525770027

Address Type	Address Details	Preferred Correspondence Address
Present Residential Address	Building-75 Lahore 54001 ISLAMABAD SINDH PK	<input checked="" type="radio"/>
Permanent Residential Address	TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK	<input type="radio"/>
Business Address	Lo12 JT& 23456 BAGH BALOCHISTAN PK	<input type="radio"/>
Office Address	TEST TSW INFORMATION TECHNOLOGY GROUP 553300 NOT AVAILABLE NOT AVAILABLE PK	<input type="radio"/>
Other Address	TEST ADDRESS TEST ADDRESS 12345 ISLAMABAD ISLAMABAD PK	<input type="radio"/>
Other Address	mohsin street mohsin town 1145666 BHIMBER PUNJAB PK	<input type="radio"/>
Other Address	77& df Lahore& 553300 LAHORE PUNJAB PK	<input type="radio"/>
Other Address	sddqq erwrwrwr 34556 POONCH ISLAMABAD PK	<input type="radio"/>
Other Address	ewrwrwe werwetwt 23424 BHIMBER PUNJAB PK	<input type="radio"/>
Other Address 12313 ZHOB SINDH PK	<input type="radio"/>

Mobile View:

Select Account
03640010006525770027

Address Type	Address Details	Preferred
Present Residential Address	Building-75 Lahore 54001 ISLAMABAD SINDH PK	<input type="radio"/>
Permanent Residential Address	TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK	<input type="radio"/>
Business Address	Lo12 JT& 23456 BAGH BALOCHISTAN PK	<input checked="" type="radio"/>
Office Address	TEST TSW INFORMATION TECHNOLOGY GROUP 553300 NOT AVAILABLE NOT AVAILABLE PK	<input type="radio"/>



Following confirmation screen will be displayed. Accept Terms & Conditions and press confirm button.

Web View:

Welcome TEST
Your last login was on | 19 May 01:56 PM

Change Preferred Mailing Address

You are about to update your preferred correspondence address for your account number:
03640010006525770027

New Mailing Address will be:
Address Type
Present Residential Address
Address
Building-75 Lahore 54001 ISLAMABAD SINDH PK
Phone No
0418777300
Email
lahore@abl.co
Mobile No
00

I hereby acknowledge that the provided address details are accurate and represent a real place which is physically accessible by bank's representative or any postal service. I also understand that providing incorrect or incomplete address information to the bank may result in loss of communication from the bank including non-delivery of account statement and bank shall not be responsible for it in any circumstances and will consider the same as delivered.

میں اس بات کی تصدیق کرتا/کرتی ہوں کہ مہیا کیا گیا پتہ درست ہے اور ایک حقیقی جگہ کی نشاندہی کرتا ہے جہاں بینک یا ڈاک سروس کا نمائندہ رسائی حاصل کر سکتا ہے۔ میں بخوبی سمجھتا ہوں کہ بینک کو غلط یا نامکمل پتہ بتانے کی صورت میں بینک کو مجھ سے رابطہ کرنے میں دشواری پیش آسکتی ہے بشمول اکاؤنٹ اسٹیٹمنٹ کے حصول کی عدم فراہمی، اور ایسی کسی صورت میں بینک ہرگز اس کا ذمہ دار نہ ہوگا اور اسے ایک مکمل ترسیل تصور کرے گا۔

Confirm Cancel

Mobile View:

Change Preferred Mailing Address

You are about to update your preferred correspondence address for your account number:
03640010006525770027

New Mailing Address will be:
Address Type
Present Residential Address
Address
Building-75 Lahore 54001 ISLAMABAD SINDH PK
Phone No
0418777300
Email
lahore@abl.co
Mobile No
00

I hereby acknowledge that the provided address details are accurate and represent a real place which is physically accessible by bank's representative or any postal service. I also understand that providing incorrect or incomplete address information to the bank may result in loss of communication from the bank including non-delivery of account statement and bank shall not be responsible for it in any circumstances and will consider the same as delivered.

میں اس بات کی تصدیق کرتا/کرتی ہوں کہ مہیا کیا گیا پتہ درست ہے اور ایک حقیقی جگہ کی نشاندہی کرتا ہے جہاں بینک یا ڈاک سروس کا نمائندہ رسائی حاصل کر سکتا ہے۔ میں بخوبی سمجھتا ہوں کہ بینک کو غلط یا نامکمل پتہ بتانے کی صورت میں بینک کو مجھ سے رابطہ کرنے میں دشواری پیش آسکتی ہے بشمول اکاؤنٹ اسٹیٹمنٹ کے حصول کی عدم فراہمی، اور ایسی کسی صورت میں بینک ہرگز اس کا ذمہ دار نہ ہوگا اور اسے ایک مکمل ترسیل تصور کرے گا۔

Confirm Cancel





Enter 6-digit OTP number that you will receive on SMS or Email.



Welcome SHEIKH
Your last login was on | 02 Jun 04:34 PM



Change Preferred Mailing Address

One Time Verification

A verification code has been sent to your registered email or mobile number. Please enter that code below to complete the process

Enter One Time PIN (OTP)

Resend Code
Attempts Left
4

Submit

Cancel

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Your preferred mailing address will be successfully changed. Following success screen will be shown.

Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



Change Preferred Mailing Address



Preferred Mailing Address Changed Successfully. A notification Email/SMS has been sent on your registered email address and mobile number.

Mentioned address has been set as preferred Correspondance Address for Account# 03640010006525770027

Address Type
Permanent Residential Address

Address
TEST ADDRESS& RASHEED COLONY SARGODHA 12356 BHIMBER PUNJAB PK

Phone No
12345678010

Email
M@HOTMAIL.com

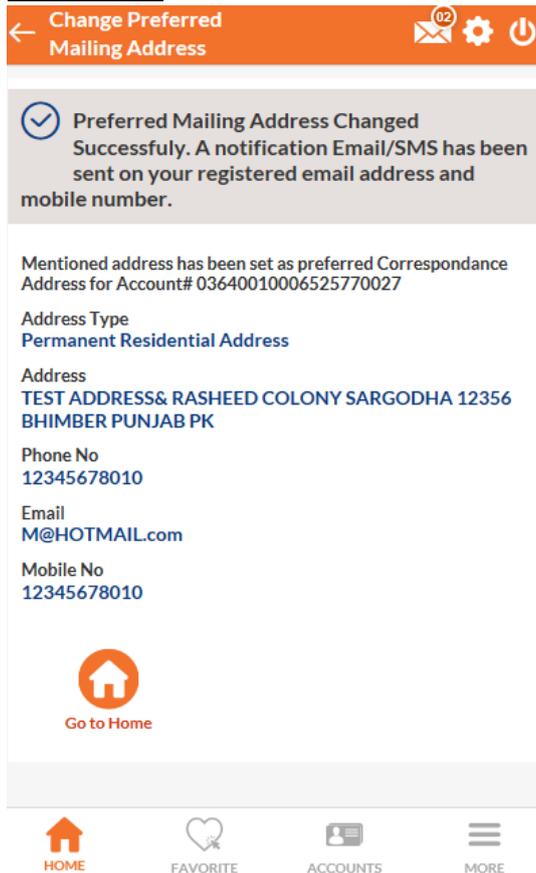
Mobile No
12345678010



Go to Home



Mobile View:



27. My PFM (Personal Finance Management)

My 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 provides you 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.

On dashboard screen of myABL, spend analysis graphs and charts provides an insightful view into your spending habits.



Web View:

Web View Dashboard Screenshot:

- Header:** myABL logo, user name TEST, last login on 10 Apr 02:07 PM, search, home, notifications (70), settings, and power icons.
- Account Summary:** Donut chart showing 0.02% and 100%. Net Balance: PKR 100,541,286.99.
- Payments:** Grid of icons for Pay Bills, Funds Transfer, Favorites, Mutual Funds, Tickets, and Donations.
- My Spends:** Donut chart showing categories: Bills & Utilities (13%), Loan Installment (0.01%), House Rent (13%), Shopping (20%), Entertainment (20%), Fuel & Maintenance (33%), Grocery, and Work & Travel. Includes a 'Last 3 Months' filter and 'View My Spends' link.
- My Accounts:** List of account types: Current & Savings (PKR 100,541,286.99), Credit Card (No Card(s)), Term Deposits, and Loans & Finances.
- Quick Access:** Grid of icons for Debit Cards, Pay Anyone, Transaction History, Manage Payees & Billers, View Account Statement, and Manage Accounts.
- Mini Statement:** Select Account dropdown (07220010000202850013) and 'No items to display!' message.

Mobile View:

Mobile View Dashboard Screenshot:

- Header:** myABL logo, notifications (20), settings, and power icons.
- Account Summary:** Large donut chart showing 100%. Net Balance: PKR371.13.
- Quick Actions:** Grid of icons for Favorites, Pay Bills, Transfer, Tickets, Pay Anyone, Statement, Payees & Billers, Debit Cards, Change OTP, and Transaction History.
- My Spends:** Donut chart showing categories: Uncategorized (56%), Credit Card (43%), Parental Expense (0.58%), and Personal (0.00%). Includes a 'Last 1 Month' filter.
- Bottom Navigation:** HOME, FAVORITE, ACCOUNTS, MORE.



My PFM section has the following options which can be accessed through myABL's hamburger menu.

- My Trends
- My Spends
 - View Transactions
 - Manage Categories
- My Budget

Web View:

The screenshot shows the myABL web interface. On the left, a hamburger menu is open, displaying a list of options. The 'My PFM' option is highlighted with a red box, and its sub-menu is expanded, showing 'My Trends', 'My Spends', 'View Transactions', 'Manage Categories', and 'My Budget'. The main content area displays account information, including a 'Net Balance: PKR371.13' and various transaction categories like 'Pay Bills', 'Funds Transfer', 'Favorites', 'Online Shopping', 'Tickets', and 'Donations'. A 'Mini Statement' table is visible at the bottom right.

Mini Statement	
Select Account	066500100
30 Apr	IB-INTER-BR FT
30 Apr	ONLINECASHDEPO
22 Apr	IB-INTER-BR FT
22 Apr	IB-BILL PAYMENT
20 Apr	IB-INTERBANK FT
20 Apr	IB-BILL PAYMENT
17 Apr	IB-INTER-BR FT
17 Apr	IB-INTERBANK FT

Mobile View:

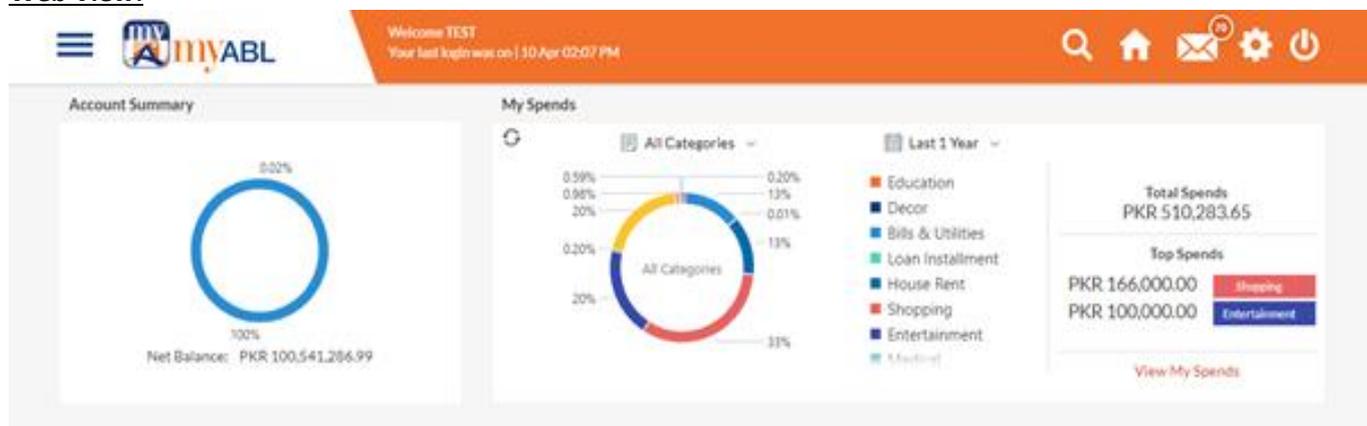
The screenshot shows the myABL mobile interface. The hamburger menu is open, and the 'My PFM' option is highlighted with a red box. The sub-menu is expanded, showing 'My Trends', 'My Spends', 'View Transactions', 'Manage Categories', and 'My Budget'. The mobile interface is designed for vertical scrolling and touch navigation.



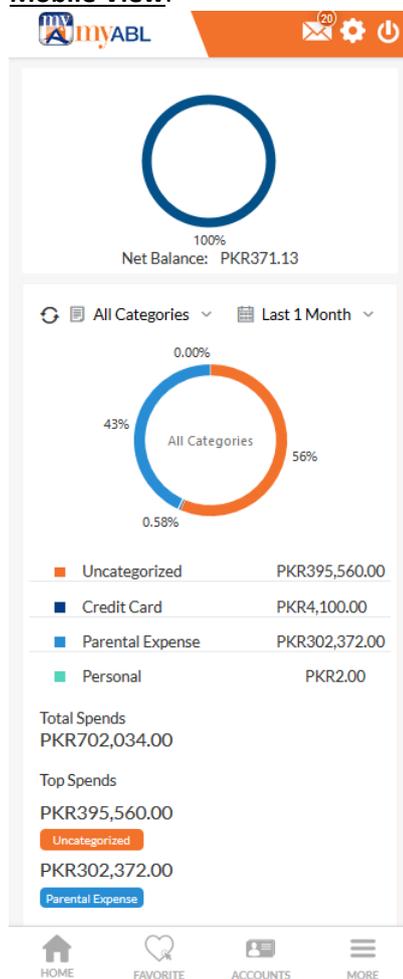
27.1 My Trends:

The Trend Dashboard is divided into different sections, and displays the summary of all the current and savings accounts as well as My Spends. In My Spends section, you can view all the spends up to last 3 years based on all categories or choosing a specific category.

Web View:



Mobile View:





27.2 My Spends:

My Spends 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 areas of this section discussed as following:

27.2.1 Manage Categories

27.2.2 View Transactions

27.2.1 Manage Categories:

The system defines 12 categories and sub categories to which customer will assign them to transactions when required. In addition to the existing default categories and sub categories (created by the system), users can also create new categories and subcategories. They can create new categories from the My Spends screen as well as by clicking the Manage Categories link in hamburger menu.

There are two actions that could be performed while managing categories.

1. Add Category
2. Edit Category

1. Add Category

Set up your own categories to define your expenses as per your wish. Watch out the categories to understand where are you spending the most. Press Manage my Categories to add or edit a category.



Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



My Spends

Refine Your Results Category & Sub Category All Accounts Last 1 Month

Date	Category & Sub Category	Transaction	Amount	Action
07 May 2020	Grossery	IB Util Bill Payment 968889 0010006525770010	PKR500.00	
05 May 2020	Uncategorized	ATM Cash Withdrawal 322200 0010006525770010	PKR1,000.00	
05 May 2020	Uncategorized	Cash Withdrawal Charges AC-PKR1446400010528 0010006525770010	PKR18.75	
05 May 2020	Uncategorized	IB Inter-Bank FT 681182 0010006525770010	PKR4,000.00	
04 May 2020	Uncategorized	IB Util Bill Payment 500720 0010006525770010	PKR400.00	
04 May 2020	Uncategorized	IB Util Bill Payment 500928 0010006525770010	PKR1,993.27	

Page 1 of 1 (1-6 of 6 items) 1

Manage My Categories

Set My Budget

Mobile View:

← My Spends

Apply filter to view your transactions

22
Apr 20

Uncategorized

IB Inter Branch FT 002713
0010001124090017

PKR1.00

22
Apr 20

Uncategorized

IB Util Bill Payment 396243
0010001124090017

PKR1.00

20
Apr 20

Uncategorized

IB Inter-Bank FT 142841
0010001124090017

PKR4,000.00

1

Manage My Categories



Following screen will be shown. Press Add button to add a new category and its sub-category that is optional.

Web View:

Welcome TEST
Your last login was on | 10 Apr 02:07 PM

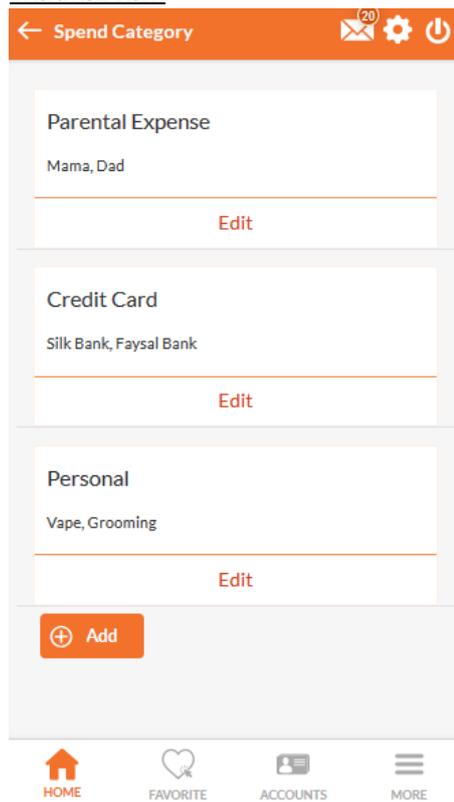
myABL

Track your spending based on your transactions.
Set up your own categories to define your expenses as per your wish.
Watch out! the categories to understand where are you spending the most.

Category	Sub Category	Action
Grocery	Kitchen Expense, Maintenance, Utility, my medical expanse	<input type="checkbox"/>
Medical	Kids Health Expense, Parents Health, Exercrise, Test	<input type="checkbox"/>
Fuel & Maintenance	Wash, Fuel, Checking, Oil	<input type="checkbox"/>
Loan Installment	Party, Home, office	<input type="checkbox"/>
Entertainment		<input type="checkbox"/>
Work & Travel	Official Meetings, Official Trainings, Travelling	<input type="checkbox"/>
Education		<input type="checkbox"/>
Shopping		<input type="checkbox"/>
Decor		<input type="checkbox"/>
Bills & Utilities		<input type="checkbox"/>
House Rent		<input type="checkbox"/>
Eatout	Lunch, Dinner, Test	<input type="checkbox"/>



Mobile View:



Pressing add button will show this following screen. Enter details and press save button to save this category.



Web View:



Welcome TEST
Your last login was on | 10 Apr 02:07 PM



Spend Category

Category	Sub Category	Action
Grocery	Kitchen Expense, Maintenance, Utility, my medical expense	
Medical	Kids Health Expense, Parents Health, Exercise, Test	
Fuel & Maintenance	Wash, Fuel, Checking, Oil	
Loan Installment	Party, Home, office	
Entertainment		
Work & Travel	Official Meetings, Office	
Education		
Shopping		
Decor		
Bills & Utilities		
House Rent		
Eatout	Lunch, Dinner, Test	

Track your spending based on your transactions.
Set up your own categories to define your expenses as per your wish.
Watch out the categories to understand where are you spending the most.

Add Category ✕

Category Name
Home

Sub Category Name 🗑️ +
Decor

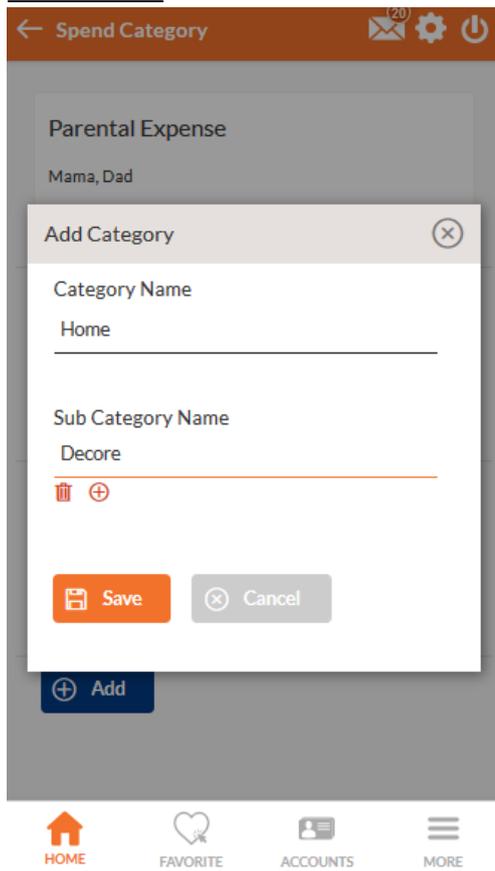
Save Cancel

Add

Back to Home



Mobile View:



2. Edit Category:

You can also edit already defined category and its sub-category by clicking action button given in front of each category.



Web View:



Welcome TEST
Your last login was on | 10 Apr 02:07 PM



Manage My Categories

Category	Sub Category	Action
Grocery	Kitchen Expense, Maintenance, Utility, my medical expense	<input checked="" type="checkbox"/>
Medical	Kids Health Expense, Parents Health, Exercise, Test	<input checked="" type="checkbox"/>
Fuel & Maintenance	Wash, Fuel, Checking, Oil	<input checked="" type="checkbox"/>
Loan Installment	Party, Home, office	<input checked="" type="checkbox"/>
Entertainment		<input checked="" type="checkbox"/>
Work & Travel	Official Meetings, Official Trainings, Travelling	<input checked="" type="checkbox"/>
Education		<input checked="" type="checkbox"/>
Shopping		<input checked="" type="checkbox"/>
Decor		<input checked="" type="checkbox"/>
Bills & Utilities		<input checked="" type="checkbox"/>
House Rent		<input checked="" type="checkbox"/>
Eatout	Lunch, Dinner, Test	<input checked="" type="checkbox"/>

Track your spending based on your transactions.

Set up your own categories to define your expenses as per your wish.

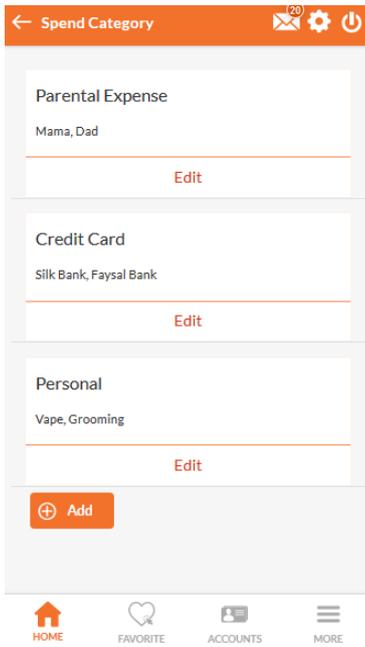
Watch out the categories to understand where are you spending the most.

Add

Back to Home



Mobile View:



Following screen will be shown. Enter required details that you wish to change and press save button.



Web View:



Welcome TEST
Your last login was on | 10 Apr 02:07 PM



Spend Category

Category	Sub Category	Action
Grocery	Kitchen Expense, Maintenance, Utility, my medical expense	
Medical	Kids Health Expense, Parents Health, Excercise, Test	
Fuel & Maintenance	Wash, Fuel, Checking, Oil	
Loan Installment	Party, Home, office	
Entertainment		
Work & Travel	Official Meetings, Office	
Education		
Shopping		
Decor		
Bills & Utilities		
House Rent		
Eatout	Lunch, Dinner, Test	

Track your spending based on your transactions.
Set up your own categories to define your expenses as per your wish.
Watch out the categories to understand where are you spending the most.

Edit Category

Category Name
Grocery

Sub Category Name
Kitchen Expense

Sub Category Name
Maintenance

Sub Category Name
Utility

Sub Category Name
my medical expense

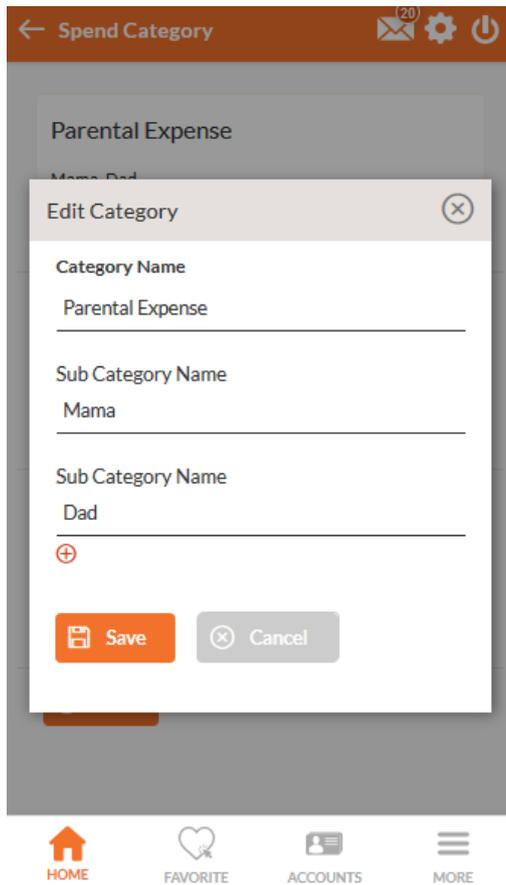
Save Cancel

Add

Back to Home



Mobile View:



27.2.2 View Transactions:

The system defines categories and sub categories to which customer will assigned them to transactions. When you open View Transaction, you will see all the expense done from current month to last 3 years. By default, all the transactions would be shown as “Uncategorized”.



Web View:



Welcome TEST
Your last login was on | 19 May 01:56 PM



My Spends

Refine Your Results Category & Sub Category All Accounts Last 1 Month Refresh

Date	Category & Sub Category	Transaction	Amount	Action
07 May 2020	Grossery	IB Util Bill Payment 968889 0010006525770010	PKR500.00	
05 May 2020	Uncategorized	ATM Cash Withdrawal 322200 0010006525770010	PKR1,000.00	
05 May 2020	Uncategorized	Cash Withdrawal Charges AC-PKR1446400010528 0010006525770010	PKR18.75	
05 May 2020	Uncategorized	IB Inter-Bank FT 681182 0010006525770010	PKR4,000.00	
04 May 2020	Uncategorized	IB Util Bill Payment 500720 0010006525770010	PKR400.00	
04 May 2020	Uncategorized	IB Util Bill Payment 500928 0010006525770010	PKR1,993.27	

Page 1 of 1 (1-6 of 6 items) Navigation icons

[Manage My Categories](#) [Set My Budget](#)

Mobile View:

← My Spends Navigation icons

Apply filter to view your transactions Filter icon

22
Apr 20

Uncategorized

IB Inter Branch FT 002713
0010001124090017

PKR1.00

22
Apr 20

Uncategorized

IB Util Bill Payment 396243
0010001124090017

PKR1.00

20
Apr 20

Uncategorized

IB Inter-Bank FT 142841
0010001124090017

PKR4,000.00

Navigation icons

[Manage My Categories](#)



Basically, two actions could be performed in View Transactions area.

1. Assign/Change Transaction Category
2. Split Transactions

1. Assign/Change Transaction Category

User can assign/change categories to the transactions by clicking Action button given in front of each transaction.

Web View:

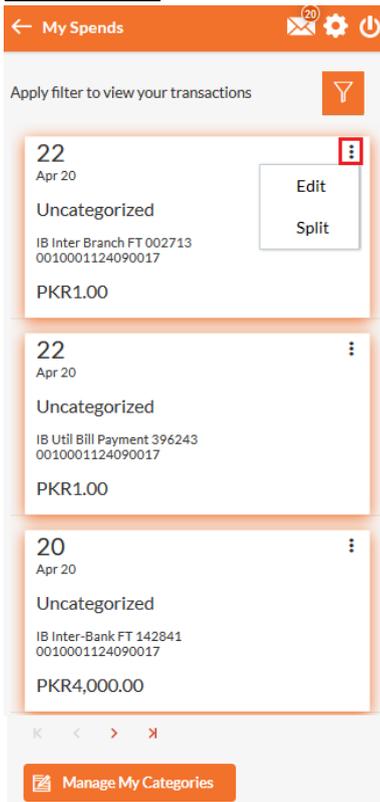
The screenshot shows the 'My Spends' section of the myABL web application. The header includes the myABL logo, a user greeting 'Welcome TEST', and the login time 'Your last login was on | 19 May 01:56 PM'. There are navigation icons for search, home, notifications (02), settings, and power. Below the header, there are filters for 'Refine Your Results', 'Category & Sub Category', 'All Accounts', and 'Last 1 Month'. The main content is a table of transactions with columns for Date, Category & Sub Category, Transaction, Amount, and Action. The first transaction is highlighted with a red box around the Action button.

Date	Category & Sub Category	Transaction	Amount	Action
07 May 2020	Grossery	IB Util Bill Payment 968889 0010006525770010	PKR500.00	<input checked="" type="checkbox"/>
05 May 2020	Uncategorized	ATM Cash Withdrawal 322200 0010006525770010	PKR1,000.00	<input type="checkbox"/>
05 May 2020	Uncategorized	Cash Withdrawal Charges AC-PKR1446400010528 0010006525770010	PKR18.75	<input type="checkbox"/>
05 May 2020	Uncategorized	IB Inter-Bank FT 681182 0010006525770010	PKR4,000.00	<input type="checkbox"/>
04 May 2020	Uncategorized	IB Util Bill Payment 500720 0010006525770010	PKR400.00	<input type="checkbox"/>
04 May 2020	Uncategorized	IB Util Bill Payment 500928 0010006525770010	PKR1,993.27	<input type="checkbox"/>

Page 1 of 1 (1-6 of 6 items) | K < 1 > X

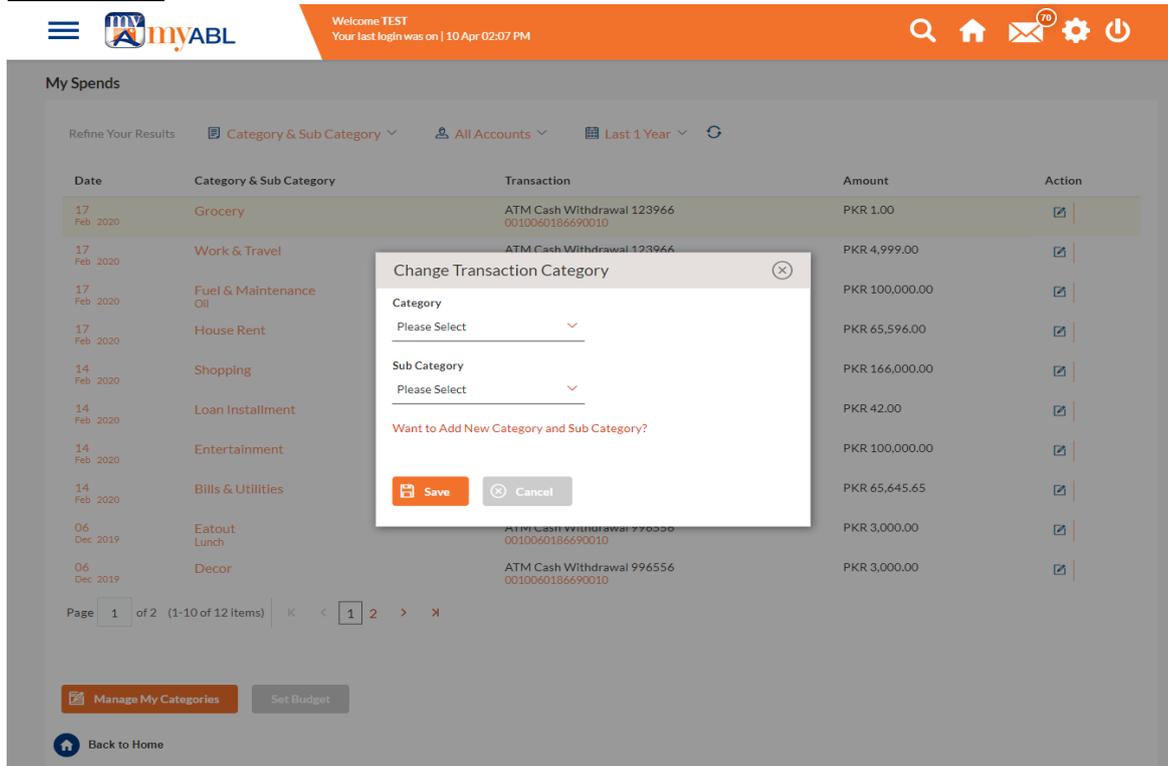


Mobile View:



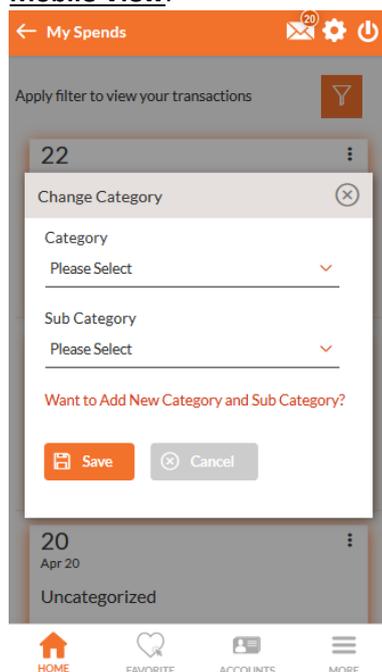
On clicking action button, following screen will be shown.

Web View:





Mobile View:



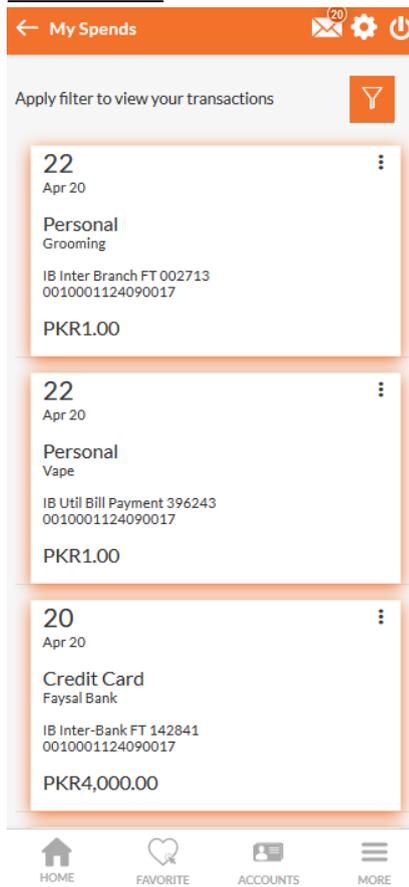
Select a Category and Sub Category for all the transaction(s) and save them. After categorizing the transactions, View Spends screen will be shown as following.

Web View:

Date	Category & Sub Category	Transaction	Amount	Action
17 Feb 2020	Grocery	ATM Cash Withdrawal 123966 0010060186690010	PKR 1.00	✎
17 Feb 2020	Work & Travel	ATM Cash Withdrawal 123966 0010060186690010	PKR 4,999.00	✎
17 Feb 2020	Fuel & Maintenance Oil	Transfer 0300 0010060186690010	PKR 100,000.00	✎
17 Feb 2020	House Rent	Transfer 0300 0010060186690010	PKR 65,596.00	✎
14 Feb 2020	Shopping	Transfer 0300 0010060186690010	PKR 166,000.00	✎
14 Feb 2020	Loan Installment	Transfer 0300 0010060186690010	PKR 42.00	✎
14 Feb 2020	Entertainment	1LINK Inter-Bank FT 006727 0010060186690010	PKR 100,000.00	✎
14 Feb 2020	Bills & Utilities	1LINK Inter-Bank FT 006727 0010060186690010	PKR 65,645.65	✎
06 Dec 2019	Eatout Lunch	ATM Cash Withdrawal 996556 0010060186690010	PKR 3,000.00	✎
06 Dec 2019	Decor	ATM Cash Withdrawal 996556 0010060186690010	PKR 3,000.00	✎



Mobile View:



The user shall be able to re-categorize the assignment of transactions to any categories or sub categories of his choice by following the same above process.

2. Split Transaction Category

Further, user can also split a transaction category he has done into two or more sub transaction categories by clicking Action button given in front of each transaction.



Web View:



Welcome SHEIKH
Your last login was on | 02 May 02:52 PM



My Spends

Refine Your Results Category & Sub Category All Accounts Last 1 Month Refresh

Date	Category & Sub Category	Transaction	Amount	Action
22 Apr 2020	Uncategorized	IB Inter Branch FT 002713 00 [REDACTED] 017	PKR [REDACTED]	Edit Split
22 Apr 2020	Uncategorized	IB Util Bill Payment 396243 00: [REDACTED] 17	PKR [REDACTED]	Edit Split
20 Apr 2020	Uncategorized	IB Inter-Bank FT 142841 001 [REDACTED] 17	PKR [REDACTED]	Edit Split
20 Apr 2020	Uncategorized	IB Util Bill Payment 142748 00: [REDACTED] 17	PKR [REDACTED]	Edit Split
17 Apr 2020	Uncategorized	IB Inter-Bank FT 926166 001 [REDACTED] 17	PKR [REDACTED].00	Edit Split
17 Apr 2020	Uncategorized	SALARY null 00 [REDACTED] 017	PKR [REDACTED]	Edit Split
17 Apr 2020	Uncategorized	IB Inter Branch FT 943156 001 [REDACTED] 17	PKR [REDACTED]	Edit Split
16 Apr 2020	Uncategorized	BONUS null 001 [REDACTED] 17	PKR [REDACTED]	Edit Split
16 Apr 2020	Uncategorized	IB Inter-Bank FT 838149 001 [REDACTED] 17	PKR [REDACTED].00	Edit Split
15 Apr 2020	Uncategorized	1LINK Inter-Bank FT 002858 001 [REDACTED] 17	PKR [REDACTED]	Edit Split

Page 1 of 4 (1-10 of 32 items) Previous Next 1 2 3 4 Next

[Manage My Categories](#) [Set My Budget](#)

[Back to Home](#)

Mobile View:

← My Spends 📧 ⚙️ 🔌

Apply filter to view your transactions 📏

22
Apr 20

Uncategorized

IB Inter Branch FT 002713
0010001124090017

PKR1.00

Edit
Split

22
Apr 20

Uncategorized

IB Util Bill Payment 396243
0010001124090017

PKR1.00

20
Apr 20

Uncategorized

IB Inter-Bank FT 142841
0010001124090017

PKR4,000.00

⏪ < > ⏩

[Manage My Categories](#)



On this screen, select categories along with their sub-categories to split your transactions as required in multiple categories. Select them and press save button.

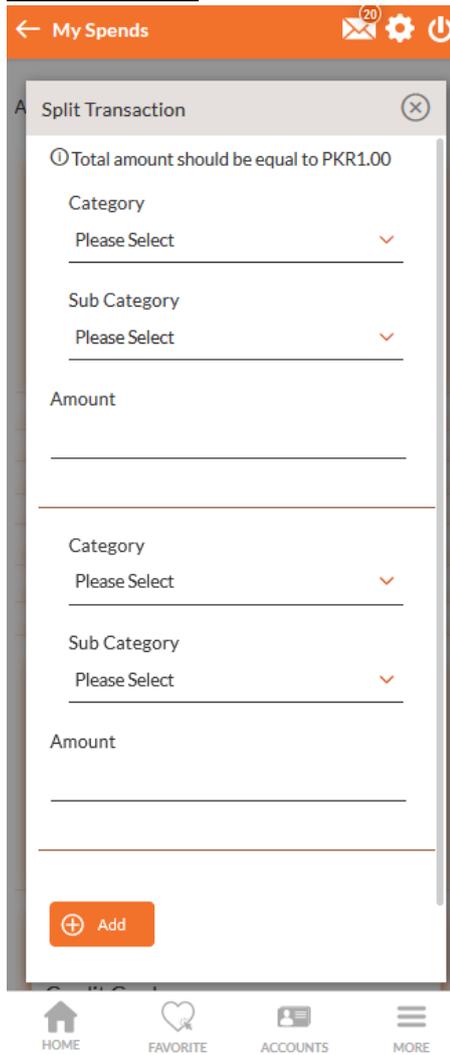
Web View:

The screenshot shows the myABL web interface. At the top, there is a navigation bar with the myABL logo, a welcome message for 'SHEIKH', and the last login time '02 May 03:45 PM'. On the right side of the navigation bar are icons for search, home, notifications (20), settings, and power. Below the navigation bar is the 'My Spends' section. A modal dialog titled 'Split Transaction' is open in the center. The dialog has a close button (X) in the top right corner. Inside the dialog, there is a note: 'Total amount should be equal to PKR1.00'. Below this note is a table with three columns: 'Category', 'Sub Category', and 'Amount'. There are two rows in this table, each with 'Please Select' dropdown menus for the first two columns and an empty text input field for the 'Amount' column. At the bottom of the dialog, there are three buttons: 'Add' (with a plus icon), 'Save' (with a floppy disk icon), and 'Cancel' (with an X icon). The background shows a table of transactions with columns for Date, Category & Sub Category, Amount, and Action. The table contains several rows of transactions, all currently categorized as 'Uncategorized'. The dates range from 15 to 22 of April 2020. The amounts are in PKR, ranging from 3,000.00 to 42,500.00.

Date	Category & Sub Category	Amount	Action
22 Apr 2020	Uncategorized	1.00	[Icon] [Icon]
22 Apr 2020	Uncategorized	1.00	[Icon] [Icon]
20 Apr 2020	Uncategorized	4,000.00	[Icon] [Icon]
20 Apr 2020	Uncategorized	100.00	[Icon] [Icon]
17 Apr 2020	Uncategorized	151,000.00	[Icon] [Icon]
17 Apr 2020	Uncategorized	151,372.00	[Icon] [Icon]
17 Apr 2020	Uncategorized	4,000.00	[Icon] [Icon]
16 Apr 2020	Uncategorized	BONUS null 0010001124090017 PKR42,500.00	[Icon] [Icon]
16 Apr 2020	Uncategorized	IB Inter-Bank FT 838149 0010001124090017 PKR43,000.00	[Icon] [Icon]
15	Uncategorized	1LINK Inter-Bank FT 002858 PKR3,000.00	[Icon] [Icon]



Mobile View:



Following View transactions screen will be shown after you have split the required transaction and pressed save button.



Web View:



Welcome TEST
Your last login was on | 10 Apr 02:07 PM



My Spends

Refine Your Results Category & Sub Category All Accounts Last 1 Year Refresh

Date	Category & Sub Category	Transaction	Amount	Action
17 Feb 2020	Grocery	ATM Cash Withdrawal 123966 0010060186690010	PKR 1.00	
17 Feb 2020	Work & Travel	ATM Cash Withdrawal 123966 0010060186690010	PKR 4,999.00	
17 Feb 2020	Fuel & Maintenance Oil	Transfer 0300 0010060186690010	PKR 100,000.00	
17 Feb 2020	House Rent	Transfer 0300 0010060186690010	PKR 65,596.00	
14 Feb 2020	Shopping	Transfer 0300 0010060186690010	PKR 166,000.00	
14 Feb 2020	Loan Installment	Transfer 0300 0010060186690010	PKR 42.00	
14 Feb 2020	Entertainment	1LINK Inter-Bank FT 006727 0010060186690010	PKR 100,000.00	
14 Feb 2020	Bills & Utilities	1LINK Inter-Bank FT 006727 0010060186690010	PKR 65,645.65	
06 Dec 2019	Eatout Lunch	ATM Cash Withdrawal 996556 0010060186690010	PKR 3,000.00	
06 Dec 2019	Decor	ATM Cash Withdrawal 996556 0010060186690010	PKR 3,000.00	

Page 1 of 2 (1-10 of 12 items) K < 1 2 > X

Manage My Categories

Set Budget

Back to Home

Mobile View:

< My Spends

Apply filter to view your transactions

22
Apr 20

Personal
Grooming

IB Inter Branch FT 002713
0010001124090017

PKR1.00

22
Apr 20

Personal
Vape

IB Util Bill Payment 396243
0010001124090017

PKR1.00

20
Apr 20

Credit Card
Faysal Bank

IB Inter-Bank FT 142841
0010001124090017

PKR4,000.00





27.3 My Budget:

Set up periodic budgets according to different categories, and control your expenses. myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.

Using this option, the user can set a budget for a particular period with a monthly frequency. The user is allowed to create a budget for a category. The option to continue with the same budget on a rolling basis is also available. Budget can be set for periodicity as: **This month**, **Recurring** or **Specific duration**.

To open My Budgets, go to the hamburger menu and select My PFM option.

Web View:

The screenshot displays the myABL web interface. The top navigation bar includes the myABL logo, a welcome message for 'SHEIKH', and the last login time '02 May 02:13 PM'. The main content area is divided into several sections: 'Account Summary' with a 100% progress indicator and a net balance of PKR371.13; 'Payments' with icons for Pay Bills, Funds Transfer, Favorites, Online Shopping, Tickets, and Donations; 'My Spends' with a 'View My Spends' link; 'My Accounts' listing Current & Savings (PKR371.13), Credit Card (No Card(s)), Term Deposits, and Loans & Finances; 'Quick Access' with icons for Debit Cards, Pay Anyone, Transaction History, Manage Payees & Billers, View Account Statement, and Manage Accounts; and a 'Mini Statement' table for account 066500100. The left sidebar contains a hamburger menu with options: Accounts, Payments, Credit Cards, Debit Cards, My PFM (highlighted with a red box), My Trends, My Spends, View Transactions, Manage Categories, My Budget, Settings, and Mail Box.

Mobile View:

The screenshot displays the myABL mobile interface. The top navigation bar includes the myABL logo, a welcome message for 'SHEIKH', and the last login time '03 May 04:27 PM'. The left sidebar contains a hamburger menu with options: Accounts, Payments, Credit Cards, Debit Cards, My PFM (highlighted with a red box), My Trends, My Spends, View Transactions, Manage Categories, My Budget, Settings, and Mail Box. The main content area is partially visible on the right side of the screen.



You will reach at the following screen.

Web View:

Welcome TEST
Your last login was on | 10 Apr 02:07 PM

Category	Budget Set	Consumed	Actions
Entertainment	PKR 123,333.00	0.00% Consumed	⋮
Fuel & Maintenance	PKR 100,000.00	0.00% Consumed	⋮
Education	PKR 5,000.00	0.00% Consumed	⋮
Loan Installment	PKR 10,000.00	0.00% Consumed	⋮
Grocery	PKR 12,000.00	0.00% Consumed	⋮
Shopping	PKR 1,000.00	0.00% Consumed	⋮
Decor	PKR 100,000.00	0.00% Consumed	⋮
House Rent	PKR 2,000.00	0.00% Consumed	⋮
Bills & Utilities	PKR 25,000.00	0.00% Consumed	⋮
Eatout	PKR 25,000.00	0.00% Consumed	⋮
Entertainment	PKR 123,333.00	0.00% Consumed	⋮
Medical	PKR 12.00	0.00% Consumed	⋮
Work & Travel	PKR 10,000.00	0.00% Consumed	⋮

Set up periodic budgets according to different categories, and control your expenses.
myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.

Buttons: Set your budget, View My Spends, Back to Home

Mobile View:

← My Budgets

- Personal
Budget Set: PKR10,000.00
0% Consumed
- Parental Expense
Budget Set: PKR100,000.00
0% Consumed

Buttons: Set My Budget, View My Spends

Bottom Navigation: HOME, FAVORITE, ACCOUNTS, MORE



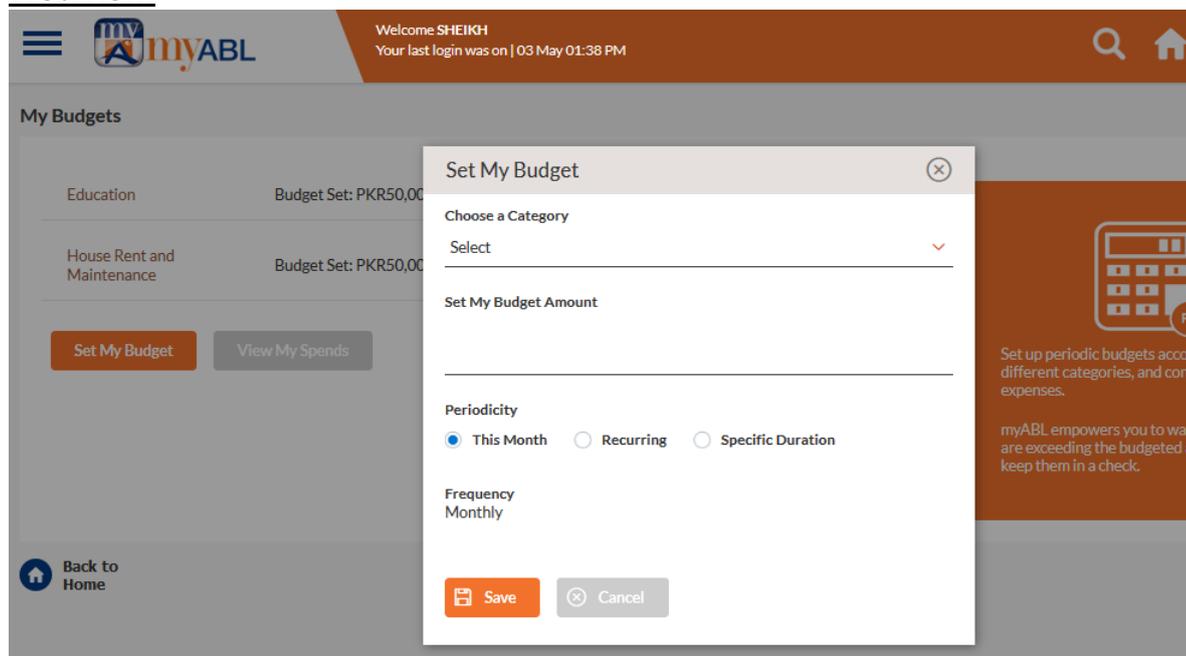
You can perform two things here as following:

1. Set My Budget
2. Modify/Delete My Budget

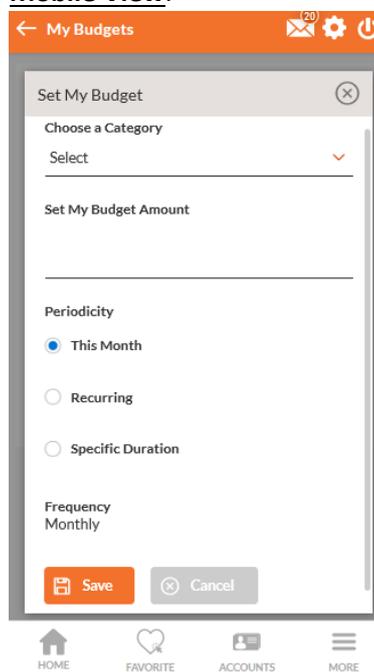
1. Set My Budget:

When you press My Budget, following screen will be opened.

Web View:



Mobile View:





From the Choose a Category list, select the appropriate category. In the Set Budget Amount field, enter the amount for the budget. Budget can be set for periodicity as: **This month**, **Recurring** or **Specific duration**.

Click Save. The success message of creating the budget appears on the My Budgets screen.

Web View:

Welcome SHEIKH
Your last login was on | 03 May 01:56 PM

My Budgets

☑ Budget created successfully.

Education	Budget Set: PKR50,000.00	0.00% Consumed	⋮
House Rent and Maintenance	Budget Set: PKR50,000.00	0.00% Consumed	⋮
Fuel and Maintenance	Budget Set: PKR15,000.00	0.00% Consumed	⋮

[Set My Budget](#) [View My Spends](#)

[Back to Home](#)

Set up periodic budgets according to different categories, and control your expenses.
myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.

Mobile View:

← My Budgets

☑ Budget created successfully.

- Personal
Budget Set: PKR10,000.00
0% Consumed
- Parental Expense
Budget Set: PKR100,000.00
0% Consumed
- Credit Card
Budget Set: PKR100,000.00
0% Consumed

[Set My Budget](#) [View My Spends](#)

HOME FAVORITE ACCOUNTS MORE



2. Modify/Delete My Budget

The user can view/modify or delete all his created budgets as per need basis. In the My Budgets screen, select a category for which you want to view/modify or delete budget and click the three dots given in front of it.

Web View:

Welcome SHEIKH
Your last login was on | 03 May 01:56 PM

My Budgets

☑ Budget created successfully.

Education	Budget Set: PKR50,000.00	0.00% Consumed	⋮
House Rent and Maintenance	Budget Set: PKR50,000.00	0.00% Consumed	⋮
Fuel and Maintenance	Budget Set: PKR15,000.00	0.00% Consumed	⋮

Set My Budget View My Spends

Set up periodic budgets according to different categories, and control your expenses.
myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.

Back to Home

Mobile View:

← My Budgets

☑ Budget created successfully.

- Personal
Budget Set: PKR10,000.00
0% Consumed
- Parental Expense
Budget Set: PKR100,000.00
0% Consumed
- Credit Card
Budget Set: PKR100,000.00
0% Consumed

Set My Budget View My Spends

HOME FAVORITE ACCOUNTS MORE



To modify the category, Edit the required details. Press save button to save the changes.

Web View:

The screenshot shows the myABL web interface. At the top, there is a navigation bar with the myABL logo, a welcome message for SHEIKH, and the last login time (03 May 01:56 PM). There are also icons for search, home, notifications (20), settings, and power. Below the navigation bar, there is a section titled 'My Budgets' with a table listing budget categories and amounts:

Category	Budget Set
Education	PKR50,000.00
House Rent and Maintenance	PKR50,000.00
Fuel and Maintenance	PKR15,000.00

Below the table, there are two buttons: 'Set My Budget' and 'View My Spends'. A modal window titled 'View/Modify Budget' is open, showing the following details:

- Category Name: Education
- Set My Budget Amount: PKR50,000.00
- Periodicity: This Month, Recurring, Specific Duration
- Frequency: Monthly

At the bottom of the modal, there are 'Save' and 'Cancel' buttons. To the right of the modal, there is a promotional banner with a calculator icon and the text: 'Set up periodic budgets according to different categories, and control your expenses. myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.'

Mobile View:

The screenshot shows the myABL mobile app interface. At the top, there is a navigation bar with a back arrow, the title 'My Budgets', and icons for notifications (20), settings, and power. Below the navigation bar, there is a modal window titled 'View/Modify' showing the following details:

- Category Name: Personal
- Set My Budget Amount: PKR10,000.00
- Periodicity: This Month, Recurring, Specific Duration
- Frequency: Monthly

At the bottom of the modal, there are 'Save' and 'Cancel' buttons. Below the modal, there is a bottom navigation bar with icons for HOME, FAVORITE, ACCOUNTS, and MORE.



Following screen will be shown as the budgets is updated successfully.

Web View:

The screenshot shows the 'My Budgets' page in a web browser. At the top, there is a navigation bar with the myABL logo, a welcome message for 'SHEIKH', and the last login time '03 May 01:56 PM'. On the right side of the navigation bar are icons for search, home, notifications (20), settings, and power. Below the navigation bar, the page title is 'My Budgets'. A success message 'Budget updated successfully.' is displayed in an orange box. The main content area contains a table with two budget categories: 'House Rent and Maintenance' with a budget set of PKR50,000.00 and '0.00% Consumed', and 'Fuel and Maintenance' with a budget set of PKR20,000.00 and '0.00% Consumed'. Each row has a three-dot menu icon. Below the table are two buttons: 'Set My Budget' and 'View My Spends'. To the right of the table is a large orange box with a calculator icon and text: 'Set up periodic budgets according to different categories, and control your expenses. myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.' At the bottom left, there is a 'Back to Home' button.

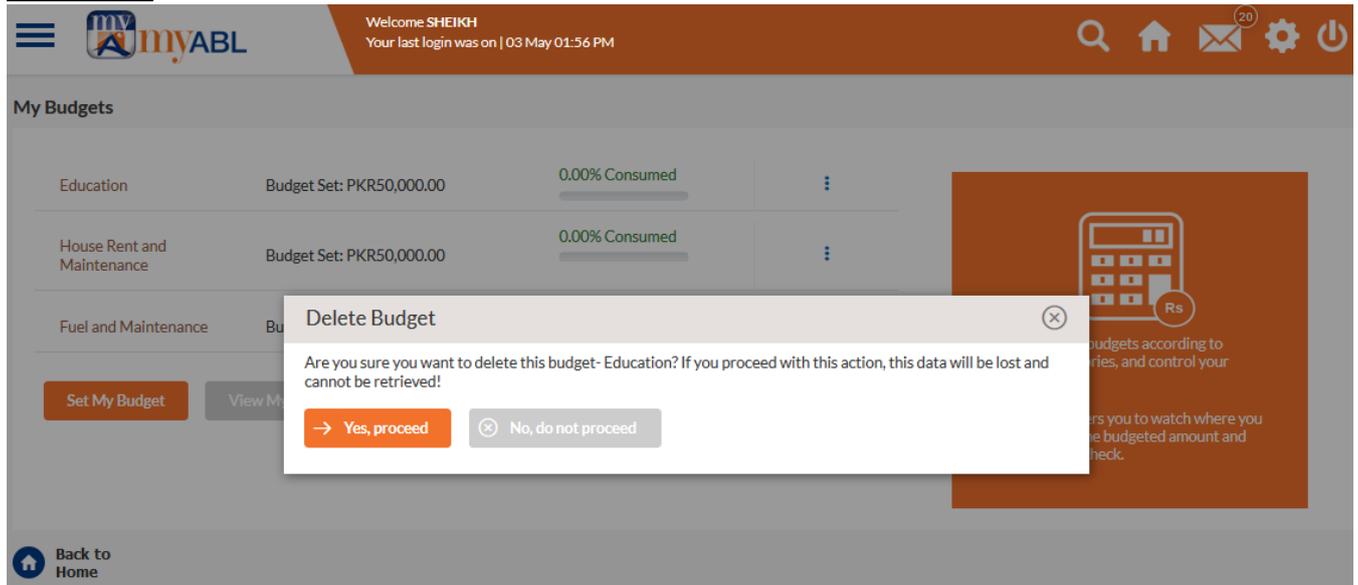
Mobile View:

The screenshot shows the 'My Budgets' page in a mobile app. The top navigation bar is orange and contains a back arrow, the text 'My Budgets', and icons for notifications (20), settings, and power. Below the navigation bar, the page title is 'My Budgets'. A success message 'Budget updated successfully.' is displayed in an orange box. The main content area contains a list of three budget categories: 'Parental Expense' with a budget set of PKR100,000.00 and '0% Consumed', 'Credit Card' with a budget set of PKR100,000.00 and '0% Consumed', and 'Personal' with a budget set of PKR10,000.00 and '0% Consumed'. Each category has a three-dot menu icon. Below the list are two buttons: 'Set My Budget' and 'View My Spends'. At the bottom, there is a navigation bar with four icons: HOME, FAVORITE, ACCOUNTS, and MORE.

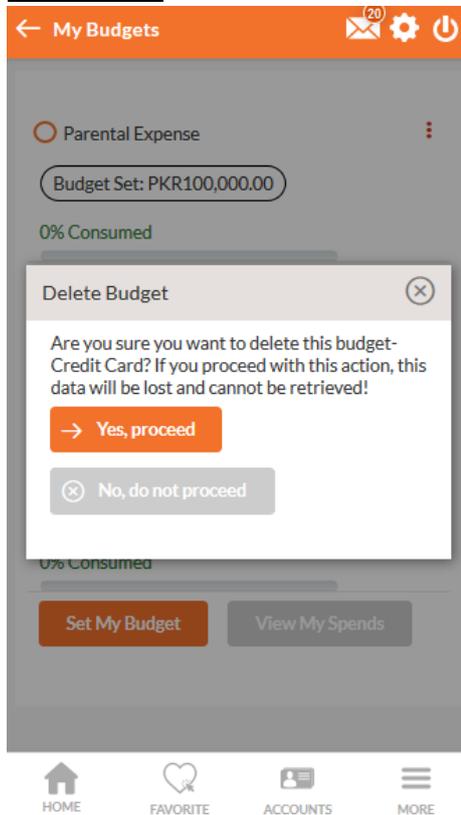
To Delete the category, press “Yes, proceed” to remove it.



Web View:



Mobile View:



Following success message will be shown as budget gets deleted.



Web View:



Welcome SHEIKH
Your last login was on | 03 May 01:56 PM



My Budgets

✔ Budget deleted successfully.

House Rent and Maintenance	Budget Set: PKR50,000.00	0.00% Consumed	⋮
Fuel and Maintenance	Budget Set: PKR15,000.00	0.00% Consumed	⋮

Set My Budget

View My Spends



Set up periodic budgets according to different categories, and control your expenses.

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🏠 Back to Home

Mobile View:

← My Budgets

✔ Budget deleted successfully.

○ Parental Expense ⋮

Budget Set: PKR100,000.00

0% Consumed

○ Personal ⋮

Budget Set: PKR10,000.00

0% Consumed

Set My Budget

View My Spends

🏠 HOME

❤️ FAVORITE

👤 ACCOUNTS

☰ MORE