



MYABL WALLET USER MANUAL

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1- INTRODUCTION

myABL Wallet is a digital platform whereby any customer (with or without an Allied Bank account) can self-register from anywhere and start using the application. Customers will be able to transfer funds, pay bills, purchase tickets, buy mobile credit and more using the Wallet application. myABL Wallet offers a secure, reliable and an efficient way to perform transactions.

2- SCOPE

This document serves the purpose of User Guide for myABL Wallet application.

3- ELIGIBILITY CRITERIA

In order for you to register on myABL Wallet application, you must have the following:

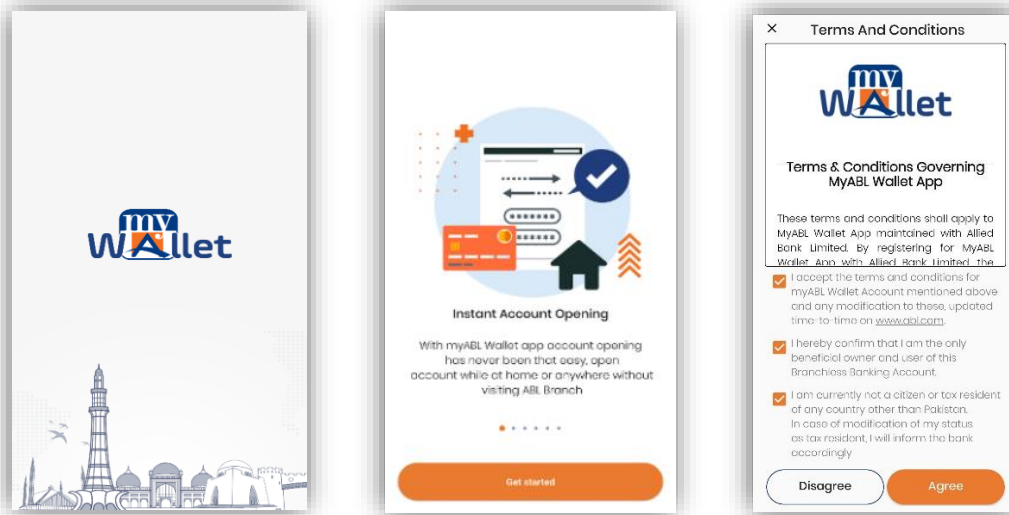
1. Valid CNIC
2. Registered Mobile Number

4- KEY FEATURES

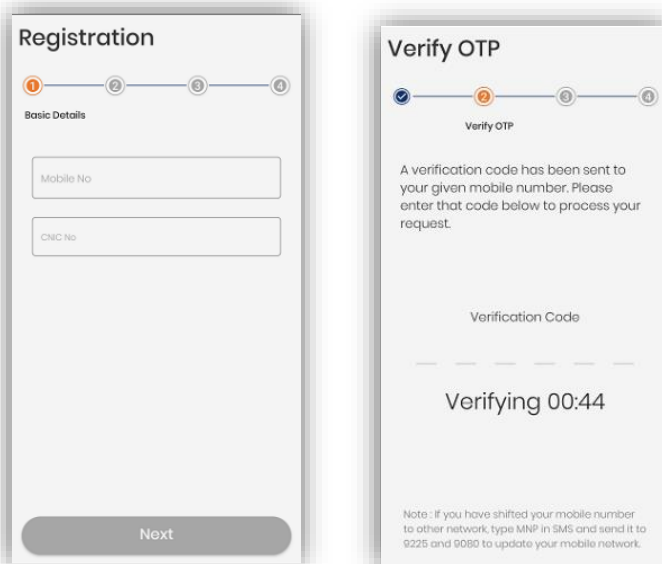
1. Wallet Registration
2. Funds Transfer
 - I. myABL Wallet to myABL Wallet
 - II. myABL Wallet to Allied Bank Regular Account
 - III. myABL Wallet to other Bank Account (IBFT)
 - IV. myABL Wallet to Person/CNIC
 - V. Transfer in (Own Allied Bank Regular Account to Wallet Account)
 - VI. Transfer Out (Wallet Account to own Allied Bank Regular Account)
3. Cash Deposit
4. Cash Withdrawal
5. Account Management
6. Debit Card Management
7. Register Complaints
8. Generate Account Statement
9. Link/Delink ABL Regular Bank Account
10. Change/Reset Password
11. Upgrade to Home Remittance Account
12. Payments
 - I. Utility Bill Payment
 - II. Mobile Voucher / Top-up Purchase
 - III. Post-Paid Mobile Bill Payment
 - IV. Internet Broadband Bill Payment
 - V. Movie / Bus / Event Tickets
 - VI. Donations (For Android and Huawei only)
 - VII. QR Code Payments

4.1- WALLET REGISTRATION

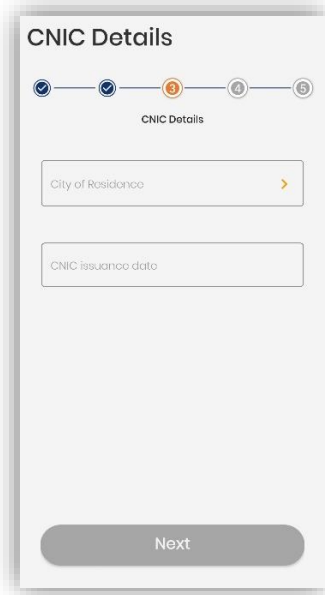
4.1.1. Download and install myABL Wallet application from Play Store for Android, App Store for iOS or Huawei App Store for Huawei. Opening application for the first time will display “Get Started” with six in-app promo screens (Instant Account Opening, Account Accessibility, Funds Transfer, Pay Utility Bills, QR Payments and Retail Payments) and Terms and Conditions to accept.



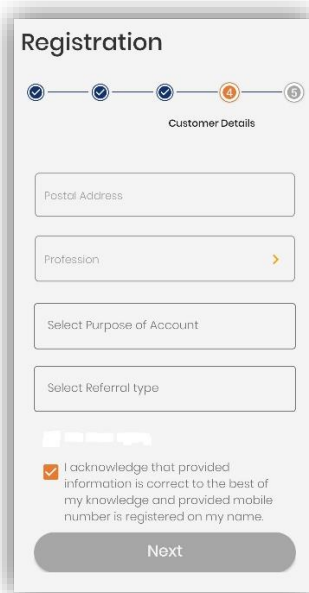
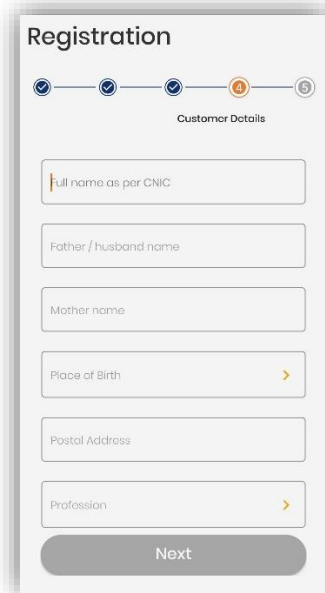
4.1.2. Enter your registered mobile number and valid CNIC number then click “Next”. Enter the One Time Password (OTP) received on your registered mobile number.



4.1.3. On CNIC Details screen enter City of Residence and valid CNIC Issuance date according to CNIC.

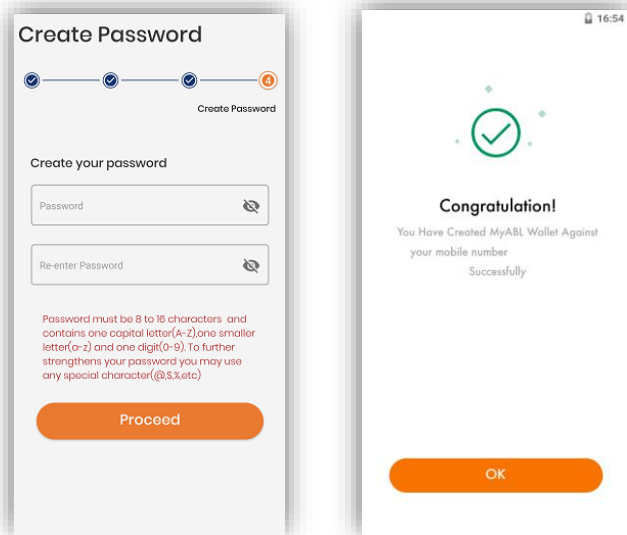


4.1.4. On Registration-Customer Details screen enter valid details according to CNIC (Name, Father/Husband name, Mother name, Place of Birth, Postal Address, Profession), Select Purpose of Account, Select Referral Type and confirm that the details provided are correct by ticking the check box and press "Next".



4.1.5. On Create Password screen create valid password and re-enter the same then press “Proceed”.

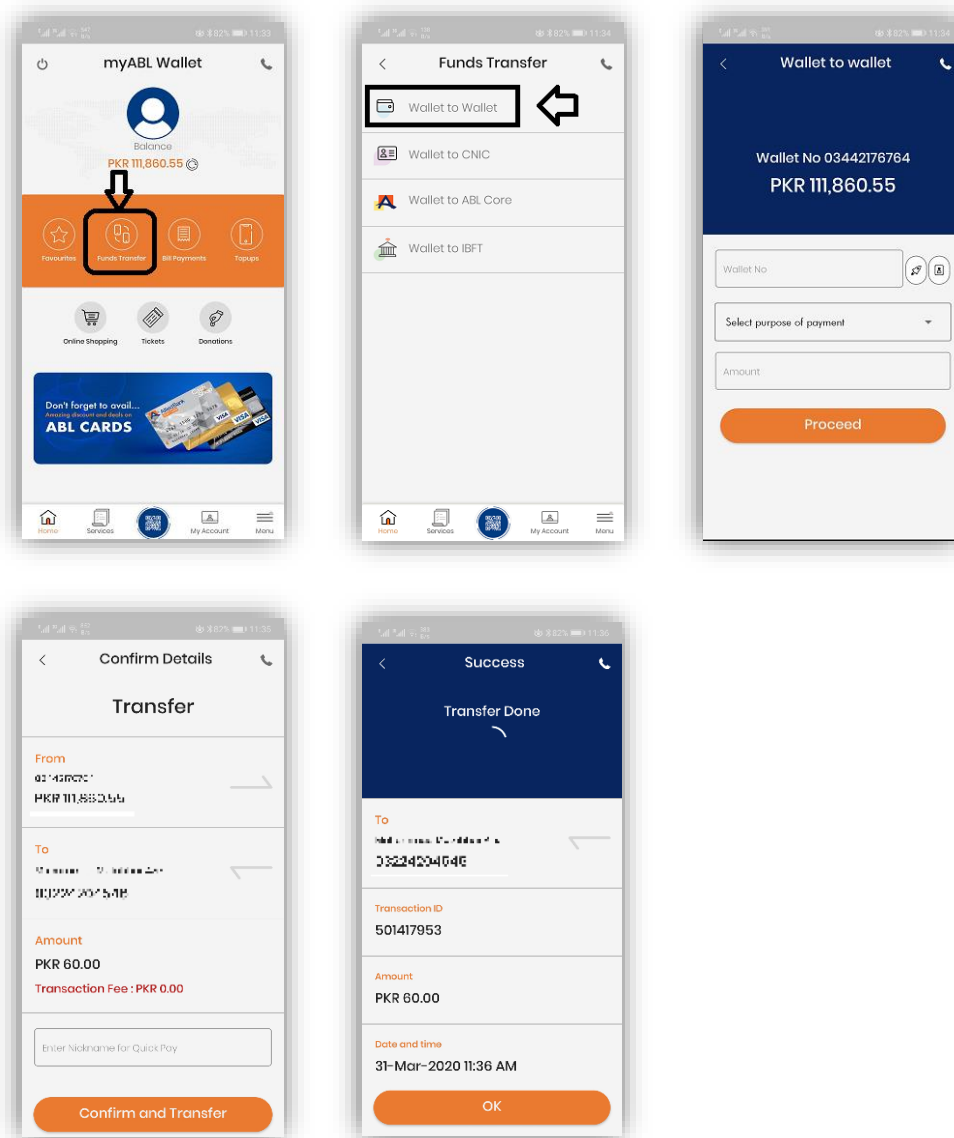
Note: Password should be between 8 to 16 characters long with at least one capital letter, one small letter and one digit. Special characters may be used to further strengthen your password.



4.2- FUNDS TRANSFER:

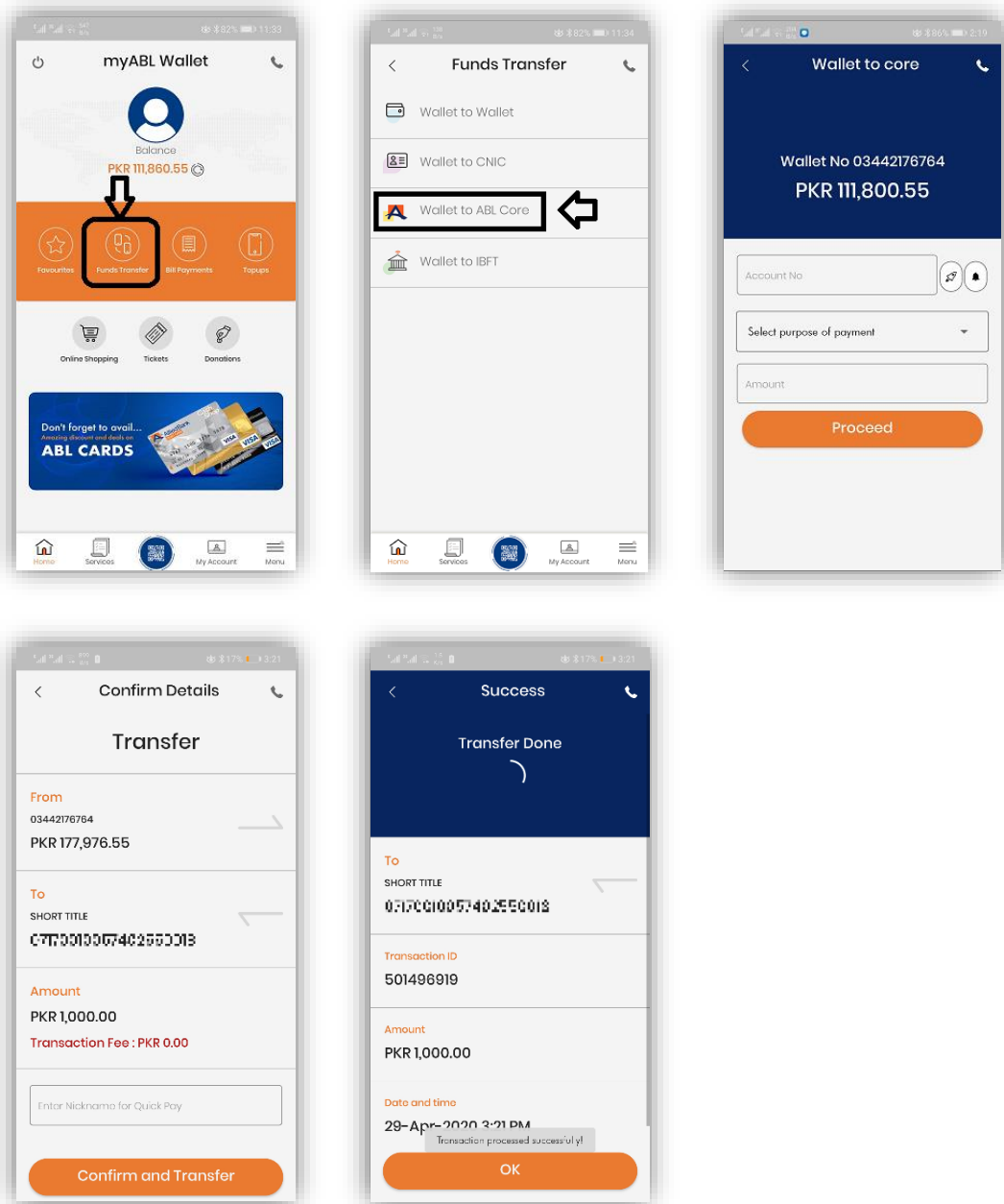
4.2.1- MYABL WALLET TO MYABL WALLET:

Log in to myABL Wallet application and navigate to Funds Transfer option. Select the Wallet to Wallet option. Enter myABL Wallet account number to which funds have to be transferred. Enter the amount to be transferred and select purpose of the transaction then select “Proceed”. Verify the transaction details then press “Confirm and Transfer”. Upon successful funds transfer, a message stating that funds have been transferred as per request is displayed on next screen.



4.2.2- MYABL WALLET TO ABL REGULAR ACCOUNT:

Log in to myABL Wallet application and navigate to the Funds Transfer option. Select the option of “Wallet to ABL Core”. Enter ABL regular account number (including branch code) or IBAN (in capital letters), select purpose of the funds transfer, enter the amount and then press “Proceed”. Verify the transaction details and press “Confirm and Transfer”. Upon successful funds transfer, a message stating that funds have been transferred as per request is displayed on the next screen.

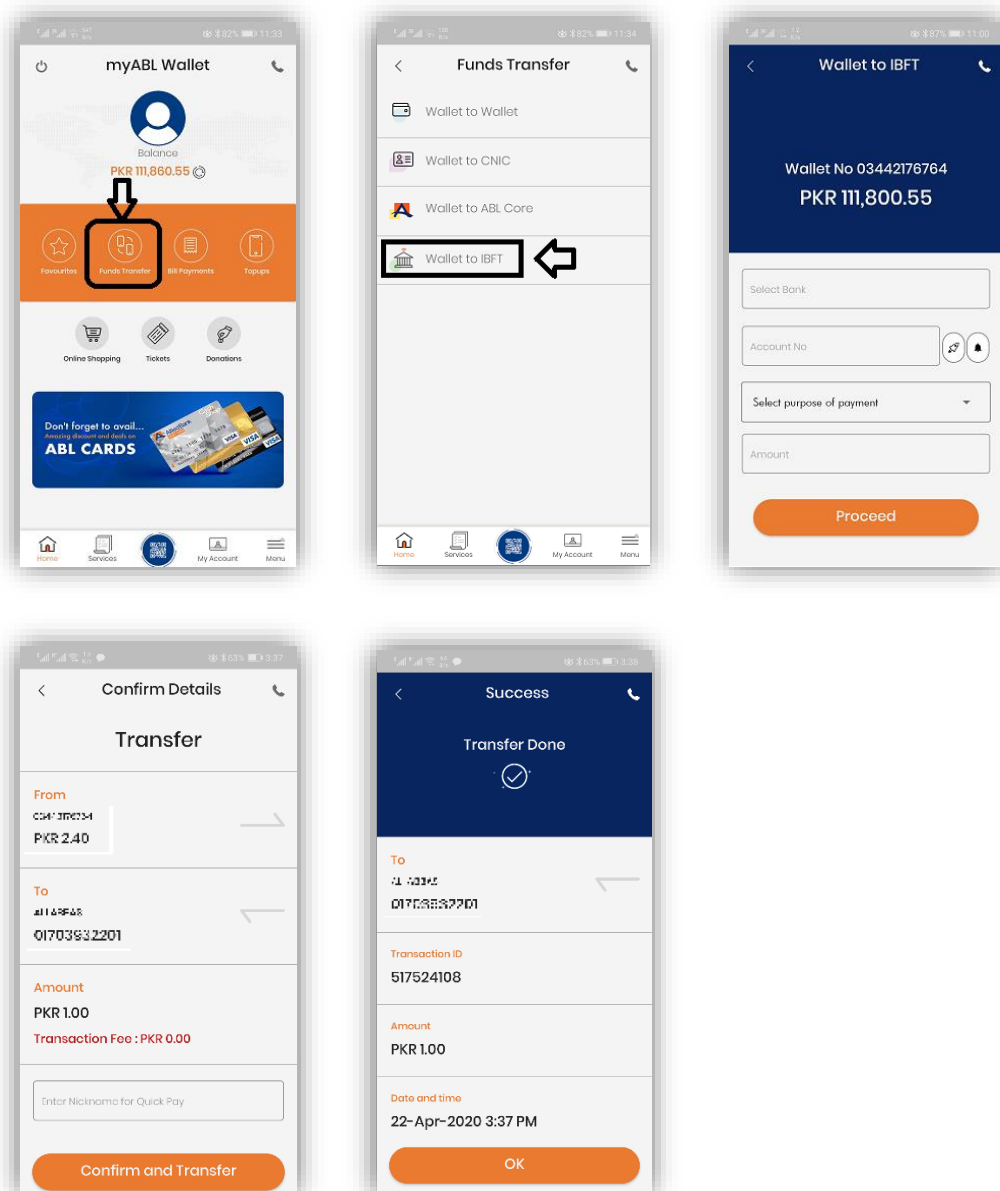


4.2.3- MYABL WALLET TO OTHER BANK ACCOUNT (IBFT):

Log in to myABL Wallet application and navigate to Funds Transfer option. Select Wallet to Interbank Funds Transfer (IBFT) option. Select from the list or enter the following details and then press “Proceed”:

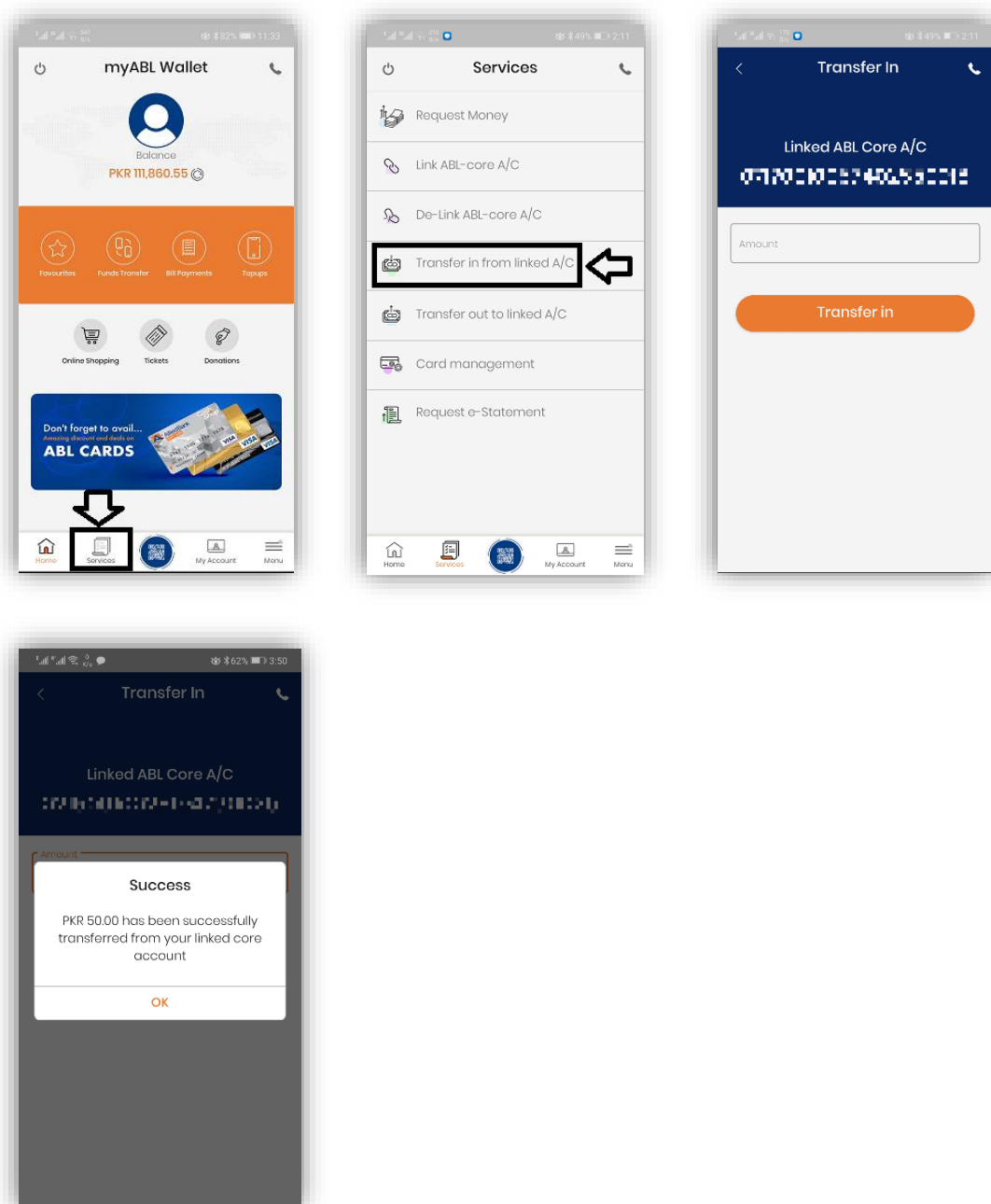
1. Beneficiary’s Bank
2. Beneficiary’s account number/IBAN
3. Purpose of Payment
4. Transaction Amount

Verify the beneficiary and transaction details then press “Confirm and Transfer”. Upon successful verification, system will process request. A confirmation message that funds have been successfully transferred along with transaction details are displayed on the next screen.



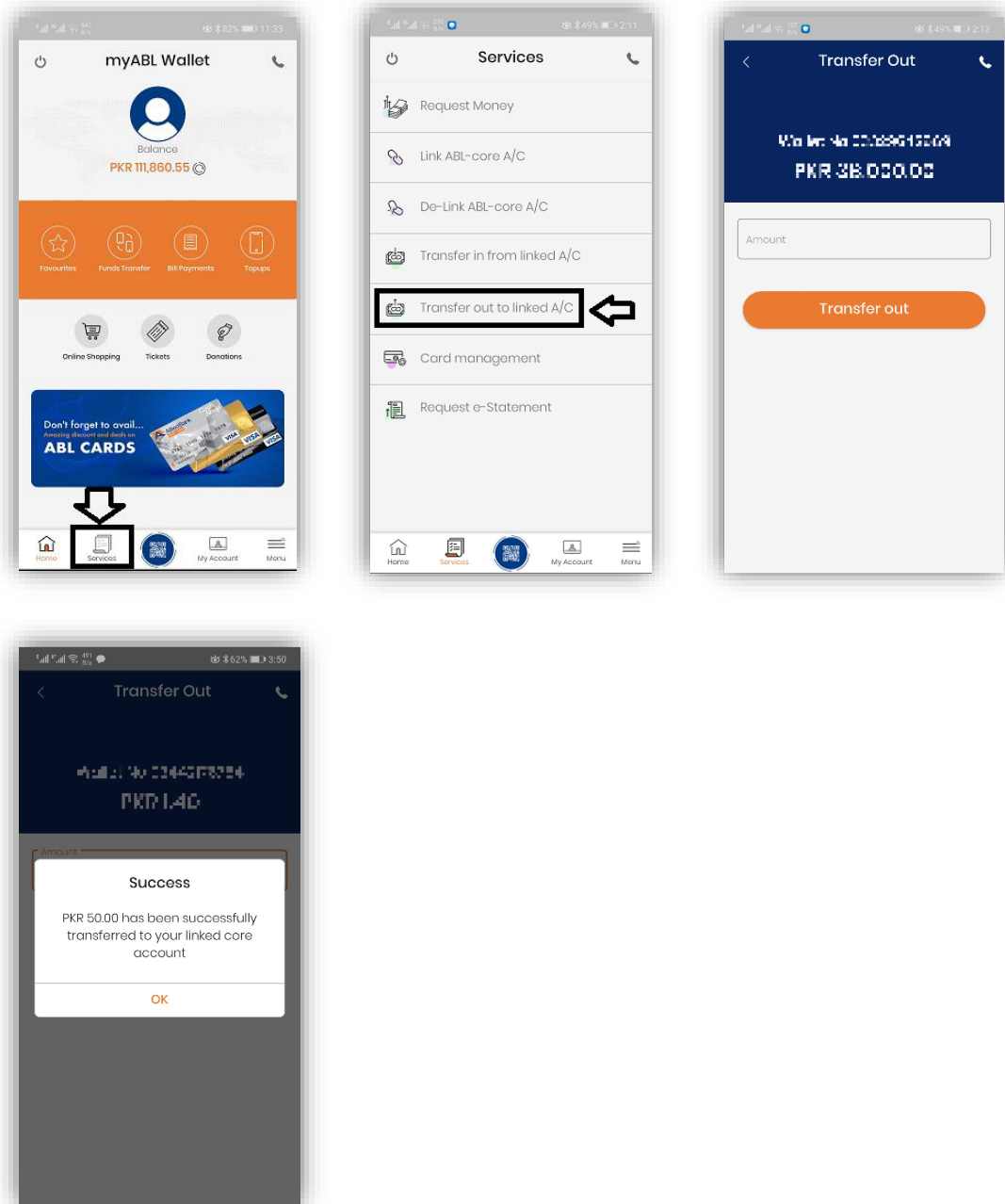
4.2.5- TRANSFER IN (OWN/LINKED ABL REGULAR ACCOUNT TO WALLET ACCOUNT)

Log in to myABL Wallet application and navigate to Services option. Select “Transfer-in from linked account” option. Enter the amount to be transferred and click “Transfer-in”. Upon successful funds transfer, system will show a pop-up message stating that funds have been transferred from ABL regular account to myABL Wallet account.



4.2.6- TRANSFER OUT (WALLET ACCOUNT TO OWN/LINKED ABL REGULAR ACCOUNT)

Log in to myABL Wallet application and navigate to Services option. Select “Transfer out to linked Account”. Enter the amount to be transferred and click “Transfer out”. Upon successful funds transfer, system will show a pop-up message stating that funds have been transferred from myABL Wallet account to ABL regular account.



4.3- CASH DEPOSIT:

4.3.1- CASH DEPOSIT/CASH IN AT THIRD PARTY AGENT BY MYABL WALLET ACCOUNT HOLDER

Visit any Allied Bank's authorized third-party agent (EasyPaisa Agents) to deposit cash. Third party agent will initiate transaction in their system to deposit the required amount. Following particulars will be required and entered in third party App.

1. Deposit Amount
2. myABL Wallet Account Number
3. Mobile Number
4. CNIC/SNIC Number

Upon successful transaction, funds will be credited into the customer's myABL Wallet account. A confirmation SMS will also be sent on the registered mobile number.

4.3.2- CASH DEPOSIT/CASH IN AT ABL BRANCH BY MYABL WALLET ACCOUNT HOLDER

Visit nearest Allied Bank branch to deposit cash in myABL Wallet account. Fill out the standard deposit slip with the following information before signing and submitting it to the branch teller:

1. Wallet Account Number (Mobile Number)
2. Deposit Amount
3. Title of Account
4. Valid CNIC/SNIC Number of Customer

Upon successful transaction, funds will be credited into your myABL Wallet account. A confirmation SMS will also be sent on your registered mobile number.

Note: *In order for customers to deposit cash in their Wallet Account, they need to be biometrically verified. Branch teller/counter staff can perform customer's biometric verification before depositing cash.*

4.4- CASH WITHDRAWAL:

4.4.1- CASH WITHDRAWAL FROM THIRD PARTY AGENT BY MYABL WALLET ACCOUNT HOLDER:

Visit any third-party agent (EasyPaisa Agents) of Allied Bank and request for withdrawal of amount. Agent will log in to their system and initiate the withdrawal transaction by asking the following details and entering them in the System:

1. Mobile Number
2. Amount
3. CNIC/SNIC Number

System will validate the required information and upon successful validation will send a One Time Password (OTP) to your registered mobile number. Enter the received OTP in the agent's device. Upon successful authentication, funds will be debited from your myABL Wallet account and system will inform status to third-party agent. You will receive a confirmation SMS on your registered mobile number that funds have been debited from your account and to collect cash from the agent.

Note: Customers must get themselves biometrically verified from Allied Bank branch or ATM in order to make cash withdrawal transactions.

4.4.2- CASH OUT/WITHDRAWAL AT ABL BRANCH BY MYABL WALLET ACCOUNT HOLDER:

You can withdraw cash from any Allied Bank branch. Provide the following information to the branch teller for cash withdrawal.

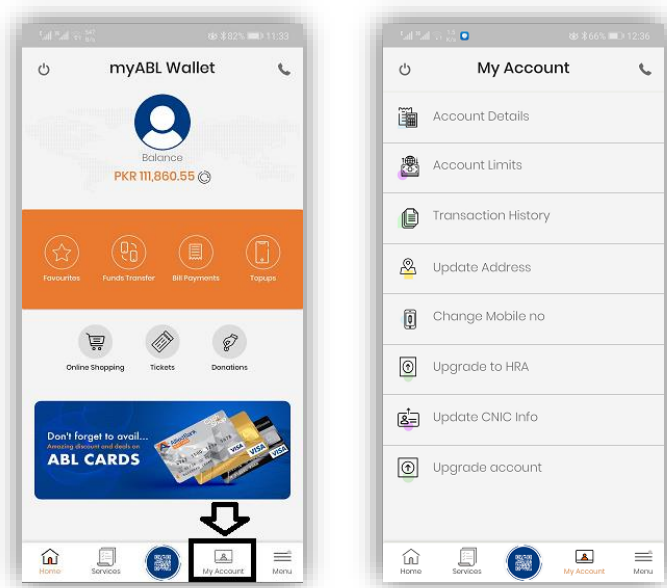
1. myABL Wallet Account Number/Mobile Number
2. Deposit Amount
3. Title of Account
4. CNIC/SNIC Number for identification

Branch teller will input and confirm the provided details in the system. Teller will perform your biometric verification if required. Upon successful verification, system will generate OTP which will be sent to your registered mobile number. Communicate the received OTP to the teller. Teller will input the OTP in their system. Upon successful authentication of OTP, system will process the transaction. You will receive a confirmation SMS on your registered mobile number that funds have been debited from your account and you can collect cash from the teller.

Note: Customers must get themselves biometrically verified from ABL branch or ATM in order to make cash withdrawal transactions.

4.5- ACCOUNT MANAGEMENT:

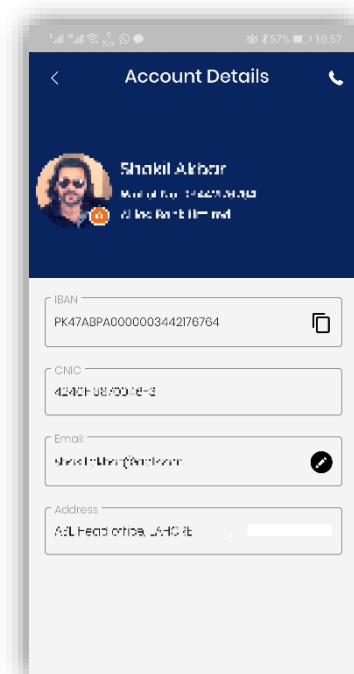
Log in to myABL Wallet and navigate to the My Account option:



4.5.1- ACCOUNT DETAILS:

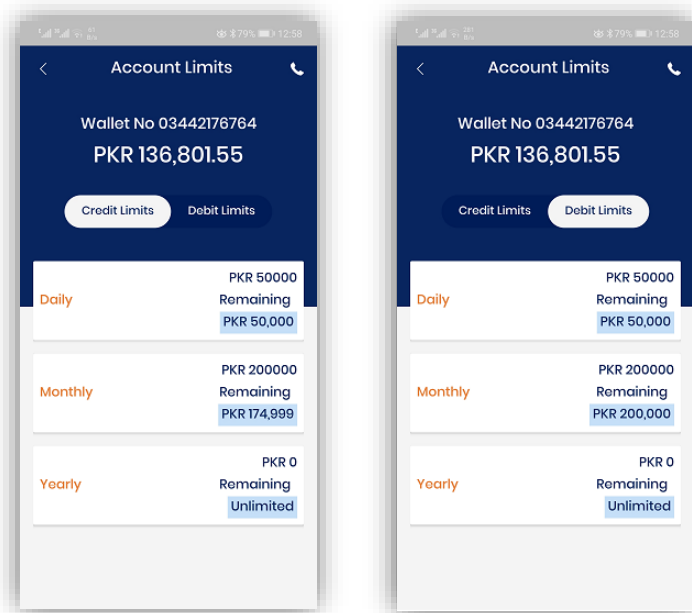
At the My Account screen press "Account Details". Application will display the following details:

1. Profile Picture with Name and Wallet Number
2. IBAN Number (copying option also available)
3. CNIC Number
4. Email Address (editing option available)
5. Address



4.5.2- ACCOUNT LIMITS:

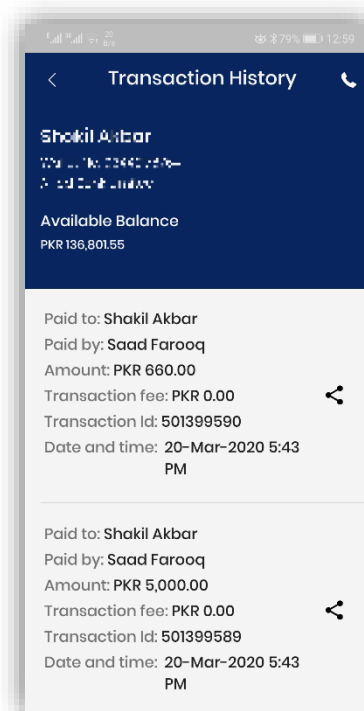
Press “Account Limits” on “My Account” screen, application will display your Daily, Monthly and Yearly Credit and Debit Limits;



4.5.3- TRANSACTION HISTORY:

Press “Transaction History” on “My Account” screen, application will display the last 10 transactions with below mentioned details:

1. To Account
2. From Account
3. Amount
4. Transaction Fee
5. Transaction ID
6. Transaction Date and Time

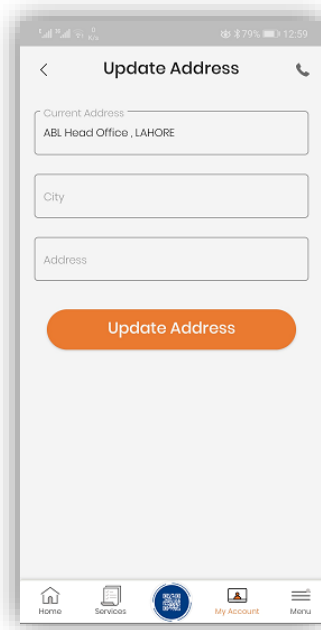


4.5.4- UPDATE ADDRESS:

Select Update Address on “My Account” screen, application will display the following details:

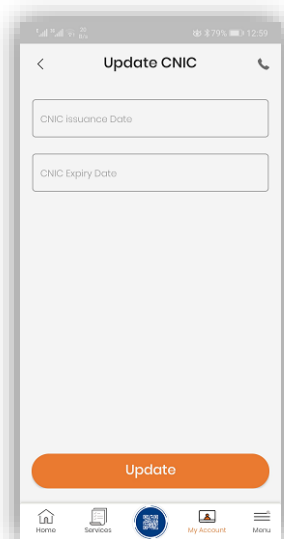
1. Current Address
2. City
3. Address

You can edit your details by selecting the city and entering your new address.



4.5.6- UPDATE CNIC INFO:

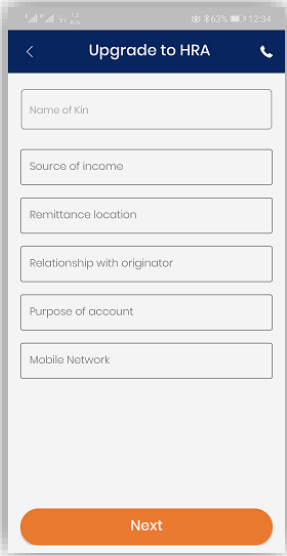
To update your CNIC, press “Update CNIC INFO” on “My Account” screen. Enter the required details and press proceed.



4.5.7- UPGRADE TO HOME REMITTANCE ACCOUNT:

To upgrade your account to HRA, press “Upgrade to HRA” on “My Account” screen. Enter the below mentioned required information and press next. Your account will seamlessly be upgraded to HRA.

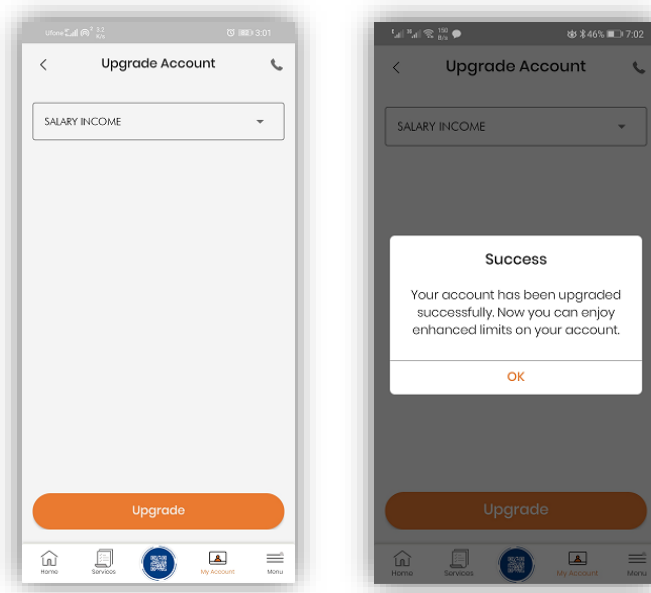
1. Next of Kin
2. Source of Income
3. Disclosure of international remittance locations
4. Relationship with the originator/sending remittance
5. Purpose of Account
6. Mobile Network Operator with Mobile Number



The screenshot shows a mobile application interface for upgrading to a Home Remittance Account (HRA). The screen is titled "Upgrade to HRA" and features a list of input fields for user information. The fields are: "Name of Kin", "Source of income", "Remittance location", "Relationship with originator", "Purpose of account", and "Mobile Network". At the bottom of the screen, there is a prominent blue button labeled "Next".

4.5.8- ACCOUNT UPGRADE PROCESS FROM LEVEL-0 TO LEVEL-1:

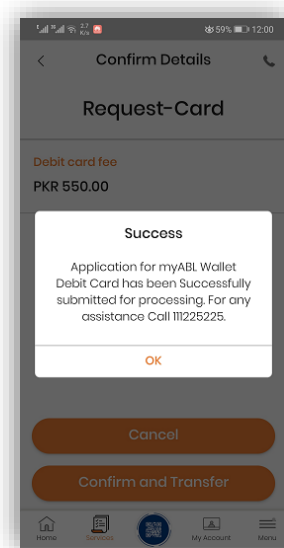
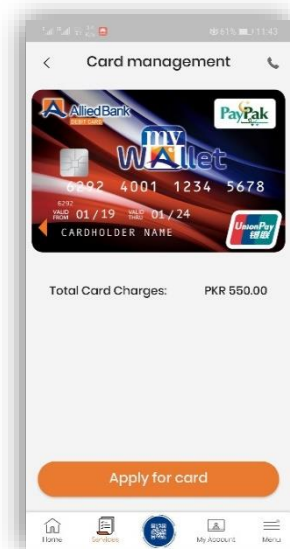
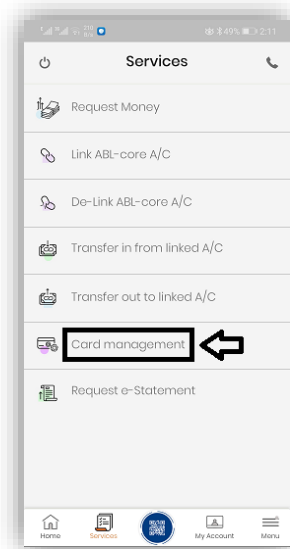
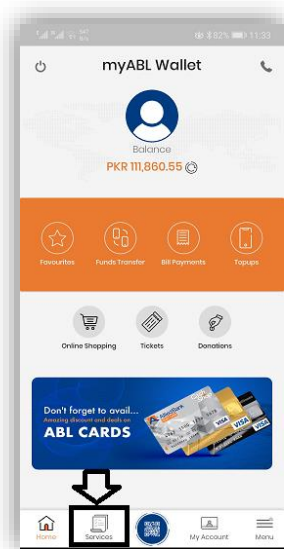
To upgrade your Level-0 account to Level-1 account, press “Upgrade Account” on “My Account” screen. Select category type and press “Upgrade”, In case you are biometrically verified the system will upgrade your account from Level-0 to Level-1. New limits of Level-1 will immediately be available to the upgraded account.



Note: You have to get yourself biometrically verified in order to upgrade your account through myABL Wallet.

4.6- DEBIT CARD MANAGEMENT:

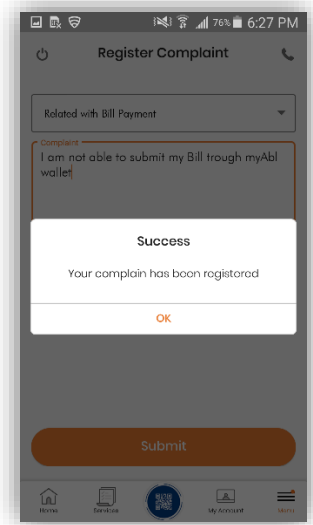
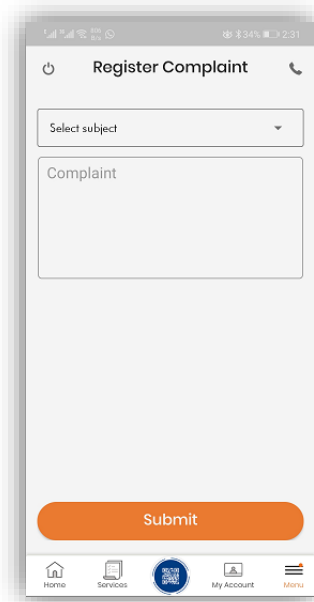
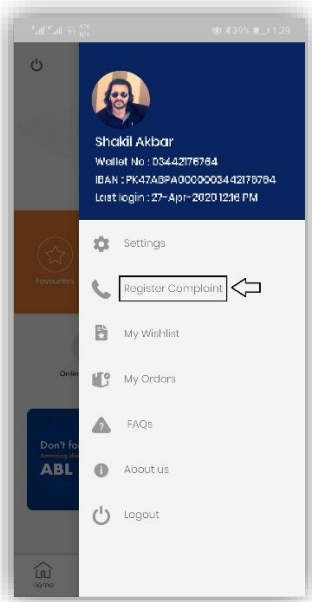
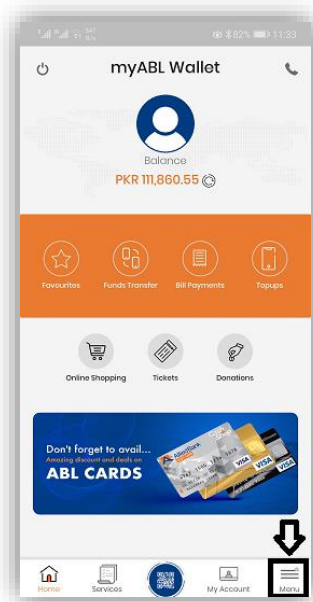
Log in to myABL Wallet application, and navigate to the “Services” option. Select the “Card Management” option. Press the “Apply Card” button to request a new debit card. Confirm the debit card fee and delivery details. A pop-up message will be displayed stating that application for debit card has been successfully submitted.



4.7- REGISTER COMPLAINTS:

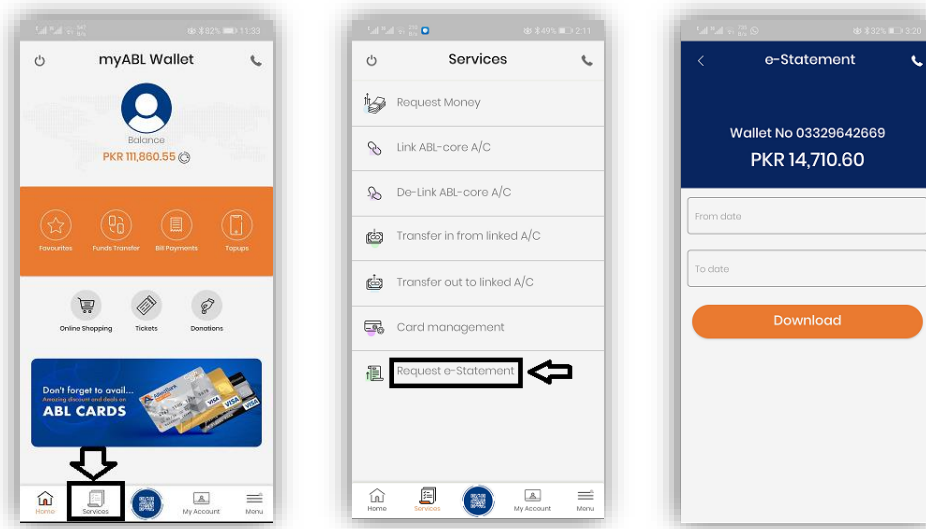
Log in to myABL Wallet application, press “Menu” and select “Register Compliant”. Enter the following information and press “Submit”

1. Subject of complaint
2. Detailed description of complaint



4.8- GENERATE ACCOUNT STATEMENT:

Log in to myABL Wallet application and navigate to the “Services” option. Select “Request e-Statement”. Select ‘From’ date (DD/MM/YYYY) and ‘To’ date (DD/MM/YYYY) then press the “Download” button. System will generate the required e-statement. You also have the option to download and save the account statement in PDF format.



my ABL Wallet

Account Number: 03442176764
 Account Title: Shakil Akbar
 Currency: PKR
 Opening Balance: PKR 25,000
 Closing Balance: PKR 177,976

***NOTE: Posted Transactions until the last working day are shown**

Account Statement					
Transaction Id	Date & Time	Description	Debit	Credit	Balance
501339773	24-Feb-2020 11:32 AM	Wallet To Wallet	0	25,000	25,000
501339777	24-Feb-2020 11:44 AM	QR Code - Merchant Payments 3rd Party	50	0	24,950
501339778	24-Feb-2020 11:44 AM	General Reversal	0	50	25,000
501345855	24-Feb-2020 1:08 PM	ATM Debit Card Replacement FEE	500	0	24,500
501345863	24-Feb-2020 4:23 PM	Debit Card Issuance Request FEE	550	0	23,950
501345865	24-Feb-2020 4:23 PM	FED	88	0	23,862
501345866	24-Feb-2020 5:40 PM	ATM Debit Card Replacement FEE	500	0	23,362
501345867	24-Feb-2020 5:44 PM	ATM Debit Card Replacement FEE	500	0	22,862
501351663	25-Feb-2020 10:50 AM	Wallet To Wallet	0	24,000	46,862
501351668	25-Feb-2020 11:53 AM	Debit Card Issuance Request FEE	550	0	46,312
501351670	25-Feb-2020 11:58 AM	FED	88	0	46,224
501351681	25-Feb-2020 12:16 PM	ATM Debit Card Replacement FEE	500	0	45,724
501351684	25-Feb-2020 12:42 PM	Debit Card Issuance Request FEE	550	0	45,174
501351686	25-Feb-2020 12:42 PM	FED	88	0	45,086
501351687	25-Feb-2020 12:58 PM	ATM Debit Card Replacement FEE	500	0	44,586
501351689	25-Feb-2020 1:02 PM	ATM Debit Card Replacement FEE	500	0	44,086
501351695	25-Feb-2020 4:50 PM	Debit Card Issuance Request FEE	550	0	43,536
501351697	25-Feb-2020 4:51 PM	FED	88	0	43,448
501351698	25-Feb-2020 5:07 PM	Debit Card Issuance Request FEE	550	0	42,898
501356600	25-Feb-2020 5:07 PM	FED	88	0	42,810

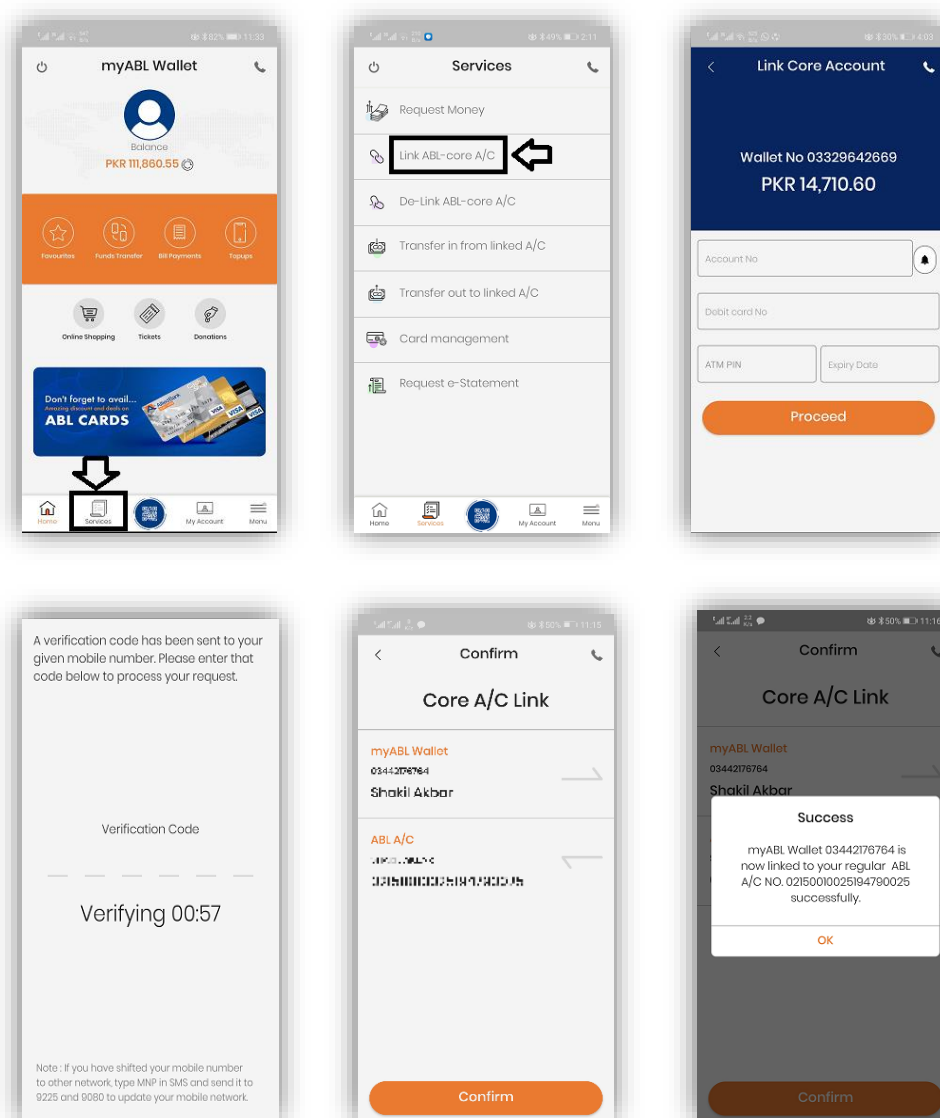
4.9- LINK/DE-LINK ABL REGULAR BANK ACCOUNT:

4.9.1- LINK BANK ACCOUNT:

Log in to myABL Wallet application and navigate to the “Services” option. Select “Link ABL-core A/C”. Enter the following details and press “Proceed”:

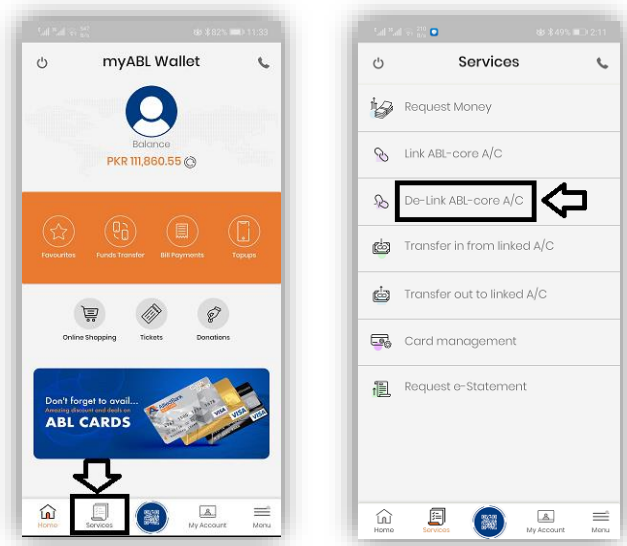
1. Customer’s Regular ABL Account Number
2. Debit Card Number associated with regular ABL Account
3. PIN (04 Digit) of respective Debit Card
4. Debit Card Expiry

Upon successful verification of the provided details, an OTP will be sent on the registered mobile number. Verify your details and enter the OTP received. After authentication, myABL Wallet app will show title of ABL Regular account, press “Confirm” to proceed further. A pop-up message will be displayed i.e. myABL Wallet account has been successfully linked.



4.9.2- DE-LINK BANK ACCOUNT:

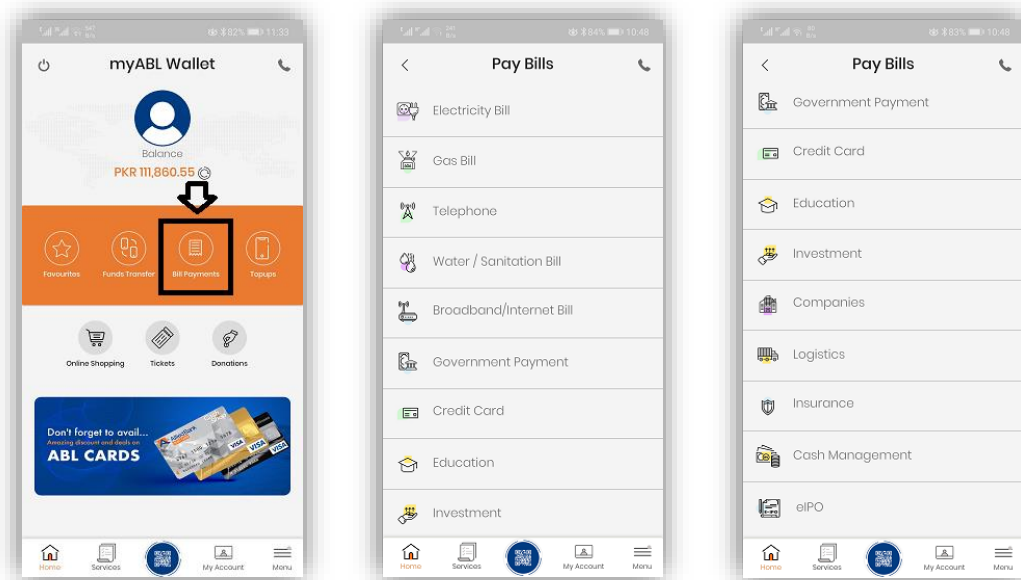
Log in to myABL Wallet application and navigate to the “Services” option. Select “De-Link ABL-core A/C” option. Account will automatically be delinked.



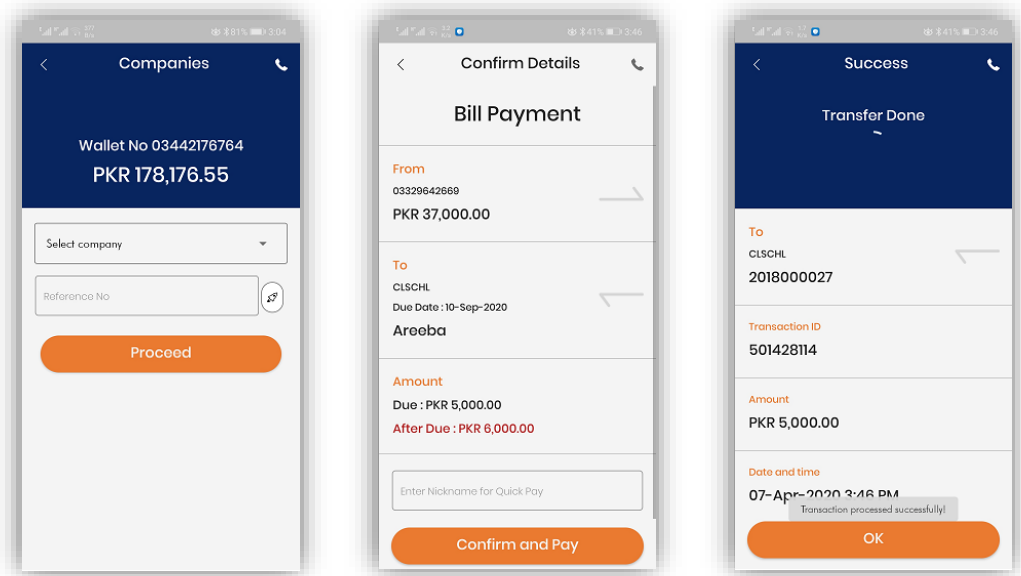
4.10- PAYMENTS:

4.10.1- BILL PAYMENT:

Log in to myABL Wallet application and navigate to Bill Payments option. Select the type of bill to be paid. For example, select Electricity Bill.

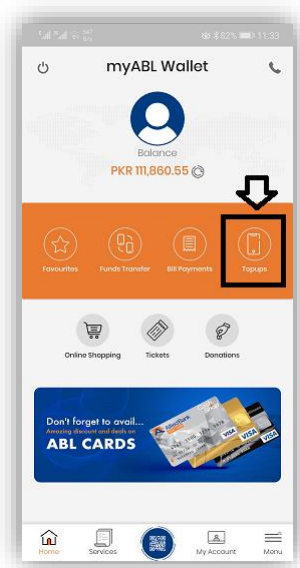


Select respective company from drop-down list and enter the consumer reference number. After successful verification of entered details by system the bill details are displayed. Verify the details and click “Confirm and Pay”. Upon successful Bill Payment, transaction details are sent via SMS and also displayed on screen.



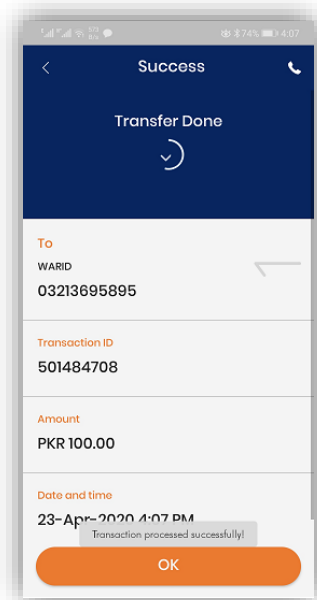
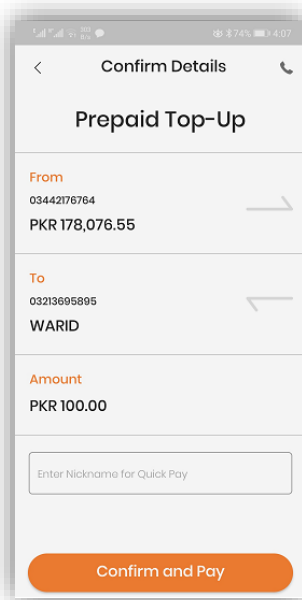
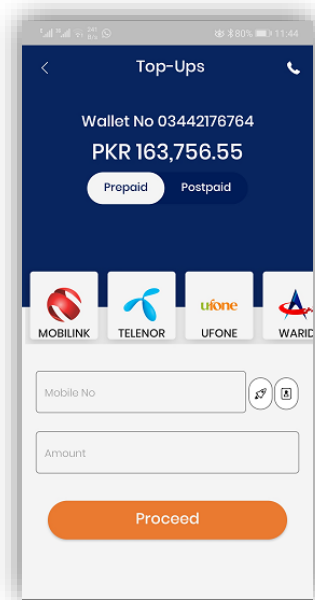
4.10.2- TOP UP:

Log in to myABL Wallet application and navigate to “Top-Ups” option.



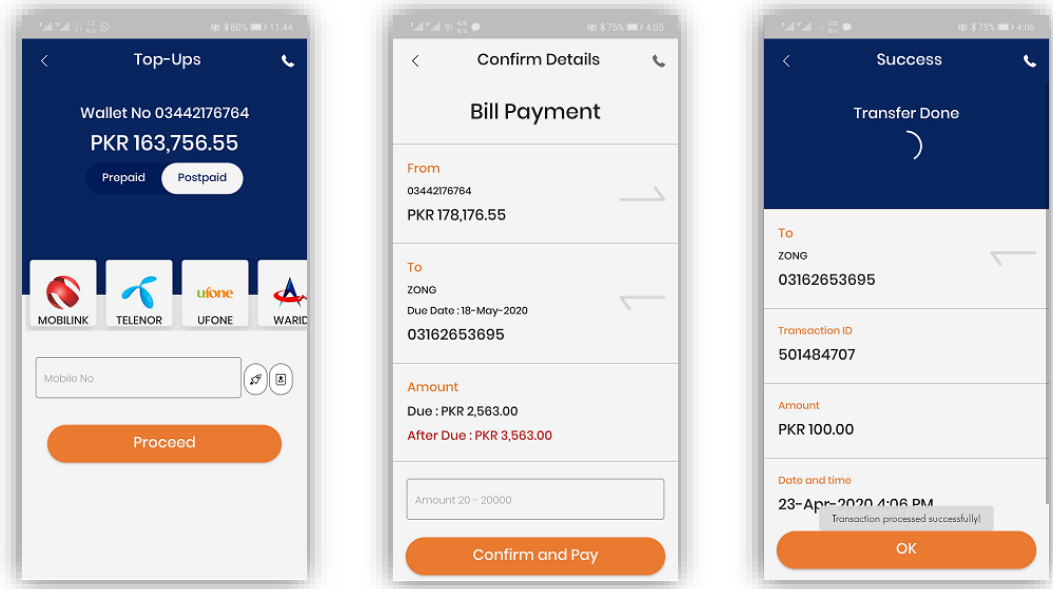
4.10.2.1- PREPAID:

Select Prepaid option, choose the mobile company and enter “Mobile Number” along with the top up amount. Verify the transaction details then select “Confirm and Pay”. A pop-up message will display that transaction has been processed successfully.



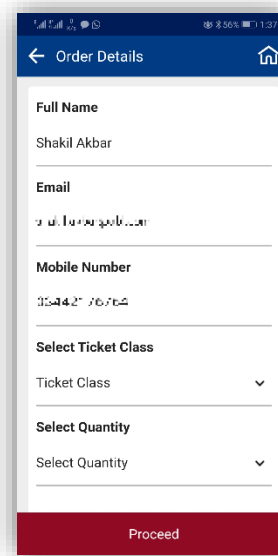
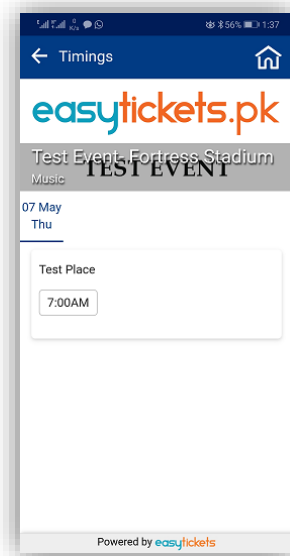
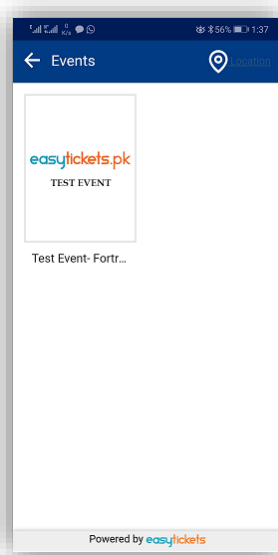
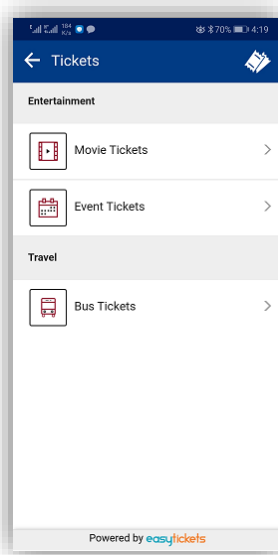
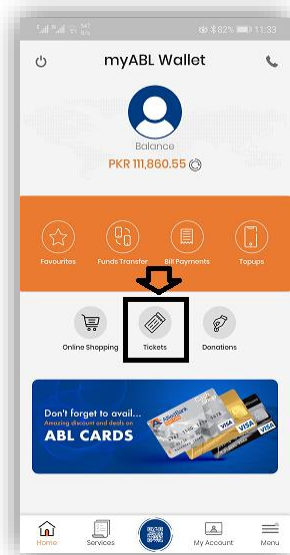
4.10.2.2- POSTPAID:

Select Postpaid option, choose mobile company shown and enter "Mobile Number". Verify the transaction details and enter amount for payment then select "Confirm and Pay". A pop-up message will display that transaction has been processed successfully.



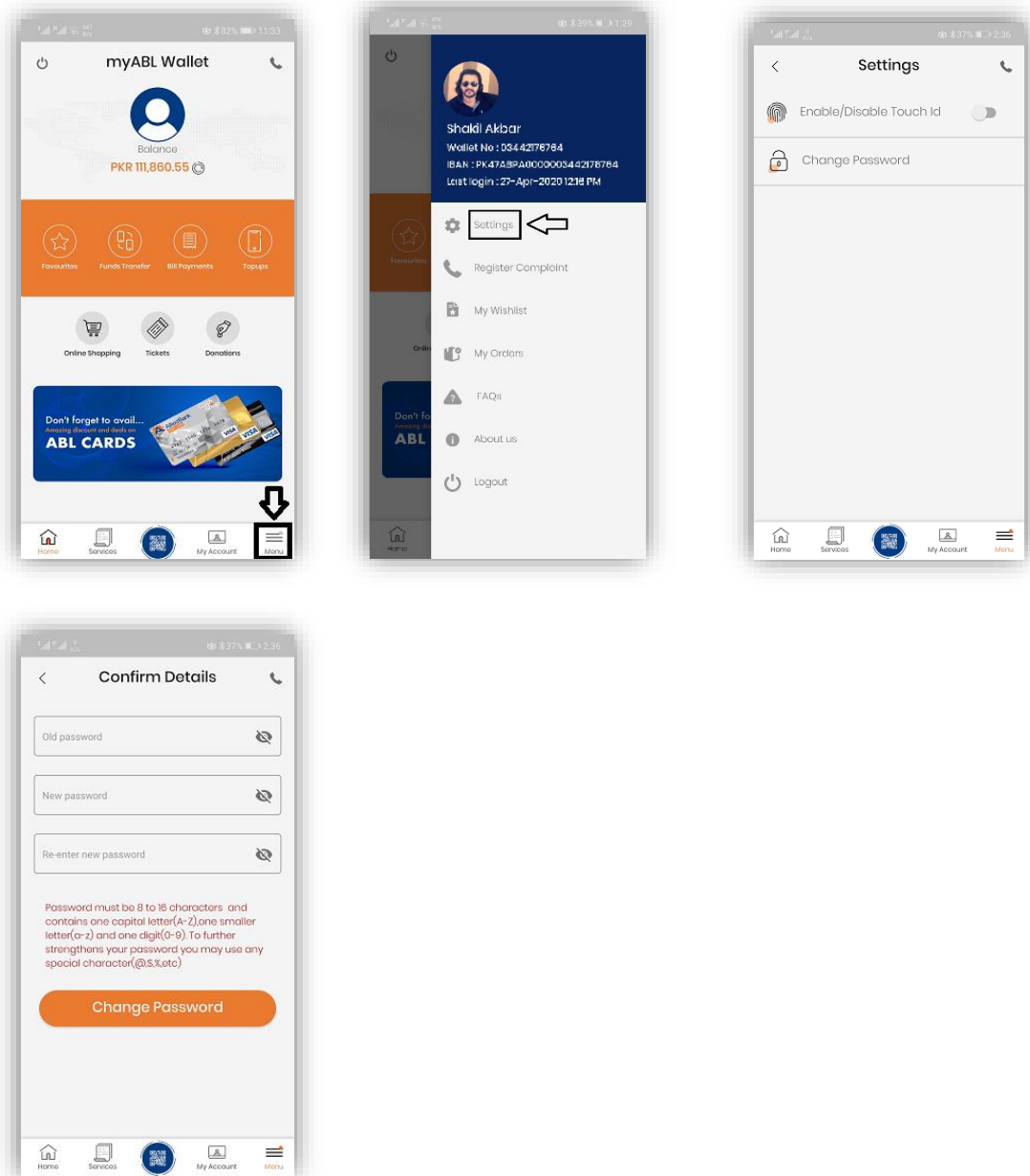
4.10.4- MOVIE / BUS / EVENT TICKETS:

Log in to myABL Wallet application and navigate to the Tickets option. Select the category, for example, customer selects category of Event Tickets. Select any available Event. Select the desired timings and date of the event. Enter the type of ticket and the quantity required then press “Proceed”.



4.11- CHANGE PASSWORD:

Log in to myABL Wallet application and select the “Menu” option. Choose “Settings” and then select “Change Password” option. Enter your old password, enter the new password, re-enter the new password and press "Change Password" Button. A message will pop up stating that your password has been changed successfully.



4.12- FORGOT PASSWORD:

On the Login screen select “Forget Password” option. Enter your registered mobile number and CNIC number. System will send an OTP on the entered mobile number. Enter the OTP received. Enter the following details:

1. Full Name as per CNIC
2. Place of Birth
3. Mother Maiden Name
4. Account Balance
5. Date of Birth

After verification you will be taken to create password screen. Enter your old password, enter the new password, re-enter the new password and press "Change Password" button. A message will pop up stating that your password has been changed successfully.

