

MYABL WALLET USER MANUAL

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Table of Contents

1-	Introduction	4
2-	Scope	4
3-	Eligibility Criteria	4
4-	Key Features	4
4.1-	Wallet Registration	5
4.2-	Funds Transfer:	8
4.2.1	- myABL Wallet to myABL Wallet:	8
4.2.2	2- myABL Wallet to ABL Regular Account:	9
4.2.3	3- myABL Wallet to other Bank Account (IBFT):1	0
4.2.5	5- Transfer in (Own ABL Regular Account to Wallet Account)1	1
4.2.6	5- Transfer Out (Wallet Account to Own ABL Regular Account)1	2
4.3-	Cash Deposit:1	3
4.3.1	- Cash Deposit/Cash in at Third Party Agent by myABL Wallet Account holder	3
4.3.2	2- Cash Deposit/Cash in at ABL Branch by MyABL Wallet Account Holder1	3
4.4-	Cash Withdrawal:1	4
4.4.1	- Cash Withdrawal from Third Party agent by MyABL Wallet Account holder:1	4
4.4.2	2- Cash Out/Withdrawal at ABL Branch by myABL Wallet Account Holder:	4
4.5-	Account Management:1	5
4.5.1	- Account Details:	5
4.5.2	2- Account Limits:	6
4.5.3	3- Transaction History:1	6
4.5.4	1- Update Address:	7
4.5.6	5- Update CNIC Info:1	7
4.5.7	7- Upgrade to Home remittance account:1	8
4.5.8	3- Account upgrade process from level-0 to level-1:	9
4.6-	Debit Card Management:2	0
4.7-	Register complaints:	1
4.8-	Generate Account Statement:	2
4.9-	Link/De-link Bank Account:2	3
4.9.1	- Link Bank Account:2	3
4.9.2	2- De-Link Bank Account:	4
4.10	- Payments:2	5
4.10	.1- Bill Payment:	5
4.10	.2- Top up:	6
4.10	.2.1- PrePaid:	6

Allied Bank

4.10.2.2- PostPaid:	27
4.10.4- Movie / Bus / Event Tickets:	
4.11- Change Password:	29
4.12- Forgot Password:	



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.

Registration	Verify OTP
O O O O O	O Verify OTP
Mobile No CNC No	A verification code has been sent to your given mobile number. Please enter that code below to process your request.
	Verification Code
	Verifying 00:44
Next	Note : If you have shifted your mobile number to other network type MNP in SMS and send I to 9225 and 9080 to update your mobile network.



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

CNIC Details	00
City of Residence	>
CNIC issuanco dato	
	,

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".

Registration	tails	Registration
Full name as per CNIC		Postol Address
Father / husband name		Profession >
Mother name		Select Purpose of Account
Place of Birth	>	Select Referral type
Postal Address		
Profession	>	Icoknowledge that provided information is correct to the best of my knowledge and provided mobile number is registered on my name.
Next		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.





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Linked A	ABL Core A/C	38
Amount		
Tra	insfer in	





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;

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< Acco	unt Limits 🔍	< Acco	unt Limits
Wallet No	03442176764	Wallet No	03442176764
PKR 13	86,801.55	PKR 13	36,801.55
Credit Limits	Debit Limits	Credit Limits	Debit Limits
	PKR 50000		PKR 5000
Daily	Remaining	Daily	Remaining
	PKR 50,000	· · · · ·	PKR 50,000
	PKR 200000		PKR 20000
Monthly	Remaining	Monthly	Remaining
	PKR 174,999		PKR 200,000
	PKR 0		PKR
Yearly	Remaining	Yearly	Remaining
	Unlimited		Unlimited

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.

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CNIC is	isuance Date)		
CNIC E	xpiry Date			
	l	Jpdate		



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



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.

Ufone Call (R) ^{2,3,2} K/o	C 182) 3:01	Sal ™al 😤 190 🗭 😻 ≭46% 💷 7:0
< Upgrade Account	- ~	< Upgrade Account 🔍
SALARY INCOME	•	
		Success
		Your account has been upgraded successfully. Now you can enjoy enhanced limits on your account.
		ОК
Upgrade		Upgrade
	A m	

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





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Select	subject			Ŧ
Comp	olaint			
	S	ubmit		





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.



Account Number: 03442176764 Account Title: Shakil Akbar Courrency: PKR Opening Balance: PKR 127,976 *NOTE: Posted Transactions until the last working day are shown								
Account Stateme	nt							
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.

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් myAB	Wallet	с. —	<	Pay Bills	с I	<		Pay Bills	3	¢
(2		œŸ	Electricity Bill		G	Gove	ernment Paym	ent	
Bal PKR 111,8	ance 160.55 ©		1	Gas Bill		Œ	Crec	lit Card		
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	Bill Poymonts To		8	Water / Sanitation Bill		d ^a	Inve	stment		
			ľ	Broadband/Internet Bill		đ	Con	npanies		
Online Shopping Ti	kets Donations		Gr	Government Payment			🕽 Logis	stics		
Don't forget to avail			=	Credit Card		Ű	j Insur	ance		
ABL CARDS	and the second s	a ma	Ŷ	Education		0	Cash	n Management		
			, 3 9	Investment		le le	elPC)		
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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.

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< Companies	د < Co	nfirm Details	м. П.	< Succes	ss 🕻
	Bill	Payment		Transfer D	one
Wallet No 03442176764 PKR 178,176.55	From 03329642669	_	_		
Select company	To Clschl			To clschl 2018000027	<u></u>
Proceed	Due Date : 10-Sep-	2020		Transaction ID 501428114	
	Amount Due : PKR 5,000 After Due : PKR	.00 6,000.00		Amount PKR 5,000.00	
	Enter Nicknome f	ior Quick Pay		Date and time 07-Apr-2020 3:46 PM Transaction processed	auccessfully!
	Cor	nfirm and Pay		ок	



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.

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< Top-Ups	< Confi	rm Details 🔍	< Suc	cess 🕻
Wallet No 03442176764 PKR 163,756.55	Prepai	d Top-Up	Transf	er Done
Prepaid Postpaid	From 03442176764 PKR 178,076.55			
🚫 🏹 uríone	To 03213695895	<u></u>	To warid 03213695895	
MOBILINK TELENOR UFONE	Amount		Transaction ID 501484708	
Amount	PKR 100.00	uick Pay	Amount PKR 100.00	
Proceed			Date and time 23-Apr-2020 4:07 Transaction proc	PNA essed successfully!
	Confir	m and Pay	C	ок



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.

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< Тор	-Ups 📞	< Confir	m Details 🛛 📞	<	Success 📞
Wallet No 0 PKR 163	3442176764	Bill Pa	iyment		Transfer Done
Prepaid	Postpaid	From 03442176764 PKR 178,176,55		То	,
MOBILINK TELENOR	uíone 🙏	To ZONG Due Date : 18-May-2020 03162653695	<u></u>	ZONG 031626 Transacti	53695
Mobile No Proc	eed S	Amount Due : PKR 2,563.00 After Due : PKR 3,563	3.00	Amount PKR 100	0.00
		Amount 20 - 20000		Date and 23-Ap	time
		Confirm	n and Pay		ок



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.



<	Settings	6
6	Enable/Disable Touch	ld 🌑
ē	Change Password	
Home	Services 🐻 ,	My Account Monu

New password	Old password		ß
Re-enter new password Password must be 8 to 16 characters and contains one capital letter(A-2),one smaller letter(a-2) and one digit(0-9). To further strengthens your password you may use any special character(@S.X.etc) Change Password	New password		2
Password must be 8 to 16 characters and contains one capital letter(A-2),one smaller letter(c-2) and one digit(0-6). To further strengthens your password you may use any special character(@\$X.etc) Change Password	Re-enter new pass	word	2
	Password must I contains one ca letter(a-z) and c strengthens you special characte	be 8 to 16 characters ar ipital letter(A-2),one smi ine digit(0-9). To further ir password you may us er(@S%,etc)	nd aller e any
	Password must l contains one co letter(a-z) and c strengthens you special characte Cha	be 8 to 16 characters an ipital letter(A-2),one sm ne digit(0=9). To further ir password you may us er(@.S.%.etc) nge Password	nd aller e any
	Password must I contains one ca letter(-2) and c strengthens you special characte Cha	be 8 to 16 characters an ipital letter(A-2) one sma ne digit(0-9). To further r password you may us or(@.5.% atc) nge Password	nd aller e any



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.

