



Frequently Asked Questions

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

What is *myABL* Digital Banking?

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

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

Is there any fee associated with the registration of *myABL* Digital Banking?

There is no fee associated with the registration of *myABL* Digital Banking, the registration process is **FREE**. Likewise, there are **NO HIDDEN / FIXED / ANNUAL CHARGES** for registering with *myABL* Digital Banking.

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

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

- Biometric login on mobile devices
- 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
- School Fee Payment
- Insurance Payment
- Investments Payment
- Pay Internet Bills
- Internet Shopping
- Mastercard QR Scan
- Golootlo QR Scan
- myABL Tickets
- Franchise Payments
- Airlines Ticket Payment
- Daily transaction limit view and limit adjustment
- Marking of transaction/Biller as Favorite
- Manage Payee/ Biller
- View Account Balance & Mini Statement
- View & download full account statement
- Subscription of E-Statement

- Alerts & Notifications
- New Cheque Book request
- Cheque Status Inquiry
- Account Link/Delink
- Default account marking on myABL
- Customer request and feedback through inbuilt email feature
- View login history
- View transaction history
- Search option (Desktop only)
- View Profile
- ATM/Debit Card Activation
- ATM/Debit Card Temporary Block and Unblock
- Allow International Use of ATM/Debit Card
- ATM/Debit Card PIN change
- Discount Offers
- Locate Us
- Allied Live Chat

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

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

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

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

How can I join *myABL*?

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

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

Note: There is **NO FEE** for Registration on myABL and **NO ANNUAL CHARGES**.

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

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

5. Upon confirmation of user provided details, **One Time PIN** (6 digits) will be sent via SMS to provided Mobile number for verification purpose. Enter **One Time PIN** and press "Submit".

* In case of ported mobile number please follow the instructions mentioned on screen.

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

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

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

Note:

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

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

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

How can I activate my *myABL* Internet/Mobile banking service??

SBP vide PSD Circular No. 09 dated Nov 28, 2018 regarding "Security of Digital Payments" has advised the banks to activate Internet/Mobile banking after biometric verification at any branch of the bank. You may visit any ABL branch to provide your biometric consent to activate your *myABL* account for availing full range *myABL* Personal Internet/Mobile Banking services. Biometric consent can either be provided after registering to *myABL* via online Form which will activate your *myABL* on next login or you can also provide your biometric consent in advance before registering to *myABL*. Biometric consent provided in advance will remain valid for 90 days thus you are required to complete your online registration process within 90 days.

What if I do not register myself for *myABL* Personal Internet/Mobile banking within 90 days from the date when biometric consent was provided??

Biometric consent provided in advance for *myABL* Personal Internet/Mobile banking will remain valid for 90 days. If you do not registered yourself to *myABL* within stipulated time then you will be registered to *myABL* Personal Internet/Mobile Banking however your *myABL* account will not be activated for full range of financial services until you provide a fresh biometric consent by visiting any ABL branch.

Is there a mobile version of *myABL*?

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

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

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

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

In case you have forgotten your "Username", please call ABL helpline at **111-225-225** for assistance. After verification, Phone Banking Officer will provide your *myABL* "Username" through SMS or email or Call back.

How to activate biometric login functionality on *myABL*?

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

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

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

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

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

How to deactivate Biometric login functionality on myABL?

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

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

Your password is a confidential information. If you have forgotten your password, please follow the below mentioned steps:

Click on 'Forgot Password?' at www.myabl.com or on *myABL mobile*. You will be asked to provide required details to verify your identity and then you will be required to enter One-Time Pin (OTP) sent to your registered email/mobile number allowing you to reset your password.

Who can I pay using myABL Personal Internet Banking Service?

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

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

How do I add a new Payee?

You can add Payee from following different ways.

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

How do I add a new Biller?

You can add Billers from following different ways.

- From “Manage Payees & Billers” option available at Quick Access card on Dashboard.

- From Hamburger Menu > Payments > Manage Payees & Billers.
- You can add new Biller after performing any transaction by selecting “New Biller” tab.

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

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

- **For Funds Transfer:**

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

- **For Bill Payments:**

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

When is funds transfer effective?

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

When is bill payment effective?

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

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

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

Is *myABL* secure?

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

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

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

What are the applicable charges for *myABL* Personal Internet Banking?

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

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

What is One-Time Pin or OTP?

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

Which things I should consider while using **myABL**?

- Same Allied Direct Login Credentials (Username & Password) will be used to access **myABL**
- Existing users of Allied Direct are required to first login successfully on to web portal i.e. <https://www.myabl.com> before accessing on mobile applications.
- To minimize the risk of fraud, you are obliged to take reasonable security precautions as set out in the Terms and Conditions. These may include but are not limited to:
- Making sure you choose a Username or Password that mixes lower case, uppercase, special characters and/or numbers.
- Changing your password regularly.
- Refraining from accessing the account from a computer in a public place.
- Monitoring your account activity on a regular basis and logging off when you have finished with your transactions.
- Browser security updates should be applied at regular intervals by the Browser/Operating system provider.
- Installing appropriate firewall software.
- If you notice any suspicious activity on your account, change your Password instantly or notify immediately to ABL Helpline at 111-225-225.

What are the recommended browsers for accessing **myABL**?

myABL is best viewed with:

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

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

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

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

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

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

How to mark any transaction as favorite?

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

What is the purpose of Notification option?

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

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

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

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

How can I unblock my “myABL” Internet Banking account?

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

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

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

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

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

What is myABL Tickets service?

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

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

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

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

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

How will I get the ticket booking confirmation?

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

How can I collect my tickets?

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

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

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

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

Cinema and event tickets once booked are deemed as sold. It is not possible to cancel, refund or exchange these tickets.

Cancellation request only for Bus Tickets will be processed immediately however customer refund will be processed within 5 working days. In case funds not received within 5 working days then customer may contact Allied Bank Helpline number 111-225-225.

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

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

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

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

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

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

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

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

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

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

What is Mastercard QR?

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

What is myABL MasterCard QR Payment?

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

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

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

Where are myABL Mastercard QR payments acceptable?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

What is Golootlo?

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

How does Golootlo works?

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

How to browse and avail Golootlo discounts using myABL?

There are two sections in myABL app to access Golootlo.

a. To Browse Offers

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

b. To Avail Discounts

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

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

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

What are Geo-Fence Notifications?

Geo-fence Notifications falling under proximity marketing are real time notifications of deals and discounts which are sent to myABL customers when they visit their favourite merchants. myABL users will be notified with the latest deals/discounts when they enter in the vicinity (geo-fence) of specific merchant(s) or if they travel to the other cities.

Can I enable / disable Geo-Fence Notifications?

Yes, you may enable or disable Geo-fence Notifications.

How I can enable / disable Geo-Fence Notifications on myABL?

The user can enable or disable Geo-fence Notifications by following steps:

- Open myABL Digital Banking Mobile application
- Click Offers on login screen and select ABL cards from the bottom menu
- Click on your preferences on the bottom.
- Enable/Disable notifications.

What features are available under Debit Cards option in myABL?

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

- **Debit Card Activation**

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

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

What is “Debit Card Temporary Block and Unblock” option?

You can now temporary block your Debit Card for any security reason and can further reactivate it with ease of using myABL on the go.

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

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

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

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

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

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 None Resident Pakistani (NRP) customers.