

myABL Business User Guidelines



Allied Bank Limited



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1. myABL Verfiy (Soft Token App) Configuration

1.1. Introduction

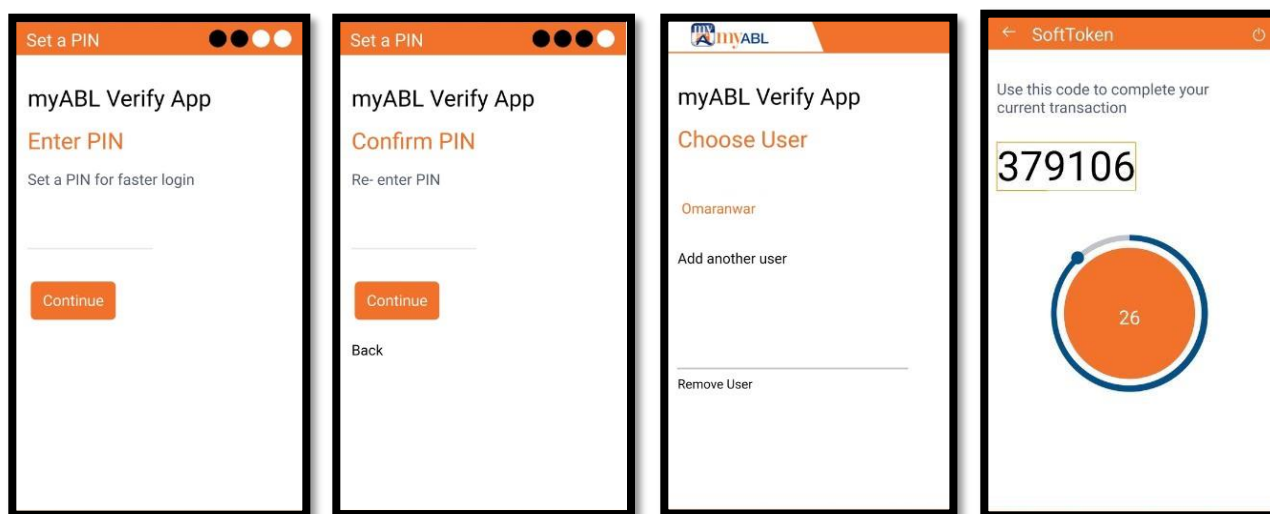
myABL Verify (Soft Token App) generates one-time password (OTP) on your device for two-factor authentication. In addition to username and password, the one-time password generated by this app will be required to sign-in to the account, making transaction and password resetting request.

1.2. Downloading/installing the myABL Verify (Soft Token App)

You may download the myABL Verify (Soft Token App) from Google Play Store for (Android) or App Store for (Apple, iOS).

1.3. Login Process of myABL Business & Configuration/Syncing with myABL VerifyApp for Soft Token

- Open <https://www.myabl.com> link in your PC/Laptop web-browser (**Internet Explorer, Mozilla Firefox, Google Chrome**) → Click Proceed button → input your credentials in Personal Tab instead of Business Tab, it will take to the password change window, then change your password.
- After successful password change → open myABL Verify (Soft Token App) on your cell phone, input your credentials (User ID & Login Password), set PIN i.e. 1234, then reenter PIN and soft token/OTP starts generating with 30 seconds timer.



- Re-login on <https://www.myabl.com> Input your credentials and enjoy the new advanced interface of myABL Business.
- Soft Token will be used as one-time password (OTP) while login and making and transaction on myABL Business.

BEWARE: Do not share your credentials (User ID, Login Password/Soft Token/OTP) & information to anyone and never store your myABL ID/passwords/card numbers on your browser.



2. General Checklist

- Android/IOS phone for myABL Verify App for (Soft Token Generation)
- Wi-Fi/Internet access required for first time setup of myABL Verify App for (Soft Token Generation) and logon to <https://www.myabl.com>
- Latest version of Internet Browser's i.e. Microsoft Edge, Chrome and Firefox browsers should be installed on your PC/Laptop enjoy the new advanced interface of myABL Business
- No email incoming restriction at customer premises

3. Bulk file formats for Uploading through myABL Business

Customer may perform the following Bulk Transactions through myABL Business by making Bulk files in different file formats i.e. (xls, csv, txt file format)

3.1. Bulk Fund transfers file detail

Column Sequence	Column Name	Column Description	Sample Data	Field length
Col-1	Debit Account Number	Applicant's may use only its Conventional/Islamic debit account number	123400100XXXXXX0013	20
Col-2	Transaction Amount	Amount involved in this transaction	19000.00	-
Col-3	Credit Account Number	Beneficiary's Conventional/Islamic OR IBAN credit account number required	123400100XXXXXX0013 OR PK76ABPA00100XXXXXX0013	Conventional/ Islamic 20 & for IBAN 24
Col-4	Beneficiary Email Address	Email address of beneficiary	abc@abl.com	50
Col-5	Credit Narration	Transaction narrative	This is bulk transfer	35

*NOTE: - Transaction Amount in Bulk File must be inputted as per above format, mentioned in Col-2

Sample Fund Transfer File

123400100XXXXXX0013,19000.00,054600100XXXXXX0013,abc@abl.com,This is bulk transfer
123400100XXXXXX0013,19000.00,PK76ABPA00100XXXXXX0013,abc@abl.com,This is bulk transfer



3.2. Bulk Inter Bank Fund transfers file detail

Column Sequence	Column Name	Column Description	Sample Data	Field length
Col-1	Debit Account Number	Applicant's may use only its Conventional/Islamic debit account number	123400100XXXXXX0013	20
Col-2	Transaction Amount	Amount involved in this transaction	19000.00	-
Col-3	Beneficiary Account Title	Mentioned beneficiary's complete account title	Faiz Rasool	35
Col-4	Beneficiary Account Number	Beneficiary's Conventional/Islamic OR IBAN credit account number required	123400100XXXXXX0013 OR PK76HABB00100XXXXXX0013	May vary from Bank to Bank
Col-5	Bank Code	Enter correct beneficiary bank code, Visit IBFT bank code table at last page	FAYS (For Faysal Bank) 123456 (For Example Bank)	04 if Swift Code 06 digits if Bank IMD
Col-6	Credit Narration	Transaction narrative	SalaryApr2021	35

*NOTE:- Transaction Amount in Bulk File must be inputted as per above format, mentioned in Col-2

Sample IBFT File.

123400100XXXXXX0013,19000.00,Faiz Rasool,054600100XXXXXX0013,FAYS,SalaryApr2021
123400100XXXXXX0013,19000.00,Faiz Rasool,PK76HABB00100XXXXXX0013,FAYS,SalaryApr2021

3.2.1 IBFT Bank Codes

Sr.#	Bank Names	Bank Codes	Sr. #	Bank Names	Bank Codes
1	First Women Bank	FWOM	23	Samba Bank Limited	SAMB
2	NIB Bank Limited	NIBP	24	Bank of Punjab	BPUN
3	Bank of Khyber	KHYB	25	Bank Alfalah Limited	ALFH
4	China Mobile Pakistan Limited (Zong) 'PayMax'	PAYM	26	Bank Al Habib Limited	BAHL
5	National Bank of Pakistan	NBPA	27	Standard Chartered Bank	SCBL
6	MCB Islamic	MCIB	28	Soneri Bank Limited	SONE
7	Dubai Islamic Bank Limited	DUIB	29	Silkbank Limited	SAUD
8	HabibMetro Bank	MPBL	30	Meezan Bank Limited	MEZN
9	Sindh Bank Limited	SIND	31	KASB Bank Limited	PLCO
10	Citibank N.A.	CITI	32	Bank Islami Pakistan Limited	BKIP
11	Apna Bank	APNA	33	Telenor Micro Finance Bank Limited	TMFB
12	U Microfinance Bank	UBNK	34	Al Baraka Bank limited	AIIN
13	Mobilink Microfinance Bank	WMFB	35	FINCA Microfinance Bank	FINC
14	NRSP BANK	NRSP	36	First Microfinance Bank	FMFB
15	United Bank Limited	UNIL	37	Zarai Taraqati Bank Limited	ZTBL

16	MCB Bank Limited	MUCB	38	Khushali Microfinance Bank	KHBL
17	Habib Bank Limited	HABB	39	ADVANS MICROFINANCE	APML
18	Faysal Bank Limited	FAYS	40	EFT BANK	ABPA
19	Askari Commercial Bank Limited	ASCM	41	TAAMER BANK	TMFB
20	JS Bank Limited	JSBL	42	M C B LITE	MCBL
21	Summit Bank Limited	SUMB	43	A MODEL BANK	BAHL



3.3. Bulk Pay Anyone file detail

Column Sequence	Column Name	Column Description	Sample Data	Field length
Col-1	Debit Account Number	Applicant's may use only its Conventional/Islamic debit account number	123400100XXXXXX0013	20
Col-2	Identity Card (ID)	For payment through CNIC	ID	2
Col-3	Beneficiary Name	Mention complete beneficiary name as per CNIC	Faiz Rasool	35
Col-4	Identity Card Number	Beneficiary 13 digit CNIC # without dashes	3520108252843	13
Col-5	Address Field 1	Beneficiary's House #	176	35
Col-6	Address Field 2	Beneficiary's Colony/Area Name	DHA	35
Col-7	Beneficiary Email Address	Email address of beneficiary	abc@abl.com	50
Col-8	Beneficiary Mobile #	Pay Anyone PIN code will be sent through SMS on beneficiary's Mobile #	03024652793	11
Col-9	Credit Narration	Transaction narrative	Loan	35
Col-10	Transaction Amount	Amount involved in this transaction	19000.00	-

*NOTE: - Transaction Amount in Bulk File must be inputted as per above format, mentioned in Col-10

Sample Pay Anyone File.

123400100XXXXXX0013,ID,Faiz Rasool,3520108252843,DHA,Lahore, abc@abl.com,03024652793,Loan,19500.00

3.4 Bulk Bill Payment file detail

Field Name	Length (Max Length)	Mandatory/Optional
Debit Account Number	24	Mandatory
Biller ID	8	Mandatory
Consumer ID/consumer number	30	Mandatory
Amount	10	Mandatory
Narration	35	Optional

***NOTE:** - Transaction Amount in Bulk File must be inputted as per below format, file formats are (csv, xlsx, txt).

Sample of Bulk Bill Payment File:

Account Number, Biller ID, Consumer ID, Amount, Narration

- 00211212112211323143,LESCO001,12121001010101011,1000.00,Remarks
- 00211212112211323143,PTCL0001,544401010101011,1200.00,
- 00211212112211323143,Ufone002,03336909310,100.00,Bill Payment

File size of each bulk file must be up to 5MB with 5,000, No. of records

3.4.1 Biller ID's with Categories for Bulk Bill Payments

BILLER_ID	DESCRIPTION	CATEGORY_TYPE
BYCO0001	BYCO Petroleum	Merchant
CMPAK001	CMPak(Zong)	Merchant
APC00001	Apothecare	Merchant
DALNCE01	Dawlance(DEPL)	Merchant
DALNCE02	Dawlance(DPL)	Merchant
ENGRO005	Engro Fertilizers	Merchant
NKIOSK01	NADRA eSahulat	Merchant
PMCL0001	PMCL(Mobilink)	Merchant
PTML0001	PTML(Ufone) Central-I	Merchant
PTML0002	PTML(Ufone) Central-II	Merchant
PTML0003	PTML(Ufone) North	Merchant
PTML0004	PTML(Ufone) South	Merchant
RBPL0001	Reckitt Benckiser	Merchant
RIZBOT01	Riaz Bottlers(Pepsi Cola Bottlers)	Merchant
NADRAGN1	NADRA E-Sahulat	Utility
TCS00001	TCS Connect	Merchant
TMEBL001	Tameer Microfinance Bank Ltd	Merchant

UBANK001	UBANK	Merchant
URILC001	Dawlance(URIL)	Merchant
WTPV0001	Warid Telecom	Merchant
EDHI0001	Edhi Foundation	Donation
ABLCC001	ABL Credit Card Payment	Credit Card
NAMAL001	Namal College, Mianwali	Donation
SKMCH001	Shaukat Khanum Memorial Cancer Hospital	Donation
TCF00001	The Citizens Foundation	Donation
ASKINV01	Askari Investment Management	Investment (Mutual Funds)
BAHC0001	Bahria College	Education Fee
COMSAT01	COMSATS	Education Fee
DARAZ001	Daraz	Online Shopping
EFUCON01	EFU Con	Insurance
EFUISL01	EFU Takaful	Insurance
ENGRO001	ENGRO Fertilizer	Fertilizer
BCHSCTL1	Beaconhouse Central-0714	Education Fee
BCHSSUT1	Beaconhouse South-0737	Education Fee
BCHSNRT1	Beaconhouse North-0720	Education Fee
GEPCO001	GEPCO - Gujranwala Electric Power Company	Utility
HESCO001	HESCO - Hyderabad Electric Supply Company	Utility
JLI00003	Jubilee Life Insurance Non-Index	Insurance
KWSB0001	KWSB - Karachi Water and Sewerage Board	Utility
LBDE0001	Lahore Diocesan Board of Education	Education Fee
LESCO001	LESCO - Lahore Electric Supply Company	Utility
LUMS0002	LUMS - Lahore University of Management Sciences	Education Fee
MBLINK01	Mobilink Prepaid	Telco
MBLINK02	Mobilink Postpaid	Telco
MCBAH001	MCB-Arif Habib Saving Investment	Investment (Mutual Funds)
MEPCO002	MEPCO - Multan Electric Power Company Limited	Utility
PTCL0010	PTCL Landline	Utility
PTCL0011	PTCL EVO Prepaid	Internet Bills

PTCL0012	PTCL EVO Postpaid	Internet Bills
PTCL0013	PTCL Defaulter	Utility
PTCL0015	PTCL Vfone	Telco
QUBEE001	Qubee Consumer	Internet Bills
QUBEE002	Qubee Distributor	Internet Bills
KPAY0001	24 Rage Host	Kuickpay
SNGPLGN2	SNGPL - Sui Northern Gas Pipelines Limited	Utility
SSGC0002	SSGC - Sui Southern Gas Company	Utility
TELPKPR	Telenor Prepaid	Telco
TELPKPO	Telenor Postpaid	Telco
UFONE001	Ufone Prepaid	Telco
UFONE002	Ufone Postpaid	Telco
INDUSHD1	Indus Hospital & Health Network Donation	Donation
INDUSHZ1	Indus Hospital & Health Network Zakat	Donation
WASAH001	WASA - Hyderabad	Utility
WATEEN01	Wateen	Internet Bills
WCALL001	World Call Services	Internet Bills
WSSP0001	WSSP - Peshawar	Utility
WTRIBE01	Wi-Tribe	Internet Bills
ZONG0001	Zong Prepaid	Telco
ZONG0002	Zong Postpaid	Telco
FLOOD001	Flood Relief Fund - Talat & Kashif Aaj Tv	Donation
UOLHSTL1	University of Lahore Hostel fee	c.Education Fee
KESC0001	K-Electric	Utility
KASHF001	KASHF Foundation	Loan and Finances
DPWKHI01	DP World	Loan and Finances
SRB00001	Sindh - Sindh Revenue Board	Govt. Payments (Tax, Challans etc)
SWWF0001	Sindh – Sindh Workers Welfare	Govt. Payments (Tax, Challans etc)
UOLTRPT1	University of Lahore Transport fee	Education Fee
BUNIO001	Bahria University	Education Fee
CCPA0001	Cadet College (Panu Aqil)	Education Fee

CLSCHL01	Classic School	Education Fee
EES00001	Edventure Education Services	Education Fee
LNMC0001	Liaquat National Medical College	Education Fee
MUSTU001	MUST University	Education Fee
UOL00001	University of Lahore	Education Fee
NTEL0001	Nayatel	Internet Bills
PRAL0001	FBR - Federal Board of Revenue/ PRA - Punjab Revenue Authority	Govt. Payments (Tax, Challans etc)
PFA00001	Punjab – Punjab Food Authority Technical	Govt. Payments (Tax, Challans etc)
SECP0001	SECP - Securities and Exchange Commission of Pakistan	Govt. Payments (Tax, Challans etc)
JLI00002	Jubilee Life Insurance Index	Insurance
AKD00001	AKD Investment Management	Investment (Mutual Funds)
MZN00001	Al-Meezan Investment	Investment (Mutual Funds)
CDCIAS01	CDCIAS - Central Depository Company Investor Account Services	eIPO (Initial Public Offering)
UBLFUND1	UBL Funds	Investment (Mutual Funds)
CDC00001	CDC - Central Depository Company	eIPO (Initial Public Offering)
EASYT001	EASYTICKET.PK	Online Shopping
DBMD0001	Supreme Court of Pak & Prime Minister of Pak Diamer-Bhasha & Mohmand Dams Fund	Donation
WASALHR1	WASA - Lahore	Utility
WASAFAI1	WASA - Faisalabad	Utility
JLI00001	Jubilee Life Insurance	Insurance
CC01BILL	1Bill Credit Card	1 Bill (Invoices and Topup)
UOL00002	University of Lahore Semester fee	Education Fee
UOLMDCL1	University of Lahore Medical fee (UCMD)	Education Fee
KENC0001	KENC - Karachi Electric New Connection	Utility
PESCOFF1	PESCO - Peshawar Electric Supply Company	Utility
SEPCO001	SEPCO - Sukkur Electric Power Company	Utility
DHAIR001	DHA-Islamabad Rawalpindi	Utility
AIUNI001	Alhamd Islamic University	Education Fee
IN01BILL	Oneload	1 Bill (Invoices and Topup)

LDACITY1	LDA City	Utility
BCHSSF1	Beaconhouse bahria security fee	Education Fee
PMCPRF01	PM Covid-19 Relief Fund-2020	Donation
HABALL01	National Food Ltd	Haball
THKS0001	24 Wall Street Pizza (Noora Enterprises)	PayPro
EKBNS001	Ehsaas: Koye Bhooka Na Soye (EKBNS) Fund-2021	Donation
CAREEM01	Careem	1 Bill (Invoices and Topup)
999991	Government of Sindh (GoS) – Property Tax	1 Bill (Invoices and Topup)
100254	Aga Khan University Hospital	1 Bill (Invoices and Topup)
PRALON22	FBR FEE	Govt. Payments (Tax, Challans etc)
DAIASBP1	DHAI-APS Sec B, DHA Ph-1	Education Fee
SSCPL001	Service Sales Corporation	Merchant
FMHD0001	Fatima Memorial Hospital	Donation
AIOU0001	AIOU - Allama Iqbal Open University	Education Fee
BINTSHL1	Britain International School	Education Fee
SUNDASF1	Sundus Foundation	Donation
GACCI001	Guns and Country Club	Merchant
IBASUKU1	Sukkur IBA Testing Services	Education Fee
AKHWAT01	Akhuwat	Donation
QARZEH01	Akhuwat Islamic Microfinance	Donation
GHAZIU01	Ghazi University	Education Fee
DAIASBP2	DHAI-APS Sec B, DHA Ph-II	Education Fee
BTIUBC01	Bahria Town Islamabad Utility Bills	Utility
BTIMNBC1	Bahria Town Islamabad Maintenance	Utility
DRAPAK01	Drug Regulatory Authority of Pakistan	Govt. Payments (Tax, Challans etc)
IVYWSP01	IVY World Schools	Education Fee
IVYUSP01	IVY United Schools	Education Fee
RIVYIS01	Roots IVY international Schools	Education Fee
IVYCOM01	IVY ICMS	Education Fee
CNVNT001	Convent School	Education Fee
CLSCLON1	Classic School System	Education Fee

PAKELE11	Pak Elektron Ltd	Merchant
BAHRIAE1	Bahria Town Karachi-Electricity Bill	Utility
BAHRIAM1	Bahria Town Karachi-Maintenance Bill	Utility
CANALVSL	CANAL VIEW SOCIETY-LAHORE	Utility
DAIASCP2	DHAI-APS Sec C, DHA Ph-II	Education Fee
DAIASDP2	DHAI-APS Sec D, DHA Ph -II	Education Fee
DAIASFP2	DHAI-APS Sec F, DHA Ph-II	Education Fee
DAIASGP2	DHAI-APS Sec G, DHA Ph-II	Education Fee
DAIDSFP2	DHAI-(DES) Sec F, DHA Ph-II	Education Fee
ALLIED01	Allied Pay	Utility
UOA00001	University of Agriculture FSD	Education Fee
COMSAON1	COMSAT University-Sahawal Campus	Education Fee
ABLAMC01	ABL Asset Management Company	Investment (Mutual Funds)
PFC00001	Punjab – Punjab Food Authority	Govt. Payments (Tax, Challans etc)
IBA00001	IBA	Utility
GOP00001	Punjab – Other Government of Punjab Payments	Govt. Payments (Tax, Challans etc)
APSKC001	Army Public School Kharian	Education Fee
HBFLA22	HBFC OFFICERS CO HSNQ STY LHR	Utility
LDAS0001	LDA Schools	Education Fee
LDA00001	LDA Property	Utility
LDASC001	LDA Sports Complex	Utility
ASPRCLG1	Aspire College	Education Fee
SMAEDU01	St. Marys Academy	Education Fee
BISEPEW1	Board of Intermediate & Secondary Education - Peshawar	Education Fee
TPSKJ001	The Punjab School KJ	Education Fee
TPSKKS01	The Punjab School Kot Khawaja Saeed	Education Fee
TPSJT001	The Punjab School Johar Town	Education Fee
MKHFDTN1	Makkah Foundation	Education Fee
SALET001	Shah Abdul Latif Education Trust	Education Fee
UFONE004	Ufone Super Card	Telco
CSPLNR01	THE CITY SCHOOL-NORTH	Education Fee



PTCLGN01	PTCL	Utility
MUSTECH1	MUST University-Mirpur AJK	Education Fee
TP01BILL	TopUp	1 Bill (Invoices and Topup)
HBPLTD01	NORTHERN BOTTLING	Merchant
NBCPLTD1	Haidri Beverages	Merchant
BCHSTFE1	Bahria Beaconhouse Tuition Fee	Education Fee
SBCAUTH1	SBCA E-Payment Scrutiny Fee	Govt. Payments (Tax, Challans etc)
SBCADNL1	SBCA E-Payment Additional Floor Charges	Govt. Payments (Tax, Challans etc)
PINKRBN1	Pink Ribbon	Donation
CSPLSR01	THE CITY SCHOOL-SOUTH	Education Fee
CSPLCR01	THE CITY SCHOOL-CENTRAL	Education Fee
LRTHUSE1	Loretto House School System Pvt Ltd	Education Fee
SSSAC001	Sir Syed School	Education Fee
BTSCH001	Bahria Town School Fee (Lahore)	Education Fee
COMABB01	Comsats-Abbotabad Campus	Education Fee
DHALAH11	DHA-Lahore	Utility
IQRAUNI1	Iqra University-Chak Shahzad Campus	Education Fee
POSTLIFE1	Postal Life Insurance Company	Merchant
KSCHAC02	Khyber School And College	Education Fee
AGHAPK01	Aaghepakistan	Utility
DPS00001	DPS - Divisional Public School	Education Fee
IESCOG01	IESCO - Islamabad Electric Supply Company Ltd	Utility
IZMIRHS1	IZMIR Housing Society	Utility
SIUTDON1	Sindh Institute Of Urology And Transplantation (SIUT) Donation	Donation
SIUTZKT1	Sindh Institute Of Urology And Transplantation (SIUT) Zakaat	Donation