

Frequently Asked Questions (FAQs)

MyABL Business

myABL Business is the new face to Allied Bank Limited's existing Business Internet Banking Portal; which is now known as "myABL Business". It is the latest internet (web) and mobile banking platform which offers a more secure, reliable and efficient digital banking service that caters to business customers. In case of any inconvenience faced, customer can send an email to Front Desk BIB Team at Business.IB@abl.com or call on (042)-111-225-225 for any kind of support related Business services.

How can I get registered with myABL Business?

You may contact your branch and fill the provided form to get registered with myABL Business. Branch shall scrutinize the form, complete formalities as per defined scope and forward it Front Desk Team for reviewing and onward processing.

Front Desk BIB Email Address: Business.IB@abl.com

Further for any query you may call our 24/7 helpline number i.e., +92 (042) 111-225-225

Who is eligible for myABL Business?

This service is available to any business customer availing ABL Bank's products and services.

What are the benefits of using myABL Business?

myABL Business comes with a host of benefits like:

1. Visibility & access to Accounts / Term Deposits
2. Facility to download account statements in multiple formats
3. Option to apply for an Initiator-Approver workflow
4. Convenient Financial Transactions
5. Simplifying salary payments to multiple beneficiaries via bulk file upload
6. Simple non-financial activities online
7. Stop/Revoke payment of issued cheques
8. Request for Allied Banker's Cheque
9. Track status of cheques

Are User ID case-sensitive?

User IDs are not case sensitive, i.e., can be entered in any case.

Is password case sensitive?

Yes.

Rules to set password

One-time password shall be communicated to end user which shall be changed upon first login attempt.

- Password should be of at least 8 characters without any space
- It should mandatorily contain alpha-numeric characters
- Should contain at least one Special character
- Must not be repeated from last 7 passwords
- Don't put a password same as User name
- Contains at least 3 of the following 4-character groups
 - English upper-case characters (A-Z)
 - English lower-case characters (a-z)
 - Numbers (0-9)
 - Non-alphabetic characters e.g. (! @#\$%^&*()_+|~-=\`{}[]:~<>?,./)

Must not be default vendors supplied passwords and shall not be easily guessable

Passwords shall not be stored by user in clear text on the computer system

Users must not share his/her password with any user.

User must login before 30 days of last login and all user-level passwords shall be changed at least once in 90 days

What are the channels through which I can receive Time based Soft token?

myABL Verify is separate mobile app through which time-based soft-token is generated. This app can be downloaded from Google Play store or Apple App Store. Please note that this App can only be used on handheld devices.

Is “Maker” – “Checker” process offered by myABL Business?

Yes. Corporates can avail a “Maker” – “Checker” process for greater control over the transactions being made on their accounts. Different profiles can be chosen for each user depending on the role played by them within the corporate.

How many levels of approvers can be made in myABL Business?

myABL Business customer can use the feature of 5 levels of approval hierarchy and may operate its account(s) with different types of Transaction Authorization Mandates I.e. Singly, Jointly, Anyone, Anyone from Group A, B, C

What is Limit package in myABL Business?

Limit package shall be created as per bank’s standard policy and customer’s account’s monthly credit turn over.

How do an existing user ID in myABL Business is Locked/Unlocked?

Customer shall contact Front Desk BIB or Allied Phone Banking Team for Locking/Unlocking of existing User ID

Details:

Front Desk : Business.IB@abl.com
Allied Phone Banking : alliedphone.banking3@abl.com
Supervisors Phone Banking : Supervisors.phonebanking@abl.com

What is the salary upload processing time?

MyABL Business portal shall be available for customers 24/7

How much time will it take to execute salary upload transaction?

Bulk File transaction processing time shall depend the number of records which a bulk file shall contain. However, system shall update the status of uploaded file after every 15 mins.

What action is to be taken in case of encountering the following error messages?

- **Limit consumed for the day:**
This implies that the per day limit of the User or Corporates has exhausted and you have to wait for another day to perform transaction
- **You are not authorized to approve this transaction:**
As per workflow defined for each corporate, a particular user may not have the rights to approve transactions beyond a set amount. Authorizers belonging to a different group will have the necessary powers to approve such transactions.

When do my password gets locked?

As a security feature, the system shall lock the user ID if multiple incorrect attempts are made.

Login User ID - In case of 3 incorrect login attempts, the system shall lock the user ID. It shall only be enabled by submitting request to Front Desk Team.

Soft Token - In case of 3 incorrect soft-token entries, the system shall lock your user ID for 15 minutes.

What should I do if I suspect an unauthorized transaction in my account?

If you suspect that there has been an unauthorized transaction in your account, please report it to the Bank immediately by mailing to Business.IB@abl.com, complaint.management@abl.com or calling Allied Phone Banking on 111-225-225. You may also contact your Branch or Relationship Manager.

What are the Bulk file formats for Uploading in myABL Business

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

What is the Bulk file size and how many number of records can be uploaded in myABL Business

Customer may perform the following Bulk Transactions through myABL Business by making the Bulk file size up to 5MB and 5000 number of records.

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 accountnumber	123400100XXXXXXXXX0013	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	123400100XXXXXXXXX0013OR PK76ABPA00100XXXXXXXXX0013	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

123400100XXXXXXXXX0013,19000.00,PK76ABPA00100XXXXXXXXX0013,abc@abl.com,CreditNarration

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	123400100XXXXXXXXX0013	20
Col-2	Transaction Amount	Amount involved in this transaction	19000.00	-
Col-3	Beneficiary AccountTitle	Mentioned beneficiary's complete account title	Faiz Rasool	35
Col-4	Beneficiary AccountNumber	Beneficiary's Conventional/Islamic OR IBAN credit account number required	123400100XXXXXXXXX0013OR PK76HABB00100XXXXXXXXX0013	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

123400100XXXXXXXX0013,19000.00,Faiz Rasool,054600100XXXXXXXX0013,FAYS,SalaryApr2021
123400100XXXXXXXX0013,19000.00,Faiz Rasool,PK76HABB00100XXXXX0013,FAYS,SalaryApr2021

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	123400100XXXXXXXX0013	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 # withoutdashes	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 EmailAddress	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.

123400100XXXXXXXX0013,ID,Faiz Rasool,3520108252843,DHA,Lahore, abc@abl.com,03024652793,Loan,19500.00

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

What general precautions should I take to protect my account on the Internet?

To protect your account from fraud please take care of the following:

- Keep your passwords secret and change them often
- Make your password difficult
- Do not share your passwords with anyone
- Don't leave the computer unattended after logging into myABL Business
- Always log out myABL Business by clicking "logout" on the website
- Make sure you keep your browser up-to-date
- Installing anti-virus software and keeping it up to date will help detect and disable malicious software, while using anti-spam software will stop phishing emails from reaching you.
- Do not use the same password for all your online accounts
- Avoid opening or replying to spam emails, as this will give sender the confirmation that they have reached a live address

What can I do if I have not received Email alert of myABL Business transaction?

You shall contact Front Desk Team by mailing to Business.IB@abl.com or calling Allied Phone Banking on 111-225-225.

What are the recommended browsers for accessing myABL Business?

myABL Business is best viewed with latest version of the following browsers:

- Google Chrome
- Mozilla Firefox
- Microsoft Edge
- Safari version

On which OS platform of mobile and tablet devices myABL Business is supported?

myABL Business is compatible on below OS platforms of mobile devices:

- Android
- iOS

What will be Login procedure once password is reset?

Customer shall enter their user ID and the new password received on registered email address to login at myABL Business portal <https://www.myabl.com>

How to authorize transaction (Financial & Non-Financial)?

In Approver's Dashboard, the customer shall click on Pending for Approval section and select the desired nature of transaction i.e. Financial or Non- Financial. Once he / she make the selection, the customer may click on the transaction set in order to see further details of the transaction which shall appear in the section below.

Customer shall click on the reference number of the transaction and the system shall redirect the customer to a new page which shall encompass the full details of the transaction. Then customer may approve or reject the transaction as desired.

How to extract e-receipt?

For e-receipt extraction user shall follow below instructions
click on Activity logs >> select date range >> select transaction type i.e., Financial or Non-Financial
>> Click on Transaction Type >> Select E- receipt >> Download it in CSV or PDF format.

Which reference number from Bulk Transactions to be considered?

After authorizing the transaction the customer shall come to see **File Reference Number** and User may also receive it on registered email address, which should be only considered

What is the difference between "Mini Statement" and "Full Account Statement"?

"Mini Statement" is a quick view of your few recent 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 and can maximum view up to 1 Year of the transaction history. You can also specify dates/range of his/her choice for viewing full account statement.

Bulk Cheque Printing

How can I apply for Bulk cheque printing?

You may contact Front Desk BIB Team at Business.ib@abl.com

What if I have printed a cheque erroneously?

You need to again upload the file with new cheque number and then reprint it after getting authorized from the approver. You shall also destroy the wrongly printed cheque.

Whom should I contact if file is not being uploaded?

You may contact Front Desk BIB Team at Business.ib@abl.com

How many records in a file can be uploaded?

Maximum number of payments allowed per file are 500 records

How many invoices are allowed in one payment record?

One payment can have maximum up to 10 invoices

What format is allowed to upload a Bulk Cheque Printing File?

Formats allowed are xls, csv, txt

Can same cheque number be used in a different file?

No

Can a Blocked Cheque no. be used for Bulk Cheque Printing?

No

Can a Bulk Cheque Printing File be printed without approving it from Checker side?

Yes. It depends upon

How can I generate report from Bulk Cheque Printing?

By inserting valid start cheque number and end cheque number

In which format can we download report?

PDF

Can a report be generated without inserting Start/End Cheque number or Duration details?

No

MyABL Verify App

1- How can I register on to myABL Verify App?

It is only for corporate customers who are already registered for myABL Business services. You may contact your parent / nearest branch (Relationship Manager/ Branch Manager OR Banking Services Manager) in order to get yourself registered

2- What are the channels through which I can receive Time based Soft token?

As a registered customer, you can only generate / receive time-based soft-token through a separate mobile app (myABL verify). This app can be downloaded from Google Play store or Apple App Store. Please note that this App can only be used on handheld devices

3- How do I transfer myABL Verify Account to a new Android/Apple phone?

In case you want to change your device, you may download the myABL verify on the new device and login with your credentials. App shall ask you to provide an OTP (which shall be sent on your registered email and number). After proper validation, you shall be able to generate new soft-token on new device

4- What if I lose my phone with myABL Verify App?

In case you want to get your myABL Business user ID locked, you may contact Front Desk BIB Team at Business.ib@abl.com / Allied Phone Banking at 021-111-225-225 or you may lodge your request/complain for locking User ID at Complaint.Management@abl.com

5- What if myABL Verify App is accidentally deleted?

You may download the app again from App Store or Google Play store and login with your valid credentials

6- Where to contact if myABL Verify App is not working?

You may contact Front Desk BIB Team at Business.ib@abl.com / Allied Phone Banking at 021-111-225-225 or you may lodge your request/complain for locking User ID at Complaint.Management@abl.com for any kind of support required

7- Can I use myABL Verify App on Desktop/Laptop?

No

8- Can I add two accounts in myABL Verify App?

Yes

9- After how much time new Soft Token is generated?

A new soft token will be generated constantly after every 30 Seconds in myABL Verify app

10- What is the length of time-based soft-token?

6-Digits

11- How can I delete/Remove a user from myABL App?

Open myABL verify App. Enter 4-Digit PIN. Select Remove user, select an account which you want to remove and press DONE

12- Is it necessary to enter credentials every time?

No. You have to set 4-Digit PIN and afterwards every time you have to insert PIN for logging in to the App

13- Can I reset myABL Verify App PIN or what should I do, if I have forgot my credentials/PIN?

User should re-install App to setup a new PIN after inserting credentials