



User Guide myABL Digital Banking (Mobile App)

myABL Digital Banking

**YOUR BANK
IN YOUR HAND**

COUNTRY AWARDS 2022

Download myABL app now

Available on the

Google play

App Store

“Simplify your banking experience”



Table of Contents

Table of Contents	2
ACRONYMS	5
1. GLOSSARY	5
2.myABL Digital Banking	6
2.1. Scope	6
2.2. Eligibility Criteria	6
2.3. Key features	6
3. Security Measures	7
4. Registration Process	8
5. myABL Processes	15
5.1. Process to Generate OTP:.....	15
5.2. Sign in Process.....	16
5.3. Process to view “Customer 360°” of your ABL	19
5.4. Process to Request Cheque Book Online.....	20
5.5. Process for Cheque Status Inquiry.....	22
5.6. Process to View Mini Statement	23
5.7. Process to View Full Account Statement	24
5.8. Subscription of e-Statement	26
5.9. Process for Account Management	27
5.10. Process for Linked Device Management.....	29
5.11. Process to Change Password.....	31
5.12. Process to view Login History.....	33
5.13. Process to View Transactions History	34
5.14. Process to Reset Forgotten Password	36
5.15. Process to Retrieve Forgotten myABL Username.....	45
5.16. Process of Change of OTP Alert Subscription Method.....	47
5.17. Process of Updating CNIC Expiry Date	49
5.18 Process of Generating Withholding Tax Certificate.....	51
5.19 Process of Generating Account Maintenance Certificate	52
5.20 Process to Stop Cheque Payment	53
5.21 Process of performing Positive Pay	55
5.22 Process of performing Stock Market Investment Consent	57
6. Types and Process of Fund Transfer	59



6.1. Manage Payee for Funds Transfer.....	59
6.2. RAAST ID Management.....	62
6.3. Funds Transfer (Within ABL or Other Bank)	63
6.3.1. Funds Transfer within ABL	63
6.3.2. Funds Transfer to Other Banks	66
6.3.3. My Accounts (ABL Accounts)	69
6.3.4. Pay Anyone.....	73
6.4. RAAST Funds Transfer.....	75
7. Process of Bill Payment.....	78
7.1. Manage Billers.....	78
7.2. Bill Payment via New Payee	81
8. Process of Donations	83
9. Online Shopping.....	85
10. Process of Franchise Payments.....	88
11. Process of Credit Card Payment and Credit Card Management	91
11.2. Allow Mag Stripe Based International Use.....	95
11.2. Allow ATM Use:.....	96
11.3. Allow POS Use:	98
11.4. Allow E-Commerce Use:	100
11.5. Change Credit Card PIN:	102
11.6. View Credit Card Details:	103
12. Process to Perform Transactions from Favorites	104
13. How to Check/Edit Transaction Limits	106
14. Discounts & Offers.....	107
15. Locate Us	109
16. myABL Tickets.....	111
16.1. Movie Tickets:	112
16.2. Event Tickets:	117
16.3. Bus Tickets	120
16.4. Ticket Purchase History view and Cancellation (Only Bus Tickets):	123
18.5. Ticket Cancellation	123
17. QR Payments	124
17.1. Golootlo	127
18. QR Funds Transfer	128
18.1. Account QR	128
18.2. QR with Amount.....	129



18.3. Sending funds using QR scanning	131
19. Debit Card Management	133
19.1. Debit Card Activation:.....	133
19.2. Allow eCommerce Use.....	135
19.3. Allow International Use	136
21.4. Allow POS use	137
21.5. Allow ATM use	138
21.6. Allow Mag Strip Based Int'l use.....	139
21.7. Change ATM/Debit Card PIN.....	140
22. Manage Personal Information.....	141
22.1. Addition of New Mailing Address	141
22.2. Edit/Update of Mailing Address:	144
22.3. Change Preferred Mailing Address:.....	145
23. Voice assisted banking via Siri (iOS only)	147
24. myABL PFM	149
24.1. My Spending Trends:	150
24.1.1. Manage My Categories:	151
24.1.2. View Transactions:	153
24.2. My Budget:.....	155
24.2.1. Set My Budget	156
24.2.2. Modify/Delete My Budget	157
25. PayDay Loan	158
26. Open Digital Account using myABL	163
27. Roshan Digital Account Section	164
28. More Options	165



ACRONYMS

EV-SSL	Extended Validation-Secure Socket Layer
FRMU	Fraud & Risk Monitoring Unit
OTP	One-Time PIN
PBA	Phone Banking Agent
SMS	Short Message Service
SOC	Schedule of Charges

1. GLOSSARY

Words	Definition
<i>myABL</i>	<i>myABL</i> refers to the Digital Banking Service offered by Allied Bank to its Users. <i>myABL</i> Digital Banking service is device agnostic and thus the term would interchangeably be used to include Internet as well as Mobile Banking.
Payments	Payments means any payment from the account(s) of the User held with Allied Bank using <i>myABL</i> Digital Banking.
Payee	Payee is a person/friend or a billing/utility company whom you wish to transfer funds or pay an amount. Payee is also known as Beneficiary.
Nickname	Nickname is a short and easy-to-remember word which can be defined for a Payee's Account Number/ or for a payment to a Utility/Mobile Company. Defining a nickname for a Bank Account number or payment to a utility/mobile company helps the Users to avoid typing complete Consumer Number and Utility/Mobile Company name every time.
OTP (One-Time PIN)	One Time PIN is a unique 6 digits numeric PIN which users require to perform transactions via <i>myABL</i> Digital Banking



2.myABL Digital Banking

2.1. Scope

This document serves the purpose of User Guide for myABL mobile banking or simply myABL. myABL complements individual/retail user experience over mobile apps for iOS, Android and Huawei.

2.2. Eligibility Criteria

To register for *myABL*, you must have an Allied Bank Account. If new to ABL, visit your nearest Allied Bank branch where our friendly staff will assist you with account opening.

2.3. Key features

myABL offers following services to its Users:

- Biometric login with Touch ID (Login with Face ID is also available for users having iPhone X or above)
- Voice-activated Funds Transfer, Accounts & ABL Credit Card Balance Inquiry using Siri (iOS only)
- 360 Degree view of customer relationship
- Funds Transfer to New Payee
- Funds Transfer to Saved Payee
- Bill Payment to New Biller
- Bill Payment to Saved Biller
- RAAST fund transfer
- Pay Anyone
- ABL and Other Banks Credit Cards Payment
- Govt. Payments
- Pay Utility Bills
- Mobile Top ups
- Education Fee Payment
- Insurance Payment
- Investments Payment
- Pay Internet Bills
- Internet Shopping
- Donations
- Account QR Code
- QR with Amount
- Mastercard QR Scan
- Golootlo QR Scan
- myABL Tickets
- Franchise Payments
- PayDay Finance Loan
- Manage ABL AMC Mutual Fund Investments
- 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 on different frequencies
- Alerts & Notifications



- New Cheque Book request
- Positive Pay
- WHT Certificate is missing
- Account maintenance certificate
- Stop Cheque Payment
- Stock Market Investment Consent
- CNIC Expiry date Update
- Cheque Status Inquiry
- Account Link/Delink
- Manage Linked Devices
- Default account marking on myABL
- User request and feedback through inbuilt email feature
- View login history
- View transaction history
- Search option (Desktop only)
- Manage Personal Information
- Personal Finance Management (Spend Analysis and Goals)
- ATM/Debit Card Activation
- ATM/Debit Card Temporary Block and Unblock
- Allow International Use of ATM/Debit Card
- Allow eCommerce Use
- ATM/Debit Card PIN change
- Discount Offers
- Credit Card Management
- Credit Card Activation
- Credit Card Temporary Block and Unblock
- Allow International Use of Credit Card
- Allow Credit Card eCommerce Use
- Credit Card PIN change
- Locate Us
- Allied Live Chat

3. Security Measures

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

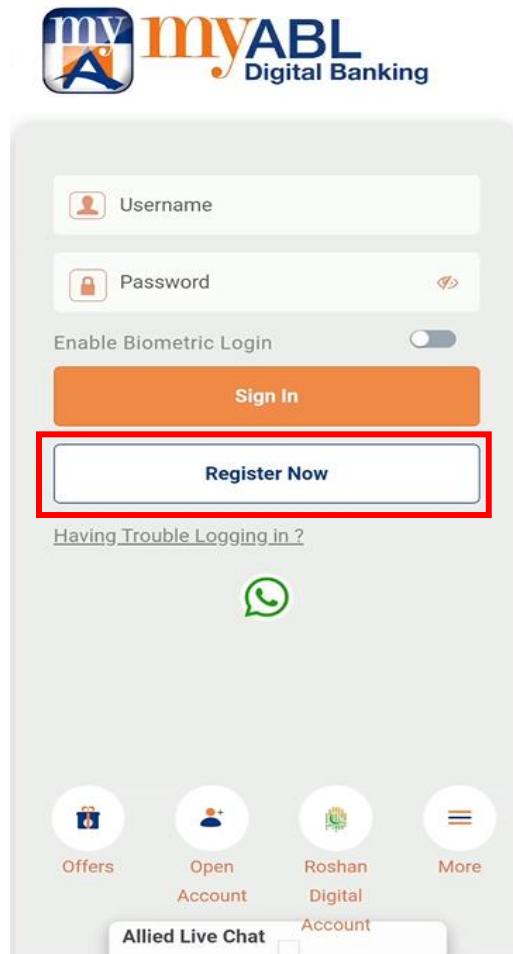
1. Secure Biometric login with biometric touch ID or face ID (iOS users)
2. Extended Validation-Secure Socket Layer (EV-SSL)
3. Time-bound One-Time PIN (OTP) is used for all financial and critical non-financial transactions.
4. Free of charge SMS notification is sent to the User on registered mobile number/email upon **OTP** generation.
5. Transaction freeze period after myABL registration and password reset.
6. Login through registered device only
7. Biometric verification on myABL registration



4. Registration Process

Please follow the below steps to instantly register for *myABL*.

Step 1: Download *myABL* mobile Android app from the Google Play store or iOS app from the App Store or Huawei App Gallery, tap on the [Register Now](#) button





Step 2: Provide CNIC, Mobile Operator, Mobile Number and Referred By (Optional).

Note: CNIC & Mobile Number will be verified based on the User's information available at the Bank's record provided at the time of account opening.

← **Register**

Pakistani National **Foreign National**

Holder of a Pakistani CNIC/NICOP/POC

CNIC
3xxxxxxxxxx

Mobile Network
Select

Mobile Number
03xxxxxxxx

Confirm Mobile Number
03xxxxxxxx

Continue **Cancel**

Allied Live Chat



Note: Passport holders & Afghan Nationals will tap on the Foreign National registration option to perform the Registration.

← Register

Pakistani National **Foreign National**

Holder of a foreign passport & Afghan National

Passport / ID Number

Mobile Network

Select ▼

Mobile Number

03xxxxxxxx

Confirm Mobile Number

03xxxxxxxx

Continue **Cancel**

Allied Live Chat

Note: Users can write queries and issues to ABL representatives anytime as the **Allied Live Chat** team is always available to help. They can use it to get in touch with our support team regarding any issues they face during Registration or resetting passwords using the Forgot Password option.



Step 3: User will receive a complex One Time PIN (OTP) on his/her Mobile phone. The OTP will be auto-fetched for Android users and Auto-filled for iOS users. Once populated, users press "Submit".

← Register

Verification

A verification code has been sent to your email/mobile. Please enter that code below to complete the process

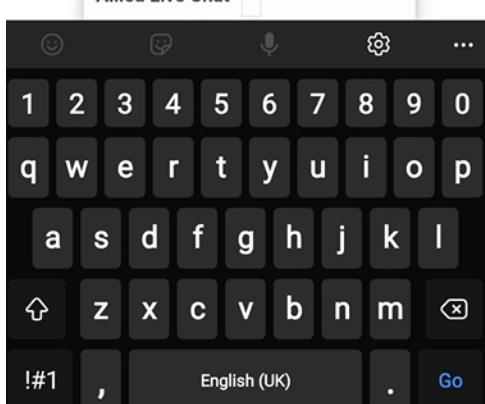
Verification Code

.....5 

Submit **Cancel**

Note: If you have shifted your mobile number to other network, type MNP in your write message and send it to 9225 and 9080 to update your mobile network

Allied Live Chat 

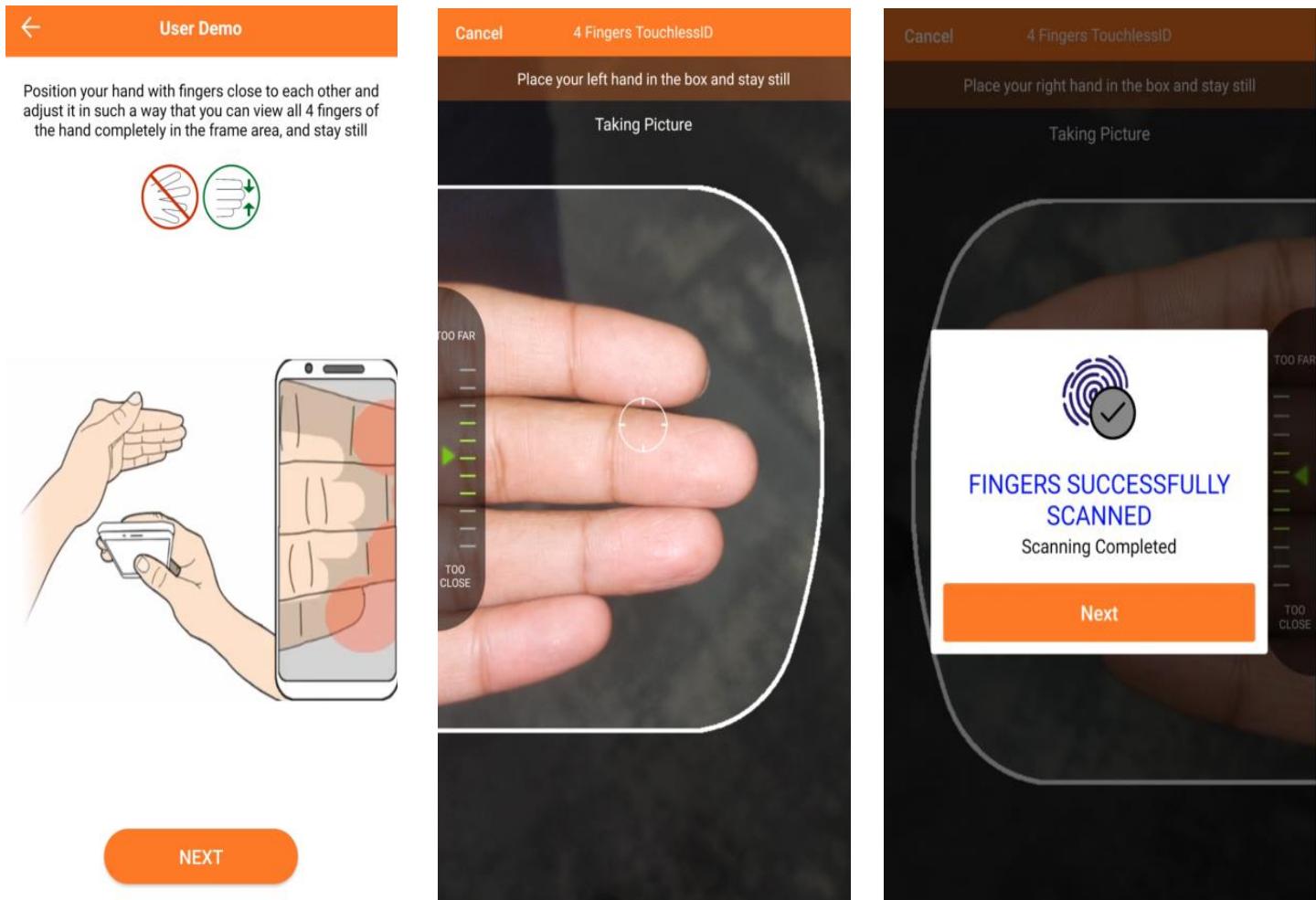


The image shows a virtual keyboard overlay on a mobile device screen. The keyboard is in English (UK) layout, with a black background and white text. It includes standard keys for numbers (1-0), letters (a-z), punctuation (., !#), and a 'Go' button. The 'English (UK)' label is visible on the keyboard.

Step 4: After successful verification of OTP, the user will have to perform biometric verification.



Step 5: If the user is not biometrically verified then In-app biometric verification will be initiated. The user will need to scan fingers of both hand's using the mobile camera for biometric verification.



Step 6: If the verifications fail then the user will have to visit any ABL branch for biometric verification.



Step 7: After successful biometric verification, the user will be shown all their accounts for linking to myABL. Users may uncheck accounts that they do not want to link with myABL and will tap on continue.

← Select Account To Link

FA [REDACTED]	<input checked="" type="checkbox"/>
00 [REDACTED] 2	<input type="checkbox"/>

Current Accounts

Continue

Allied Live Chat



Step 8: User will set Username and Password afterwards.

Create your log in details

User Name (Spaces at Start/End will be removed)

Check Availability

Password

Re Enter Password

I agree to [Terms and Conditions](#)

Cancel

Password Policy

- پاس ورڈ کم از کم 8 اور زیادہ سے زیاد 16 حروف پر مشتمل ہونا چاہئے۔
- کم از کم ایک پہلو (انگریزی) حرف (a-z)
- کم از کم ایک ہندرس (0-9)
- اپشیس ورڈ کو مزید محفوظ بنانے کے لئے آپ کوئی بھی خصوصی حرف (مثالاً % \$ # & @) شامل کر سکتے ہیں۔

• Pass char [Allied Live Chat](#)

Step 9: After completing the registration process, Users can log in the myABL app by using their established username and password. A robocall will be received from Allied Bank for activation of financial transactions on myABL. Upon positive confirmation, the **user will be able to perform financial transactions after 2 hours of confirmation.**

Note:

- In case the user declines or is unable to receive robocall, the user will have to re-initiate robocall from Activate myABL option which is available under the services tab of myABL.
- It is recommended to read the password policy before setting up any password for your account.
- It is recommended to read the Terms and Conditions before marking it checked.



Registration Successful!

Dear Customer,
Thank you for registering on myABL Digital Banking. You here by confirm that you have completed this registration by yourself and you have not shared your secret information such as myABL username, password, ATM PIN code, Debit Card number, Debit card expiry and OTP with anyone including Government Official or bank's representative.

For activation of financial transactions, you will be receiving a Call back confirmation from our number "042-32560902 / 042-32560511 / 1222" shortly.

You will be able to perform financial transactions after 2 hours upon confirmation.

معزز صارف،

ڈیجیٹل بینکنگ میں رجسٹر کرنے کے لیے شکریہ۔ آپ یہاں اس بات کی تصدیق کرتے ہیں کہ آپ نے یہ رجسٹریشن خود مکمل کی ہے اور آپ نے اپنی خفیہ معلومات جیسے کہ myABL یوزرنیم، پسورد، اے ٹی ایم پن کوڈ، ڈیبیٹ کارڈ نمبر، ڈیبیٹ بینک

Allied Live Chat

After completing the registration process, the user can log in the myABL app by using his/her established username and password.

5. myABL Processes

5.1. Process to Generate OTP:

For completing financial transactions such as Funds Transfer, Bill Payments etc. The user needs to enter a One-Time PIN (OTP) as an additional security. This OTP is automatically generated by the System; however, if the user doesn't receive the OTP in time, on the payment screen User can tap on the "**Resend OTP**" button to re-generate the OTP.

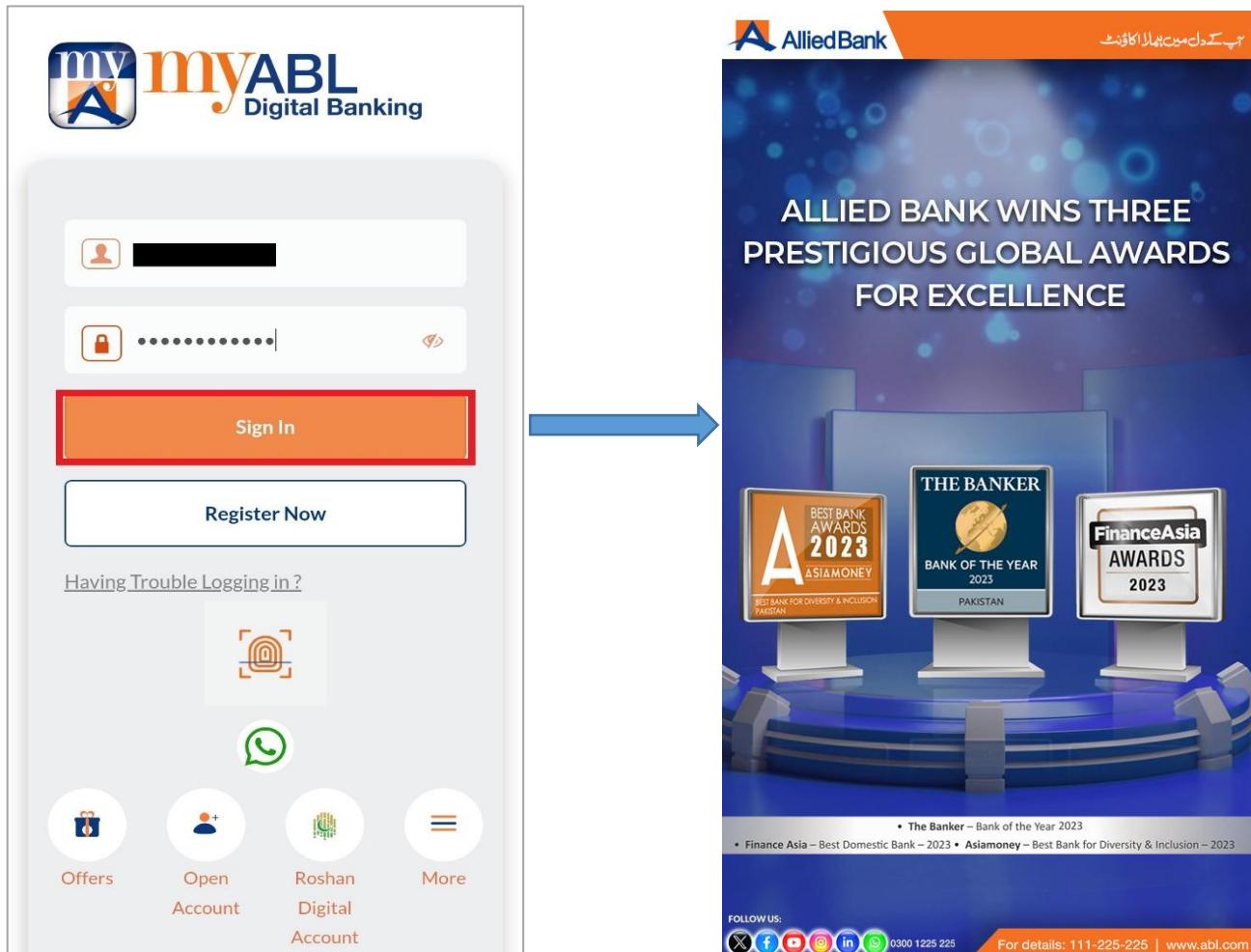
Unable to receive OTP SMS on your Mobile?

If you have shifted your mobile number from one network to another, write a new SMS message with the text "**MNP**" (without quotes) and send it to 9080 and 9225. You may continue with *myABL* registration after receiving a confirmation SMS. For help, call 111-225-225.



5.2. Sign in Process

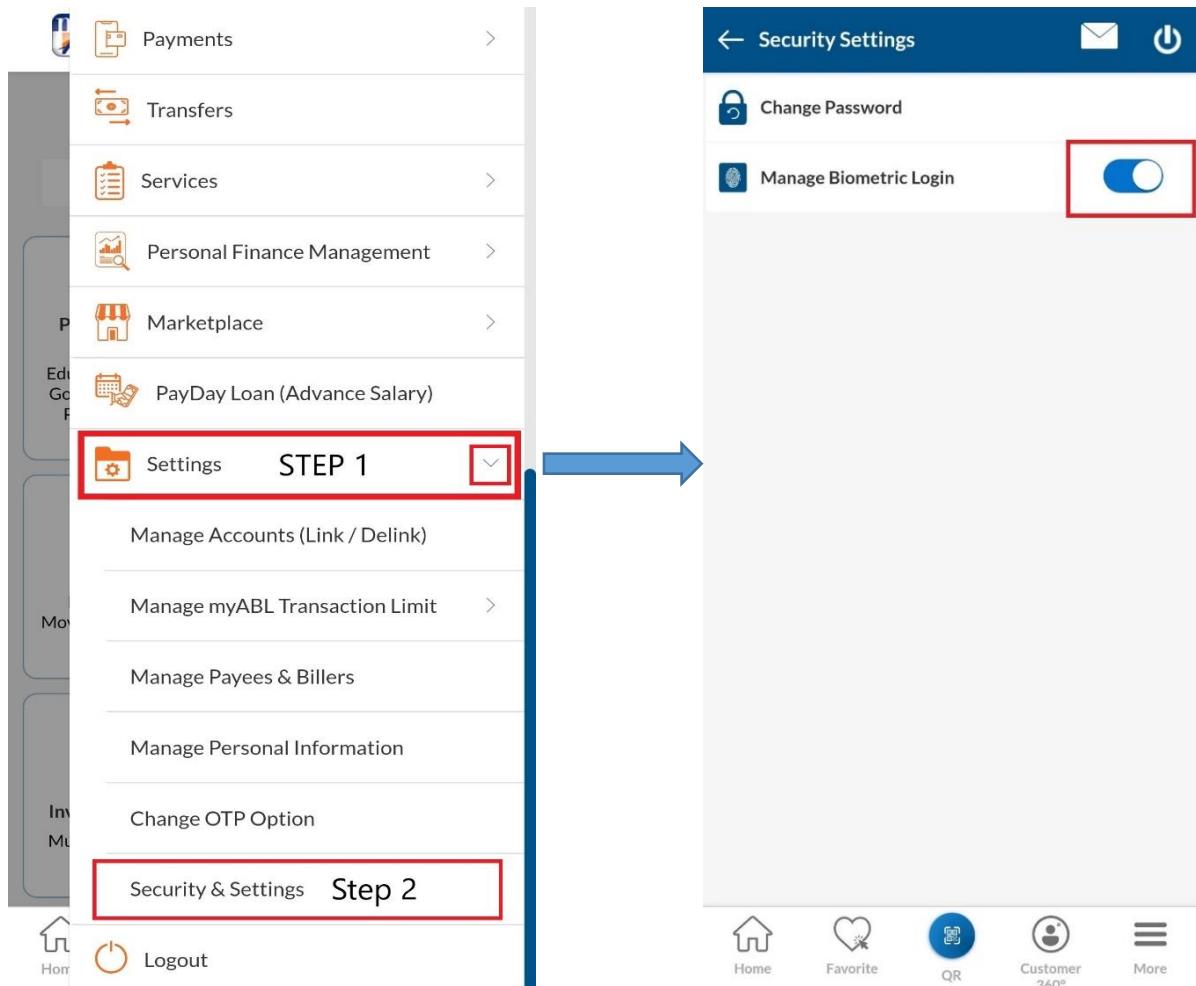
The user logs on to **myABL** and enters his/her “User Name” and “Password” on the login screen and taps on the “Sign In” option. After verification, the user will be logged in.





Biometric Login

The user has the choice to enable the biometric option from the Security & Settings screen in the hamburger menu inside the Settings tab. The user then needs to enable the option “Manage Biometric Login” as reflected in the following image.

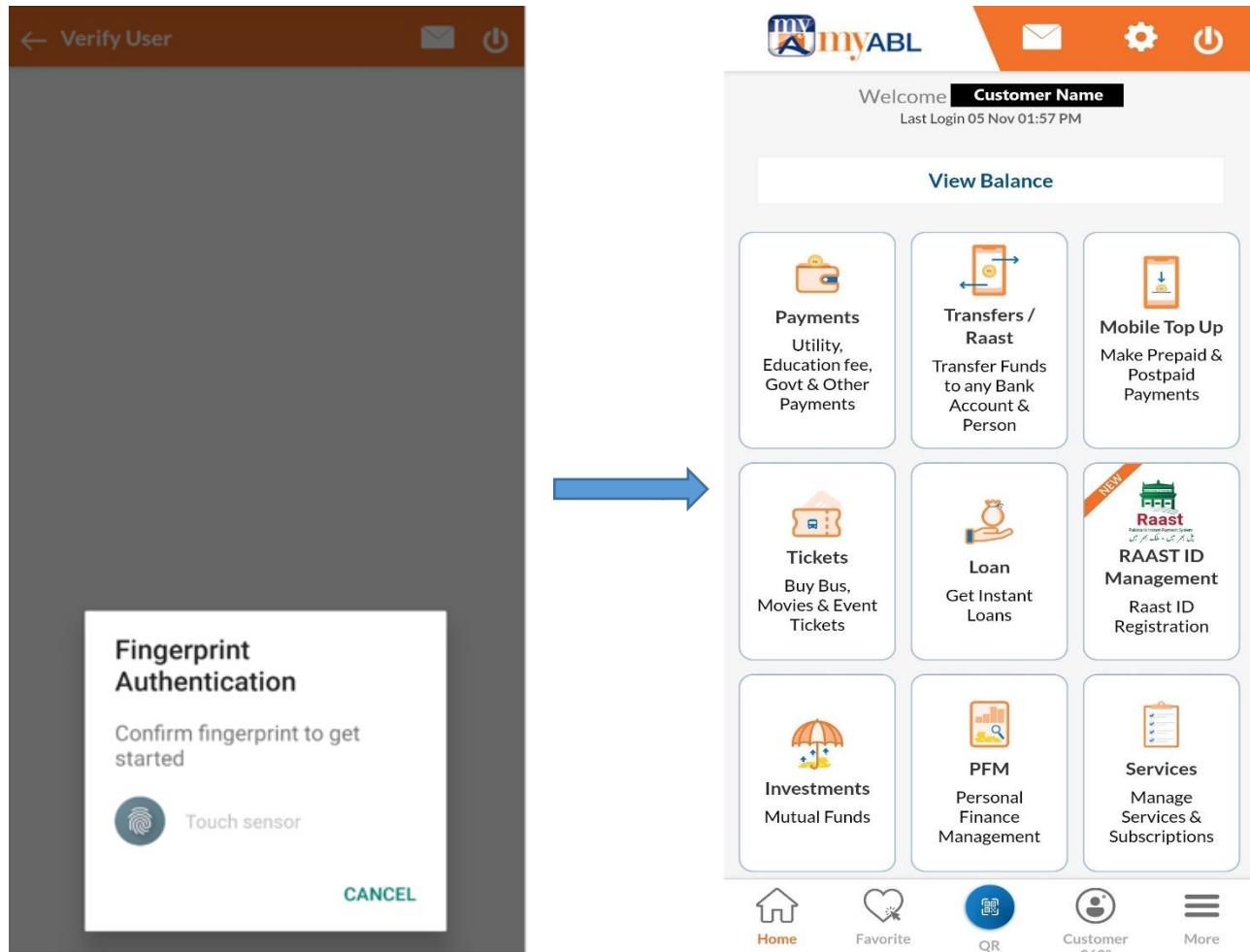




The user will then be required to verify the identity by placing a registered finger print as reflected below:

After verification, a success message will be generated to the user.

Now as shown, the system provides a main “**DASHBOARD**” screen displaying various widgets/cards





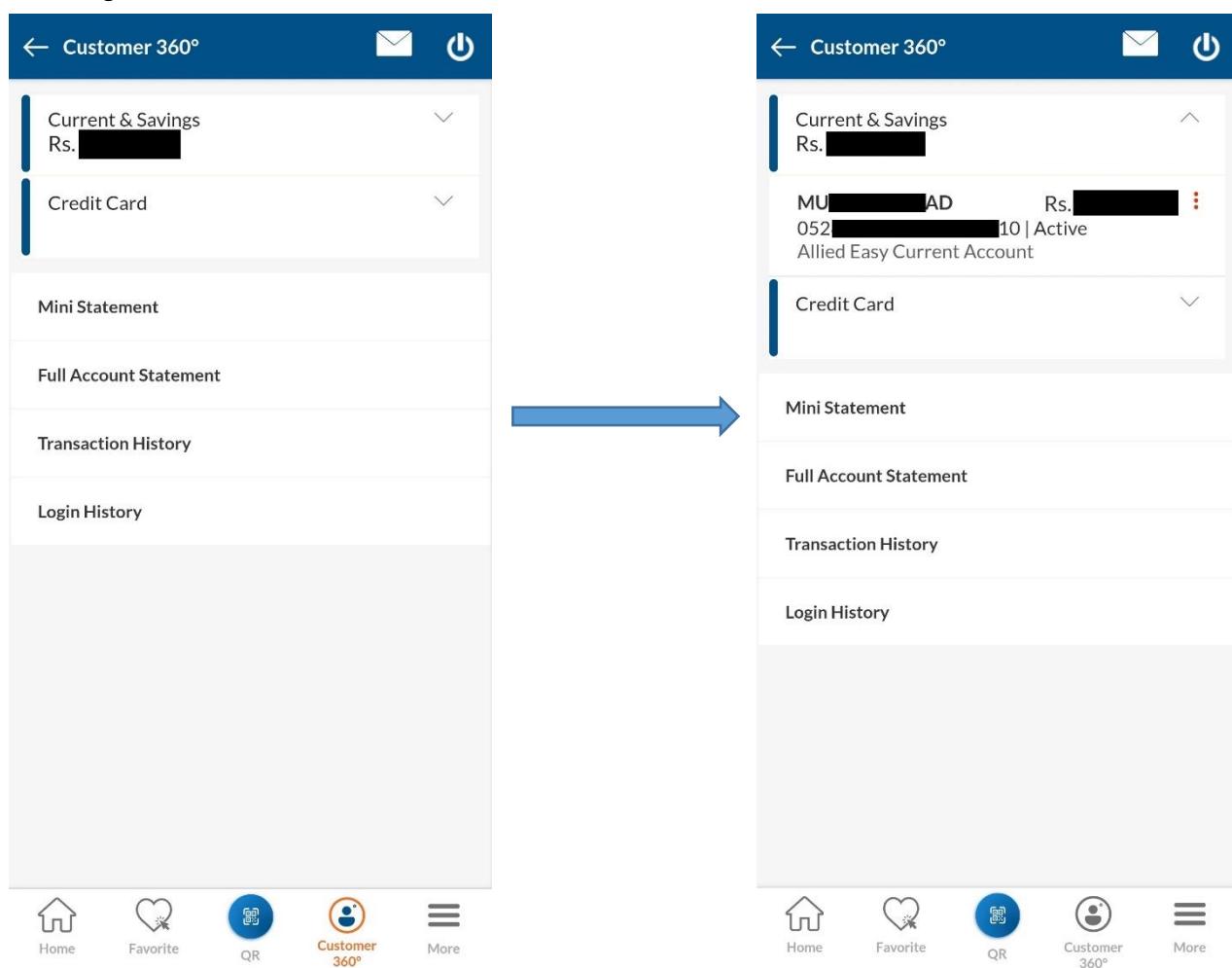
5.3. Process to view “Customer 360°” of your ABL

This will provide you a summary of the Accounts you have with ABL. Users will navigate to “Customer 360°” either from the hamburger menu or from dedicated “Customer 360°” bottom from the home screen.

This option provides list of all accounts linked with the customer profile including core accounts (saving and current), myABL Wallet Account and ABL Credit card. To view a list of CASA accounts, the user is required to tap on “Account Title” under “Current & Savings” Account. The following window will pop up after tapping on the User’s account title.

Step 1: Tap on the “Customer 360°” icon at the bottom of the home page.

Step 2: The tab will allow the User to get the quick overview he/she needs and every option has further details that will navigate the User to his/her desired outcome.

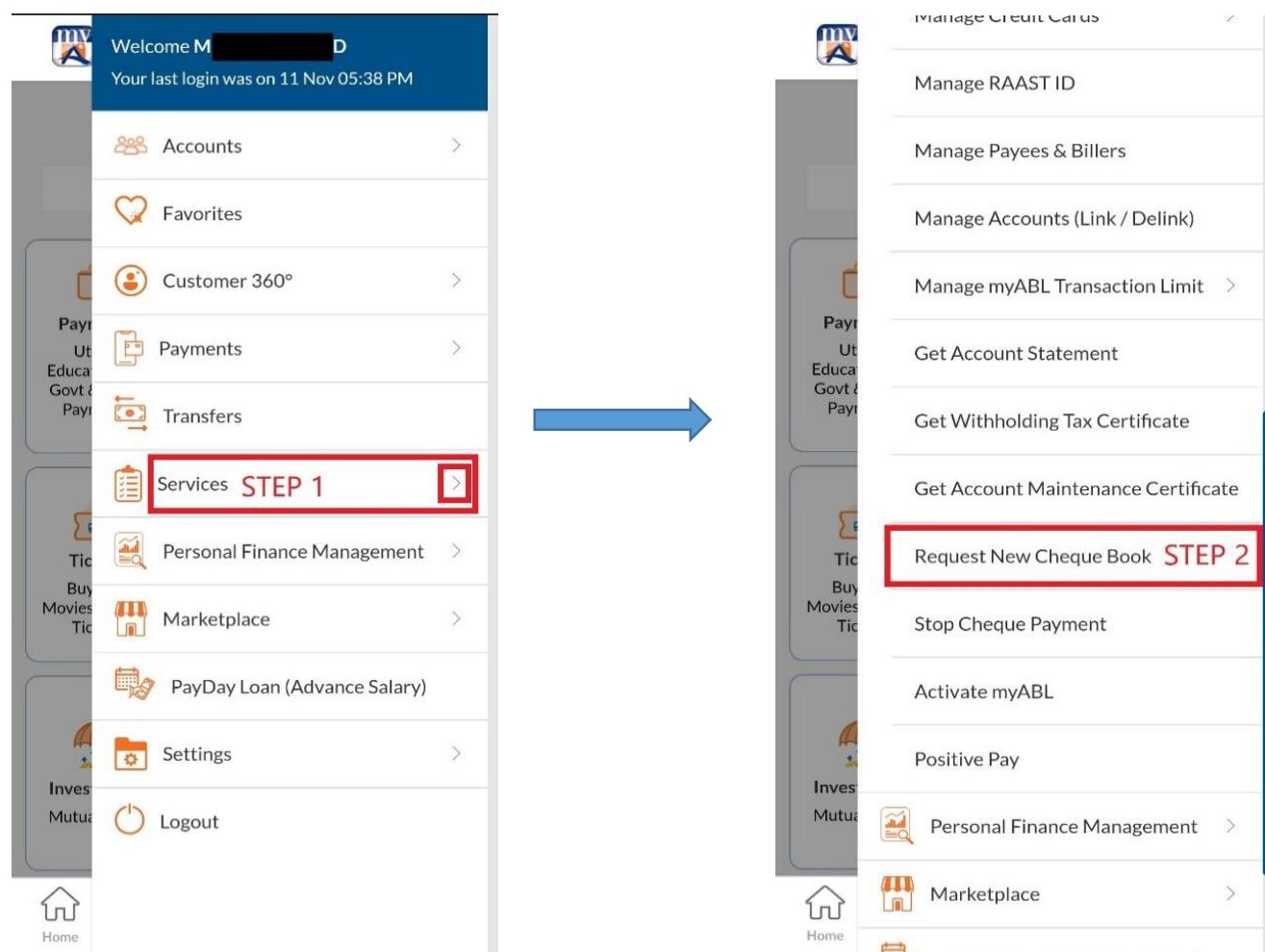




5.4. Process to Request Cheque Book Online

“Cheque Book Request” allows the user to request a new cheque book online. This feature will be enabled only for those accounts for which cheque book facility is provided. Cheque book will be delivered to the User’s parent branch. The collection of cheque book will be notified through SMS alert. The following screens will navigate you to request a new cheque Book online. It should be noted that the first cheque book of any account cannot be applied through this option and must be applied from the respective branch.

Step 1: The user needs to tap the hamburger menu and then tap on “SERVICES” and from its drop-down menu tap on “Request New Cheque Book”.

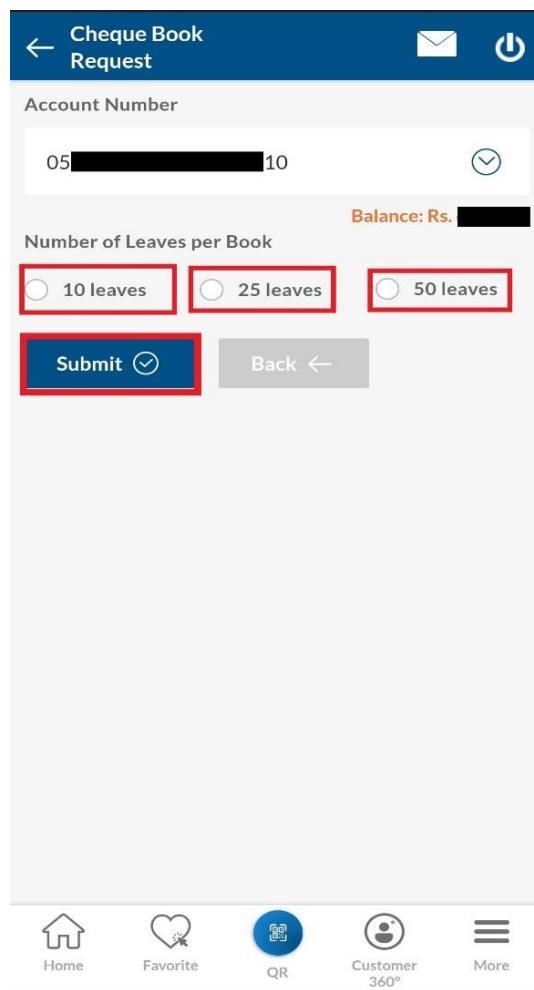




Step 2: Options are available for Users to select the number of leaves as per their account type i.e., 10, 25, 50, 75 and 100.

Step 3: Tap on "Submit".

Upon tapping submit, the success message will be generated to the User with a reference number.





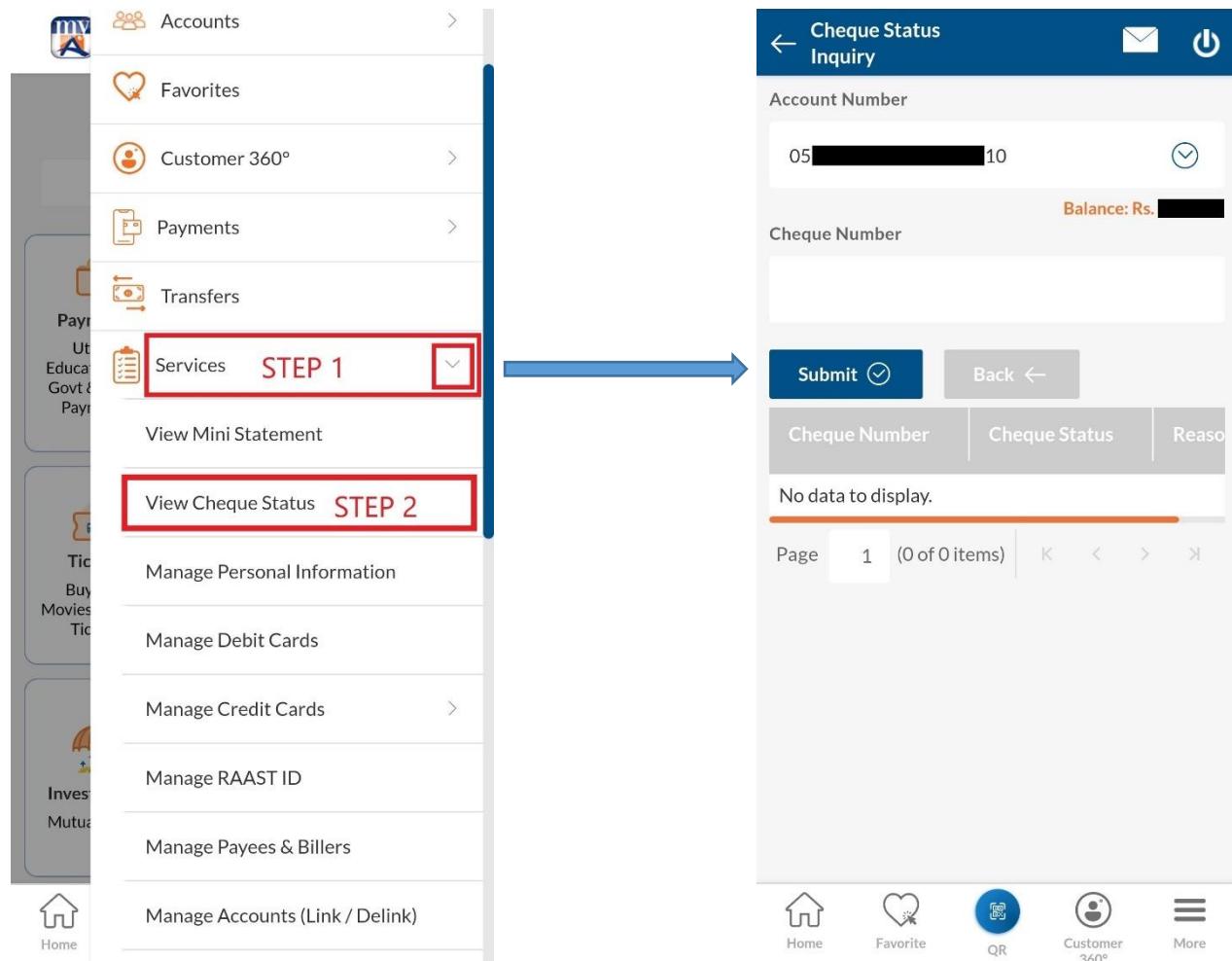
5.5. Process for Cheque Status Inquiry

Users can inquire about the status of their Cheque online, simply by entering the Cheque number of the selected account and pressing the submit button.

Step 1: Tap the hamburger menu.

Step 2: Upon tapping “Services” The drop down will appear and the user will tap on “View Cheque Status”.

Step 3: In view cheque status, the user is required to enter the “Cheque Number” and tap on the “Submit” button. The user will get the status of the requested cheque number afterward.



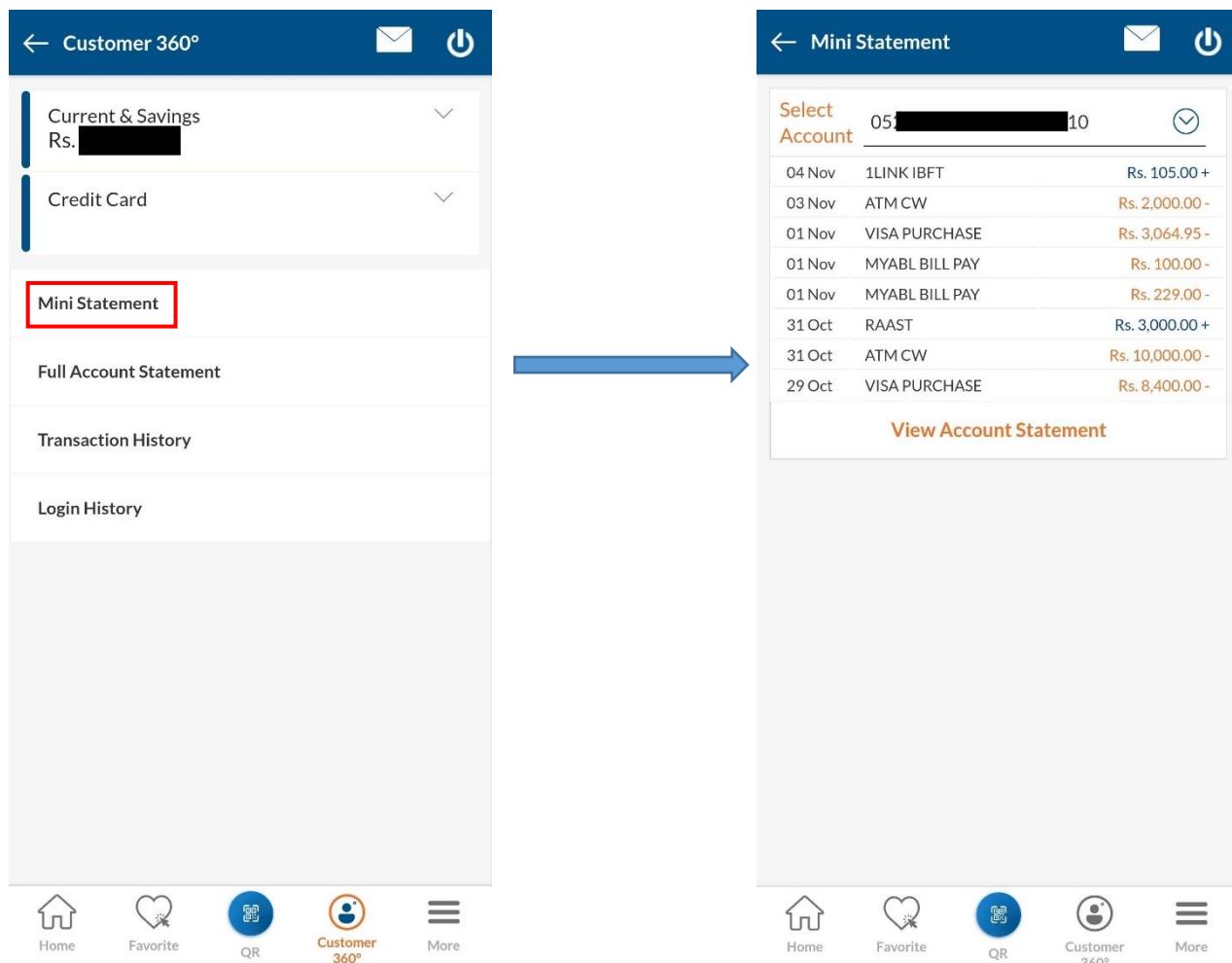


5.6. Process to View Mini Statement

Users can view their Mini Statement using the below steps

Step 1: Tap on the “Customer 360°” icon at the bottom of the home page.

Step 2: Tap on “Mini Statement” to populate the mini statement.





5.7. Process to View Full Account Statement

Besides the Mini statement, the user can view the full Account statement of multiple available accounts by following different ways.

- 1) Tap the “View Account Statement” option at the bottom of the Mini statement card and this will navigate the user to view the full Account statement.

Mini Statement

Select Account: 05 [REDACTED] 10

Date	Transaction	Amount
04 Nov	1LINK IBFT	Rs. 105.00 +
03 Nov	ATM CW	Rs. 2,000.00 -
01 Nov	VISA PURCHASE	Rs. 3,064.95 -
01 Nov	MYABL BILL PAY	Rs. 100.00 -
01 Nov	MYABL BILL PAY	Rs. 229.00 -
31 Oct	RAAST	Rs. 3,000.00 +
31 Oct	ATM CW	Rs. 10,000.00 -
29 Oct	VISA PURCHASE	Rs. 8,400.00 -

View Account Statement

Account Statement

Select Account: 05 [REDACTED] 10

Opening Balance: Rs. [REDACTED]

Closing Balance: Rs. [REDACTED]

Download **Subscribe for e-Statement**

From dd mmm yyyy **To** dd mmm yyyy

All Transactions

07 Oct 2022	1LINK Inter-Bank FT 542002
Rs. 506.00 Cr	Balance: [REDACTED]
07 Oct 2022	myABL Inter-Bank FT 514421
Rs. 1,000.00 Dr	Balance: [REDACTED]
10 Oct 2022	myABL Bill Payment 963470 UFONE
Rs. 137.00 Dr	Balance: Rs. [REDACTED]

Home **Favorite** **QR** **Customer 360°** **More**

Home **Favorite** **QR** **Customer 360°** **More**



2) User can also tap on “Customer 360°” from the home button then tap on “Current & Savings”, it will display the list of accounts. The user will tap on the desire account and a menu will pop up on which User will select the “View Statement” option.

User can enter specific dates to view his/her Account statement i.e., selecting Date Range. The statement is also downloadable.

← Customer 360°

Current & Savings
Rs. [REDACTED]

M [REDACTED] D Rs. [REDACTED]

05 [REDACTED] 10

Allied East [REDACTED]

Credit C [REDACTED]

Mini State [REDACTED]

Account Details

View Statement 3

Cheque Book Request

Cheque Status Inquiry

Full Account Statement

Transaction History

Login History

Home Favorite QR Customer 360° More

← Account Statement

Select Account

05 [REDACTED] 10

Opening Balance
Rs. [REDACTED]

Closing Balance
Rs. [REDACTED]

Download

Subscribe for e-Statement

From dd mmm yyyy

To dd mmm yyyy

All Transactions

07 Oct 2022 1LINK Inter-Bank FT 542002
Rs. 506.00 Cr Balance: [REDACTED]

07 Oct 2022 myABL Inter-Bank FT 514421
Rs. 1,000.00 Dr Balance: [REDACTED]

10 Oct 2022 myABL Bill Payment 963470 UFONE
Rs. 137.00 Dr Balance: Rs. [REDACTED]

Home Favorite QR Customer 360° More



5.8. Subscription of e-Statement

The facility of e-statement subscription is available in myABL. While viewing the full Account statement, the user can tap on the E-statement button.

On tapping the option “Subscribe for E-Statement” below confirmation screen will be opened.

On this pop-up notification screen, the user will be shown his/her consent for subscribing to the E-statement. The user is required to select his/her account from the dropdown menu (in case of multiple available accounts) for an E-statement subscription. Confirmation Alert will be sent to the User.

← Account Statement

Select Account

05 [REDACTED] 10

Opening Balance Rs. [REDACTED]

Closing Balance Rs. [REDACTED]

Download

Subscribe for e-Statement

From dd mmm yyyy To dd mmm yyyy

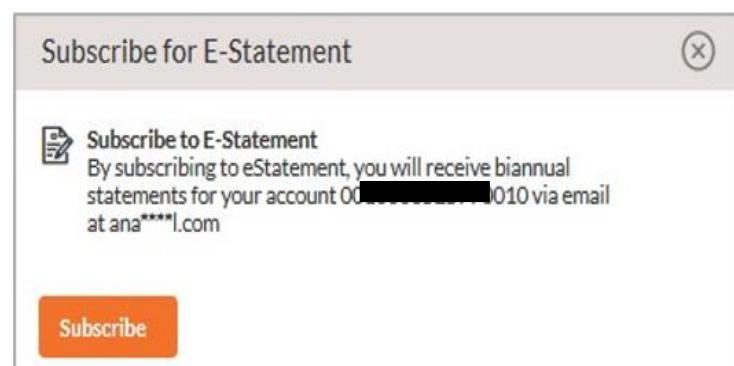
All Transactions

07 Oct 2022 1LINK Inter-Bank FT 542002
Rs. 506.00 Cr Balance: [REDACTED]

07 Oct 2022 myABL Inter-Bank FT 514421
Rs. 1,000.00 Dr Balance: [REDACTED]

10 Oct 2022 myABL Bill Payment 963470 UFONE
Rs. 137.00 Dr Balance: Rs. [REDACTED]

Home Favorite QR Customer 360° More

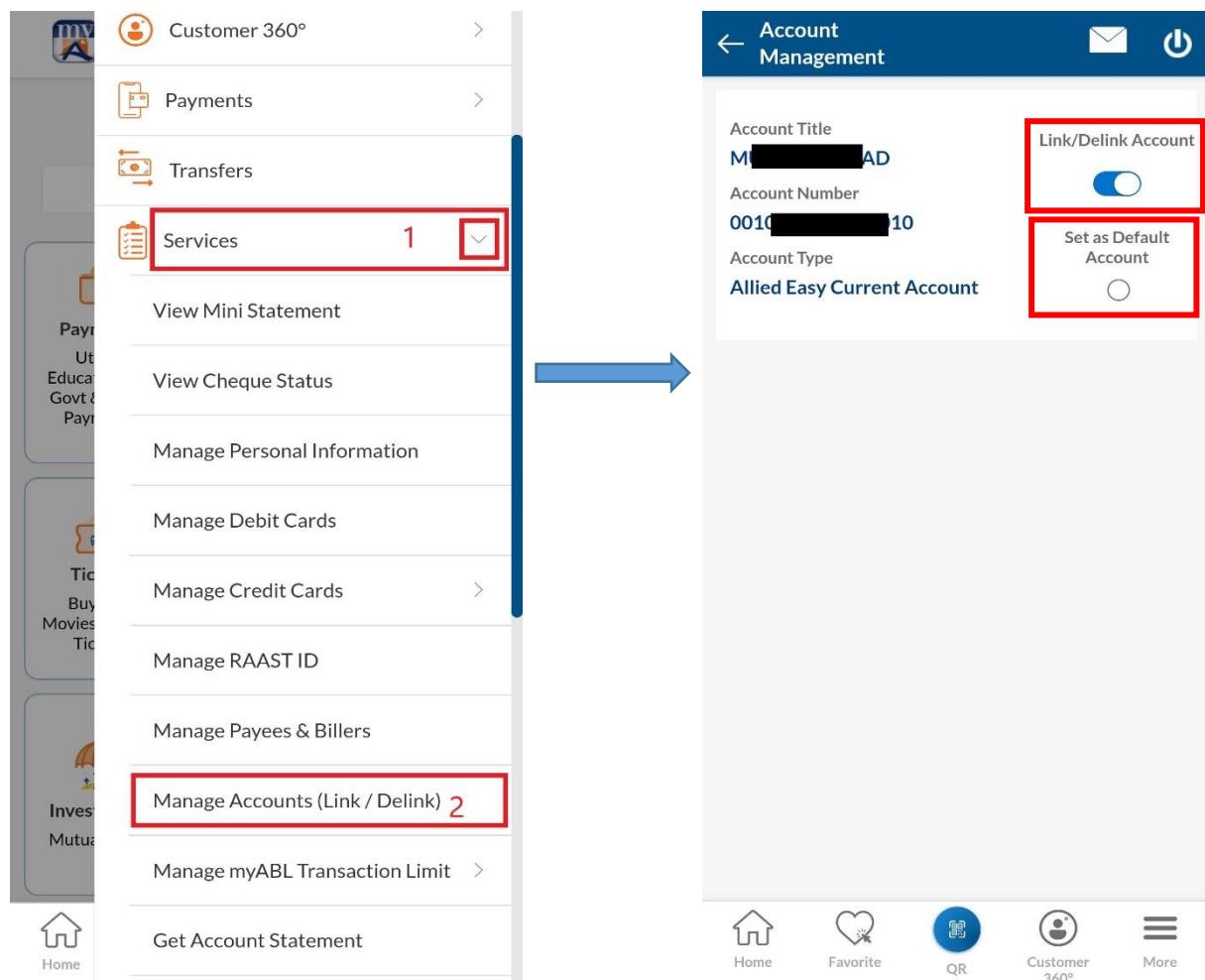




5.9. Process for Account Management

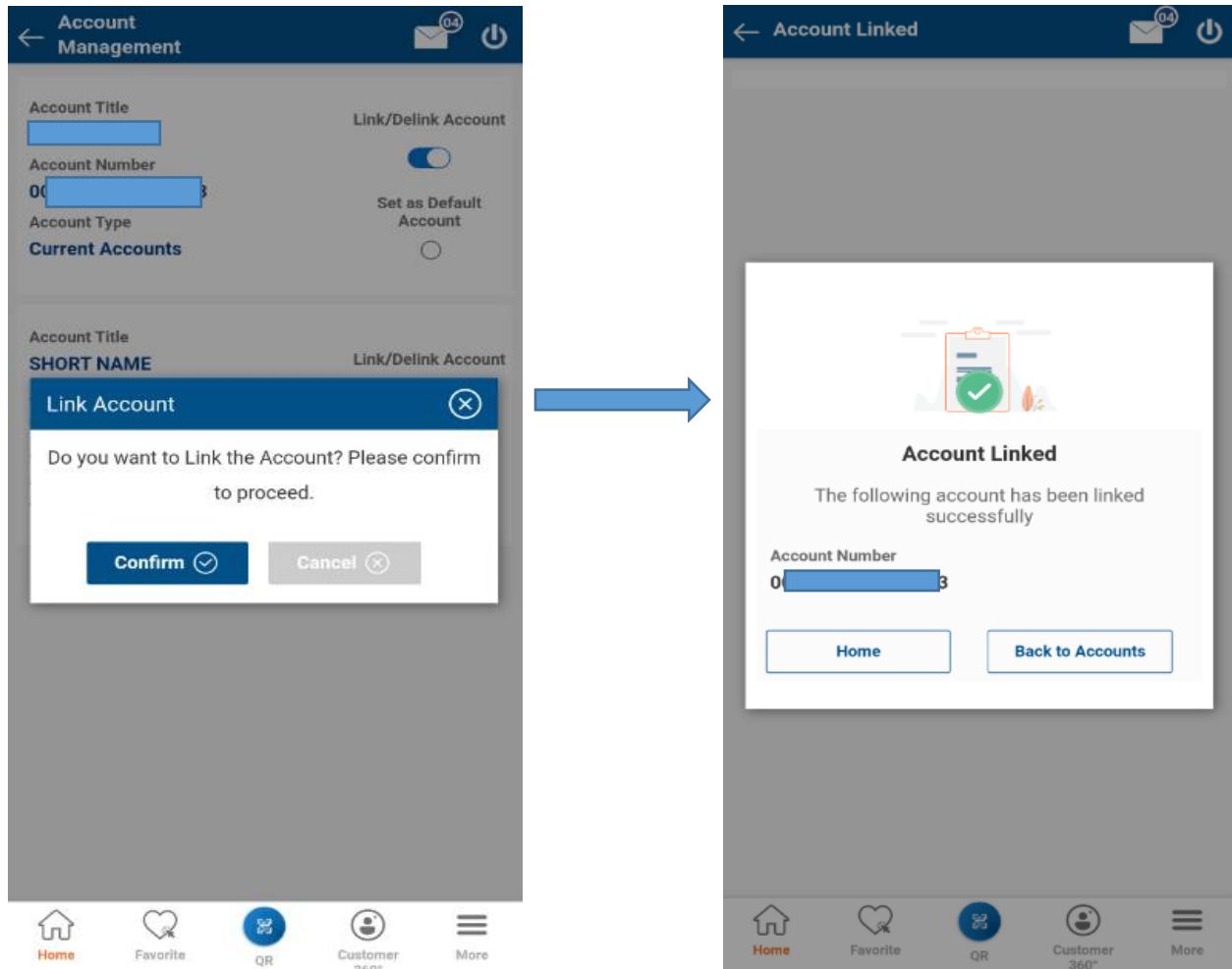
This Account Management feature is used by Users to link/De-Link their available accounts. The feature is available to Users having multiple accounts.

The User can link or de-link his/her account(s) by selecting the account and tapping on the Submit button. Users can also set an account as the default account





For any change in account linking, standard OTP verification will be mandatory. After OTP verification user account will be linked/delinked.



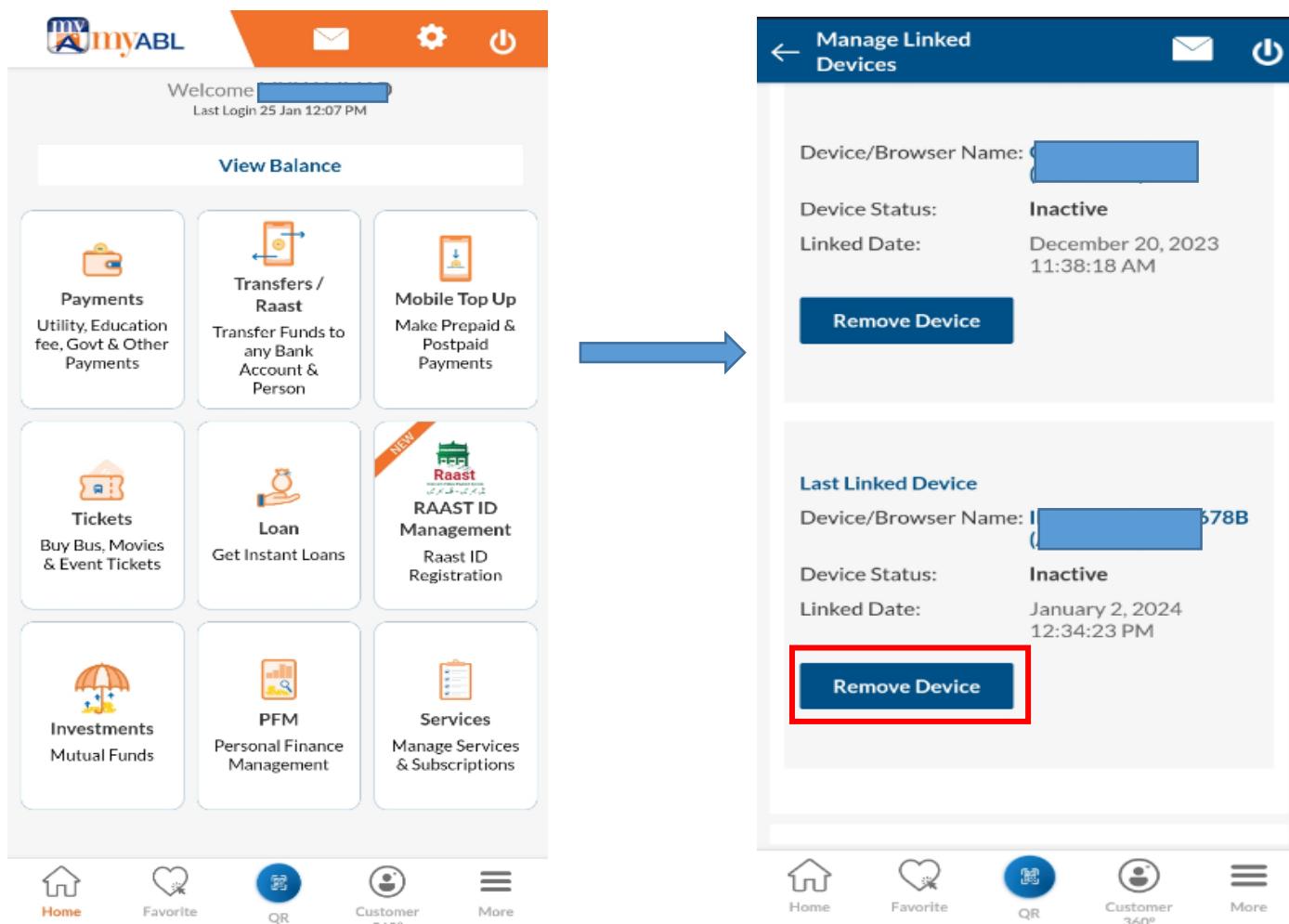
A pop-up notification will confirm the successful linking/ delinking of the Account after OTP verification.



5.10. Process for Linked Device Management

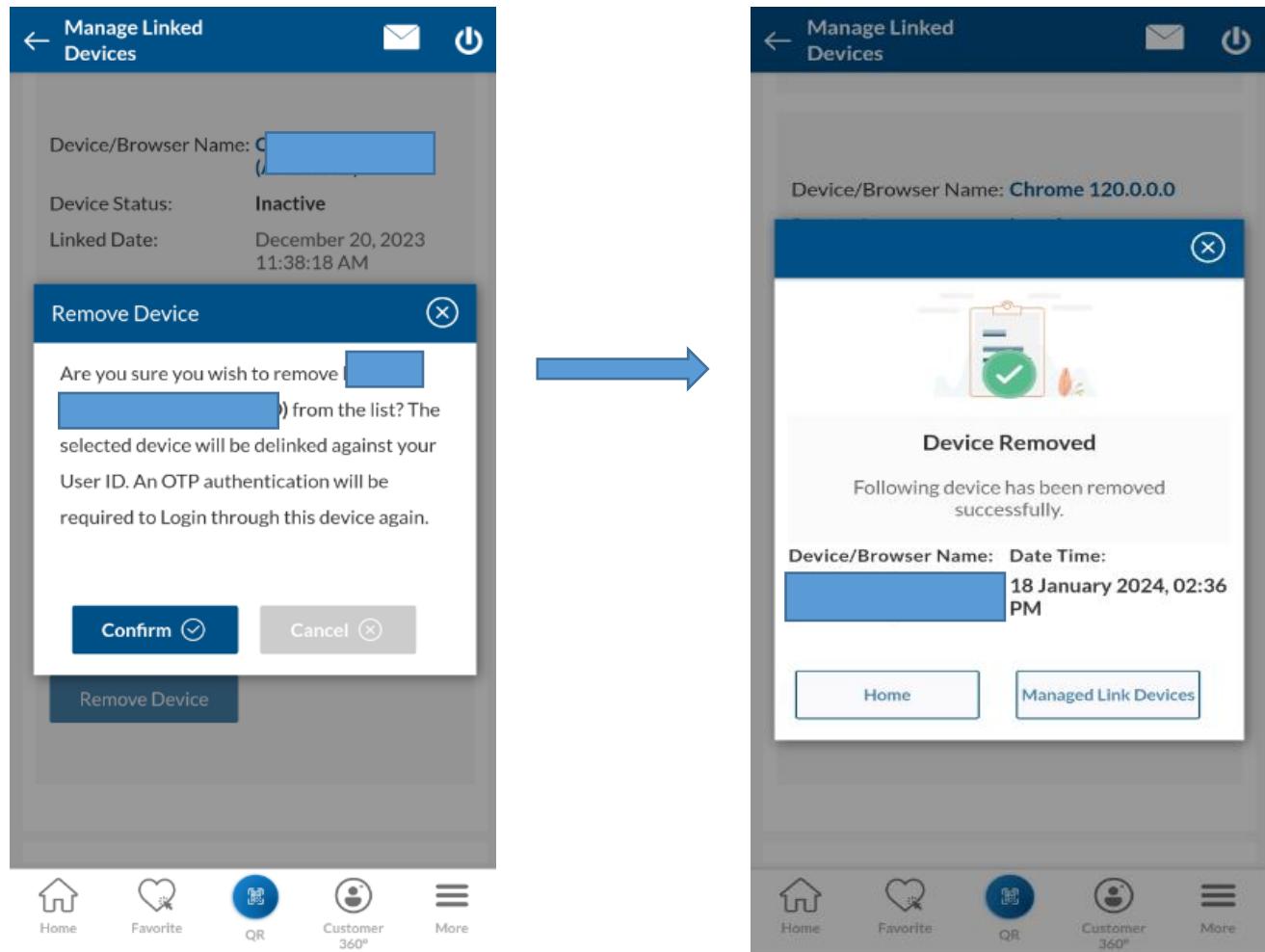
Step 1: User will tap the More menu and then on “Setting” and “Managed Linked Devices”.

Step 2: User will see all linked devices (Active/Inactive). User can remove inactive device by tapping on ‘Remove device’ button





Step 3: A confirmation message will be shown to the user. User taps on confirm to proceed.



Device will be successfully removed.

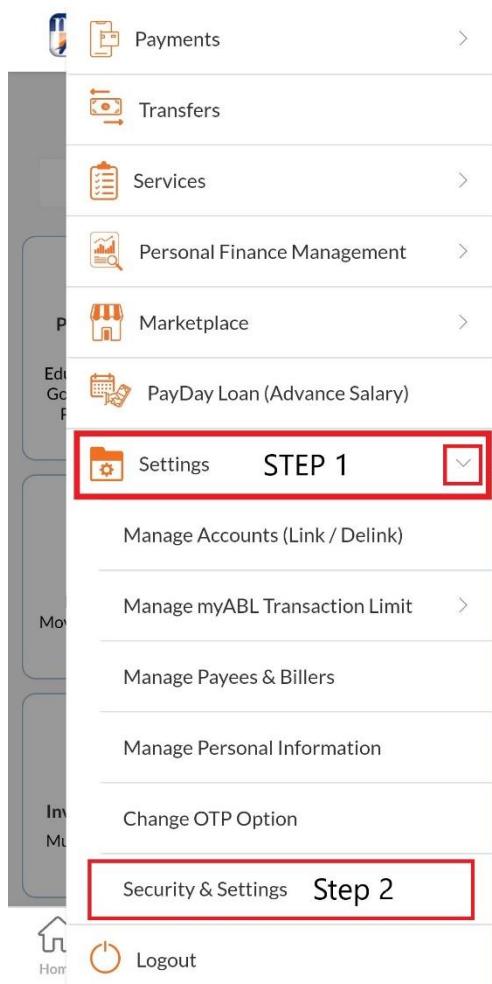


5.11. Process to Change Password

This feature is used by the user to change his/her *myABL* password. The system verifies the current password and saves the new password.

Step 1: To change password, the user will navigate to the icon of “More” as shown in the image below.

Step 2: The user then expands the “Preferences” menu and will select “Security & Settings”.



Step 3: Then the user will tap on “Change Password”

Step 4: On the change Password command, the system will navigate the user to verify user identity by entering the current password.

Step 5: Upon confirmation desired screen of change password will be displayed to fill in password details and later will tap on “save” once done.



Security Settings

Verify User Identity

Change Password

Change Password

Manage Biometric Login

Enter Current Password:

Confirm

Cancel

Please confirm your identity to update password.

Enter Current Password:

Confirm

Cancel

Verify User Identity

Enter New Password:

Save

Cancel

Change Password

Enter New Password:

Both passwords should be same

Show

Change Password

Enter New Password:

Both passwords should be same

Show

Change Password

Enter New Password:

Both passwords should be same

Show

As required, the password is then saved and an OTP authentication request will be sent. After successful OTP password will be updated for the User:

← Change Password

Enter New Password:

پاسورد کی پالیس:
پاسورد کی پالیس: پاسورد کم از کم 8 کاراکتر داشته باشد و میتواند از حروف بین المللی و اضافاتی (A-Z) و اعداد (0-9) و علامت های خاص (\$, %, #, &, & وغیره) شامل باشد.

Show

Cancel

Save

← Verification

Enter OTP:

Please enter 6 digits code here.

Submit

Resend OTP

← Verification

Enter OTP:

Please enter 6 digits code here.

Submit

Password Updated

Password has been successfully updated for your account.

Home **Security Settings**

Note: Password policy will change its colors according to user input. A hyperlink will change the language of the password policy from “Urdu to English” or “English to Urdu”.

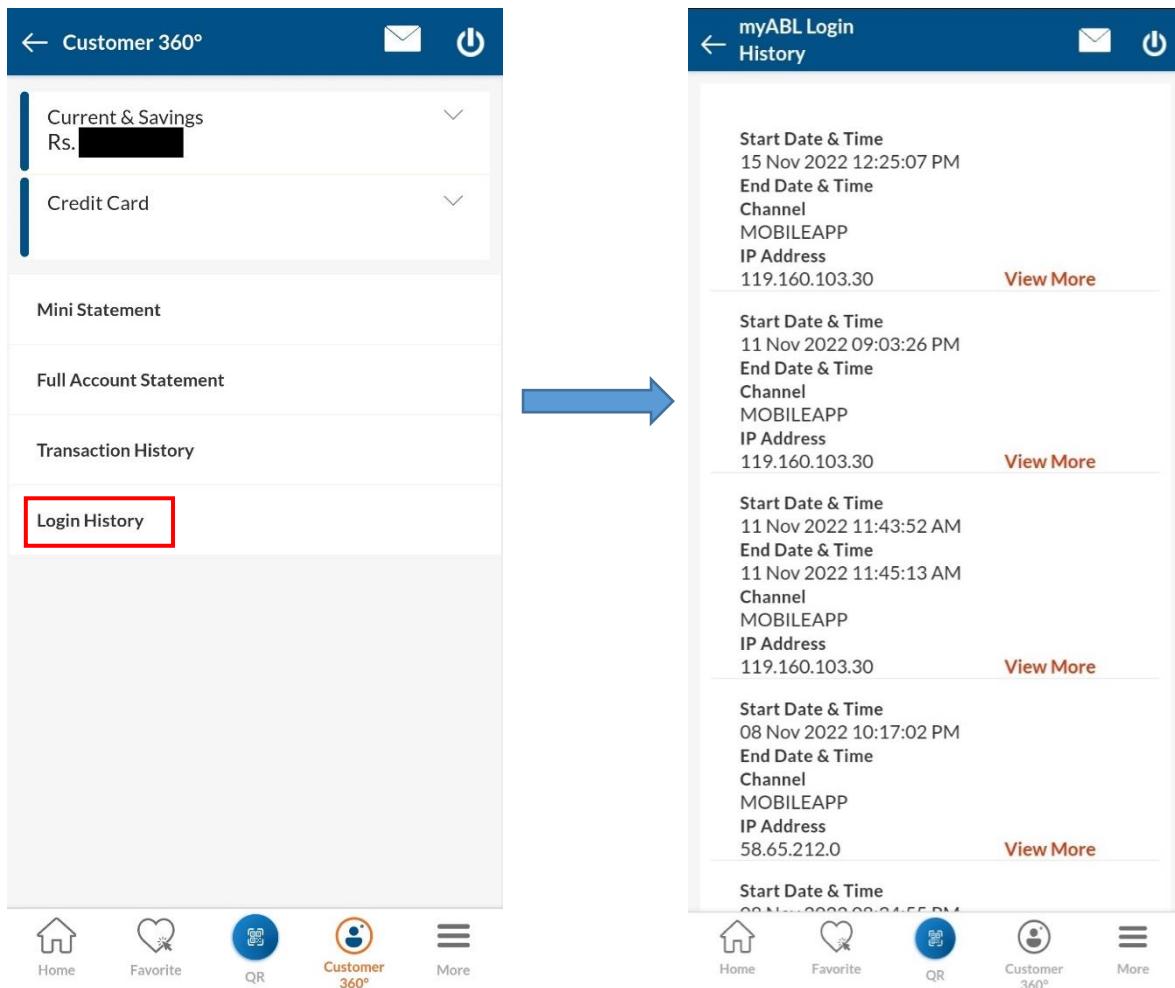


5.12. Process to view Login History

By using this feature User can view his/her login history. The system displays lists of the last 10 logins with Date, time and IP Address.

Step 1: To view the login history, the user needs to select the Login History option from the ‘Customer 360°’ menu as reflected in the following screens.

Step 2: Tap on “Login History” will enable the user to view the below-mentioned details.





5.13. Process to View Transactions History

By using this feature User can view his/her transactions history.

The user can search any transaction by following filters:

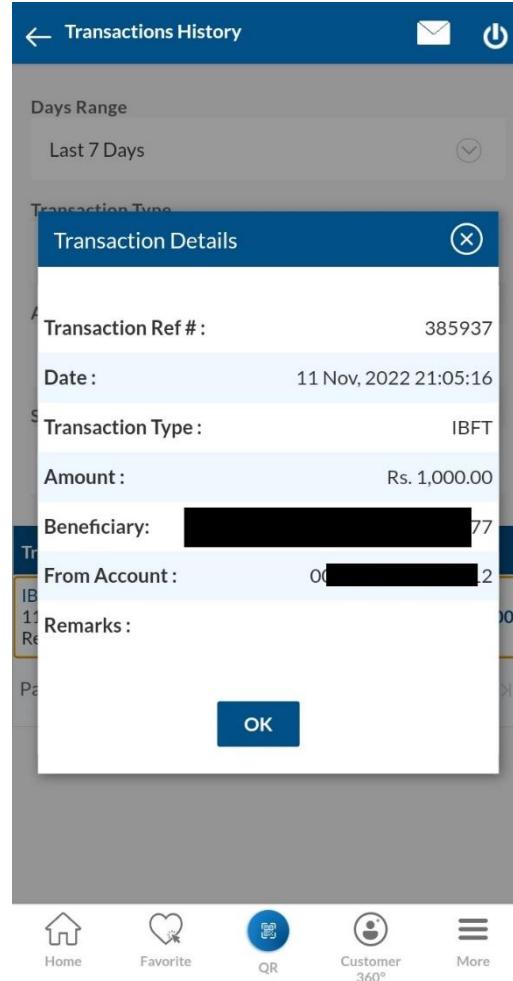
- Day's Range
- Transaction Type
 - Funds Transfer – ABL
 - RAAST Transfer
 - MasterCard – QR
 - IBFT
 - Donations
 - Franchise Payments
 - Bill Payments
- Account Number
- Search by Keyword (the user may type: Date, Transaction Type, Beneficiary Name)

To view the transaction history, the user may tap on Transaction History in the Customer 360° menu.

The image shows two screenshots of the Customer 360° mobile application. The left screenshot displays the main menu with several options: Current & Savings, Credit Card, Mini Statement, Full Account Statement, Transaction History (which is highlighted with a red box), and Login History. The right screenshot shows the 'Transactions History' screen with a large blue arrow pointing from the 'Transaction History' menu item to this screen. The 'Transactions History' screen includes fields for Days Range (set to 'Last 7 Days'), Transaction Type (set to 'All Transactions'), Account Number (set to 'All Accounts'), and a Search Transactions field with a placeholder 'Type Here to Search'. Below these fields is a table titled 'Transaction Details' with columns for 'Beneficiary' and 'Amount'. The table lists two transactions: 'Bill Payments' on 1 Nov, 2022 at 9:59:55 am, Ref # 760790, to 'Ufone Prepaid' for 100.00, and another 'Bill Payments' on 1 Nov, 2022 at 9:54:22 am, Ref # 757376, to 'Ufone Prepaid' for 229.00. At the bottom of the table is a page navigation bar showing 'Page 1 of 1' and navigation icons. The bottom of both screenshots shows a navigation bar with icons for Home, Favorite, QR, Customer 360° (which is highlighted with a blue circle), and More.



The user can tap on any transaction to view details; the details will open as reflected in below screen:





5.14. Process to Reset Forgotten Password

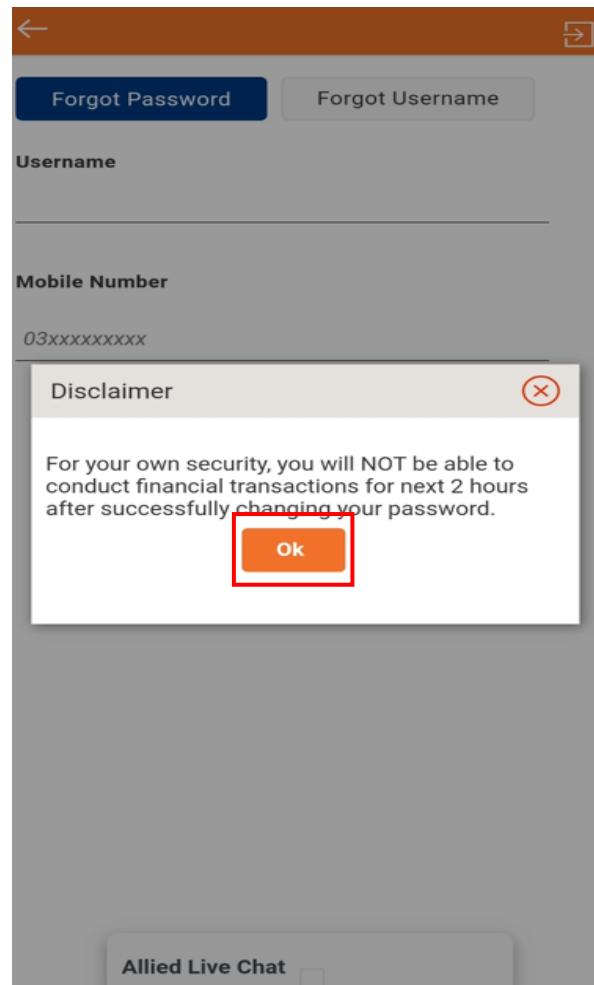
Note: Forgot Password Option is only available in myABL Mobile app.

Step 1: The user is required to tap on “Having Trouble Logging In?” on the login screen.

Step 2: A disclaimer will be shown to the user, stating:

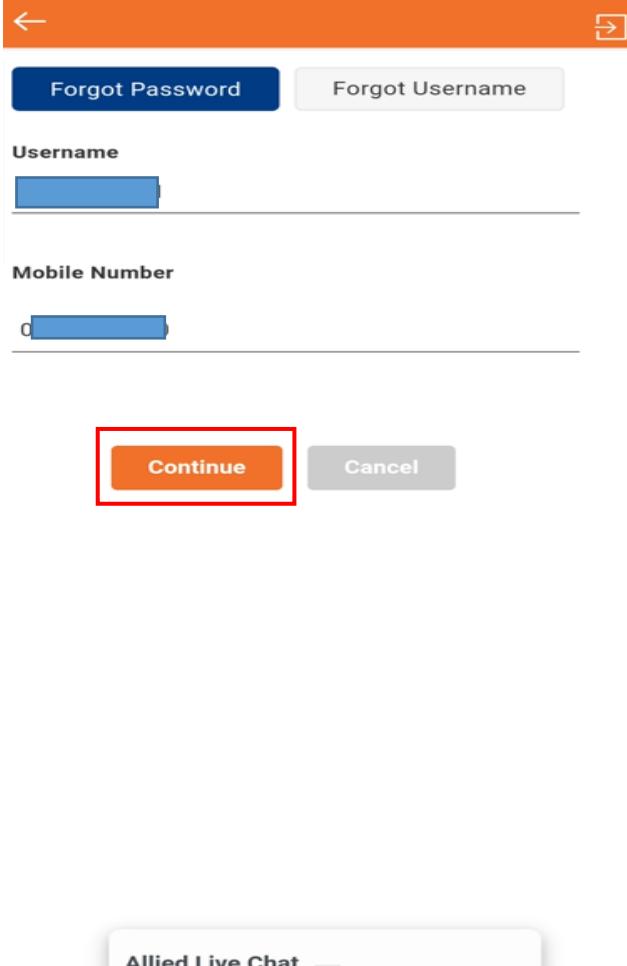
“For your own security, you will NOT be able to conduct financial transactions for the next 2 hours after successfully changing your password”.

Step 3: The user will tap OK to proceed.



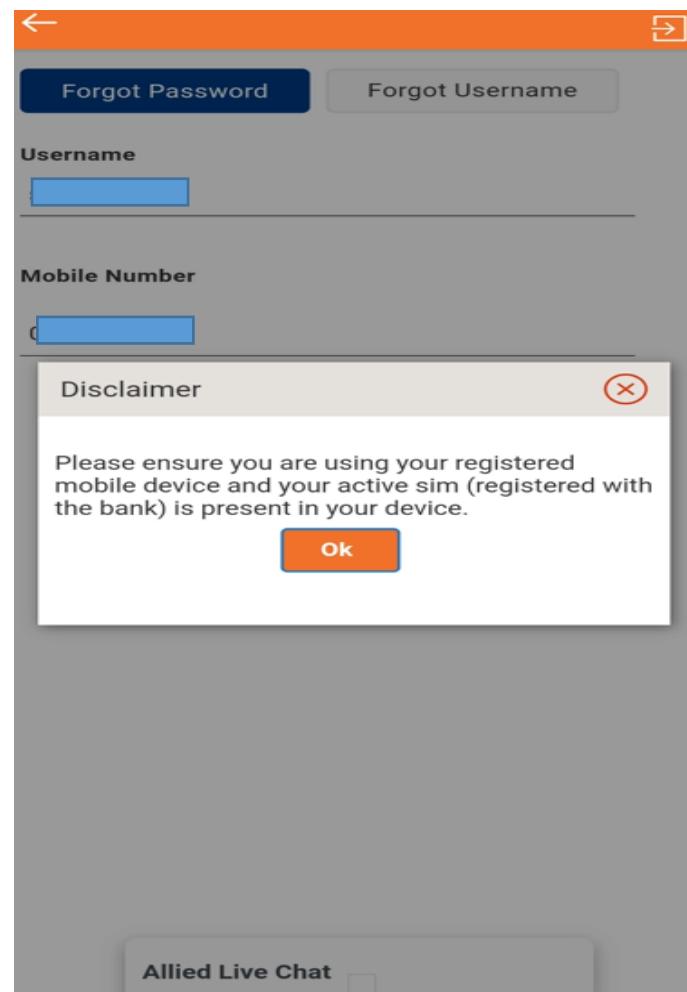


Step 4: The user is then required to fill the details like; User Name and Mobile Number and tap on Continue.



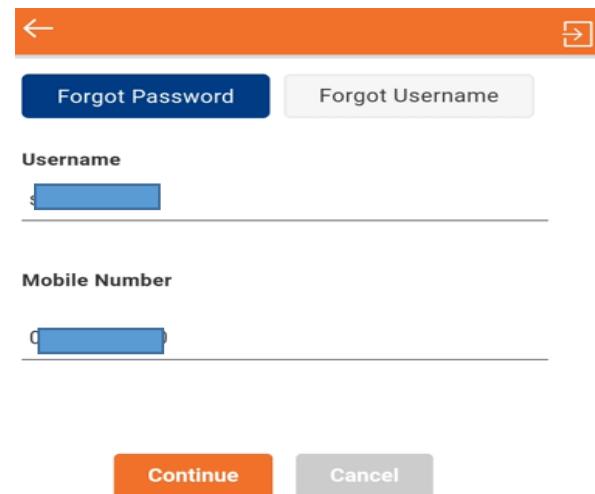
The image shows a mobile application login screen. At the top, there are 'Forgot Password' and 'Forgot Username' links. Below them are fields for 'Username' and 'Mobile Number', both with placeholder text ('Enter Username' and 'Enter Mobile Number' respectively). At the bottom, there are 'Continue' and 'Cancel' buttons, with 'Continue' being highlighted with a red border. A 'Allied Live Chat' button is located at the bottom right.

Note: A Disclaimer will be shown "Please ensure you are using your registered mobile device and your active sim (registered with the bank) is present in your device."

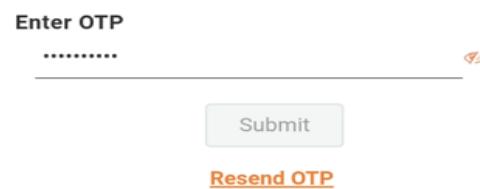




Step 5: OTP will be sent to the User's registered mobile number for verification. User will enter OTP as shown in following screen, OTP will be auto fetched on Android and auto filled on iOS.



This screenshot shows the OTP verification step of a password recovery process. At the top, there are 'Forgot Password' and 'Forgot Username' buttons. Below them are fields for 'Username' and 'Mobile Number', both of which have a blue placeholder text box. At the bottom are 'Continue' and 'Cancel' buttons.



This screenshot shows the 'Enter OTP' step. It features a text input field with a placeholder '.....', a 'Submit' button, and a 'Resend OTP' link. A small red circular icon with a white arrow is positioned to the right of the input field.

Allied Live Chat 



Step 6: After OTP verification, the password set screen will open and user will enter the new password as per the policy and tap on “Submit”.

Please enter your new password

Password
.....

Re-enter Password
.....

Submit **Cancel**

>Password Policy

× پاسورد کم از کم 8 اور زیادہ سے زیادہ 16 حروف پر مشتمل ہونا
چاہئے۔

× پاسورد کم از کم 8 اور زیادہ سے زیادہ 16 حروف پر مشتمل ہونا
چاہئے۔

× کم از کم ایک چھوٹا (انگریزی) حرف (a-z)
سکم از کم ایک چھوٹا (انگریزی) حرف (a-z)

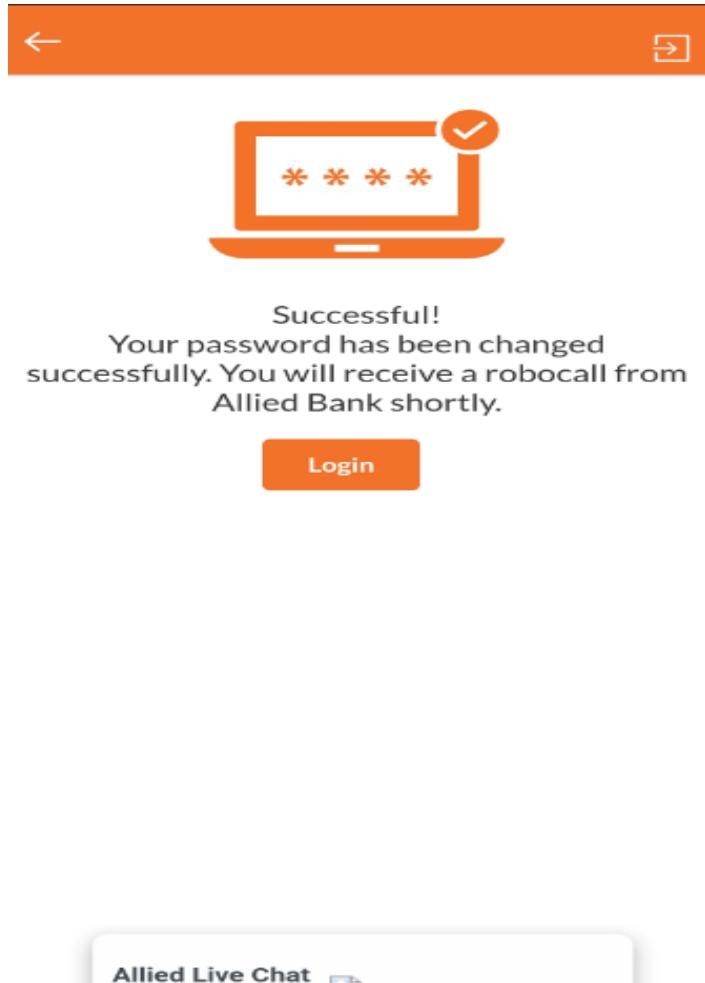
× کم از کم ایک ہندس (0-9)
سکم از کم ایک ہندس (0-9)

× اپنے پاس ورڈ کو مزید محفوظ بنانے کے لئے آپ کوئی بھی خصوصی
حرف (مثلاً @ # & % \$ # & % \$ # وغیرہ) شامل کر سکتے ہیں۔

✓ اپنے پاس ورڈ کو مزید محفوظ بنانے کے لئے آپ کوئی بھی خصوصی

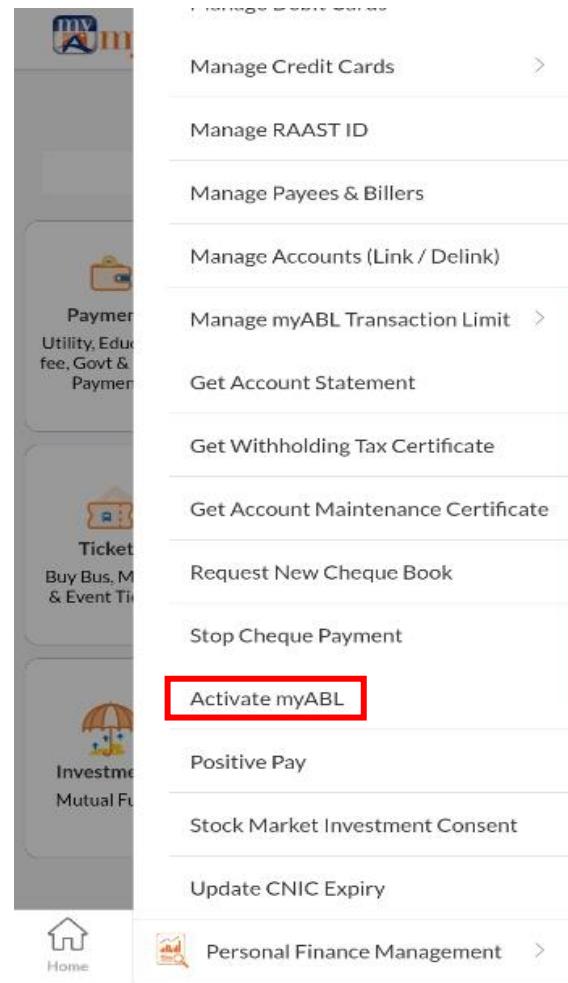


On the success screen user will be provided with the below message "Your Password has been changed successfully. You will receive a robo call from Allied Bank shortly". After positive confirmation, a 2-hour cooling period will be implemented where the user will be able to perform transactions after 2 hours of confirmation.





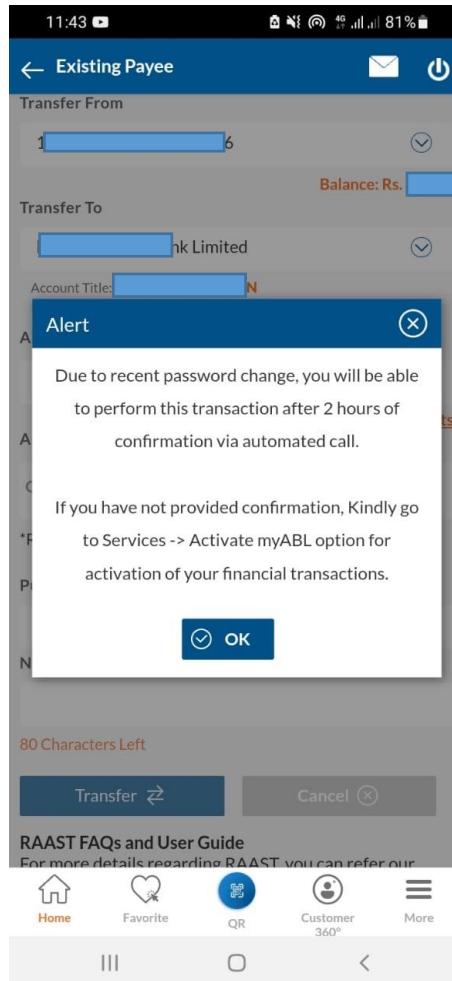
If the user is unable to attend the robocall received, they can go to Services and tap on "Activate myABL" to initiate a new robocall.





If the user tries to perform a financial transaction (during cooling period of 2 hours) following message will be shown:

“You cannot perform the transaction as you have recently reset your password, please try again later”

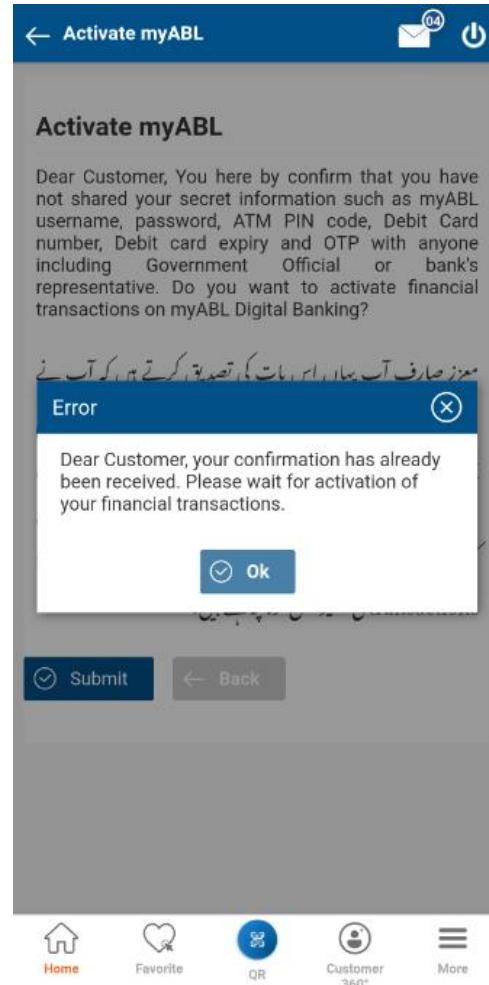


In case if robocall is initiated and the user taps again on activate myABL then the below message will be shown:

“Your request for activation of financial transactions on myABL Digital Banking has been received. You will be receiving a Callback confirmation from our number shortly”.



In case if user tries to Activate myABL again after receiving Robo Call then the below message will be shown:

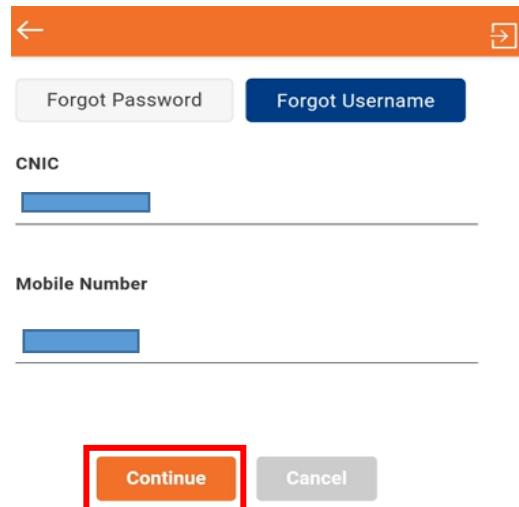




5.15. Process to Retrieve Forgotten myABL Username

Step 1: The user is required to tap on “Having Trouble Logging In?” on the login screen.

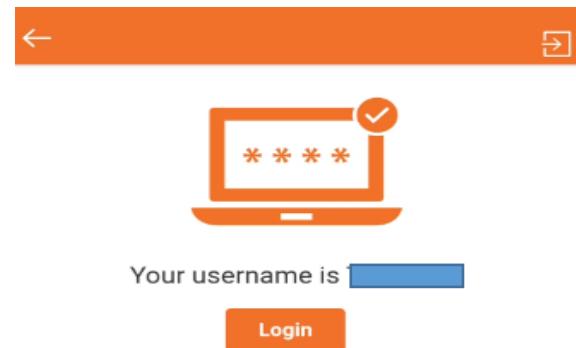
Step 2: The user is then required to tap on “Forgot Username” and fill in the details like CNIC number and Mobile Number and tap “Continue”.



The image shows a mobile application screen for retrieving a forgotten username. At the top, there is a navigation bar with a back arrow on the left and a search icon on the right. Below the navigation bar are two buttons: "Forgot Password" (light gray) and "Forgot Username" (dark blue). The main content area has two input fields. The first input field is labeled "CNIC" and contains a blue placeholder bar. The second input field is labeled "Mobile Number" and also contains a blue placeholder bar. At the bottom of the screen are two buttons: a large orange "Continue" button with a red border and a smaller gray "Cancel" button.



Step 3: A 10-digit complex OTP will be received on users preferred medium. After verification, Username will be displayed on the screen.



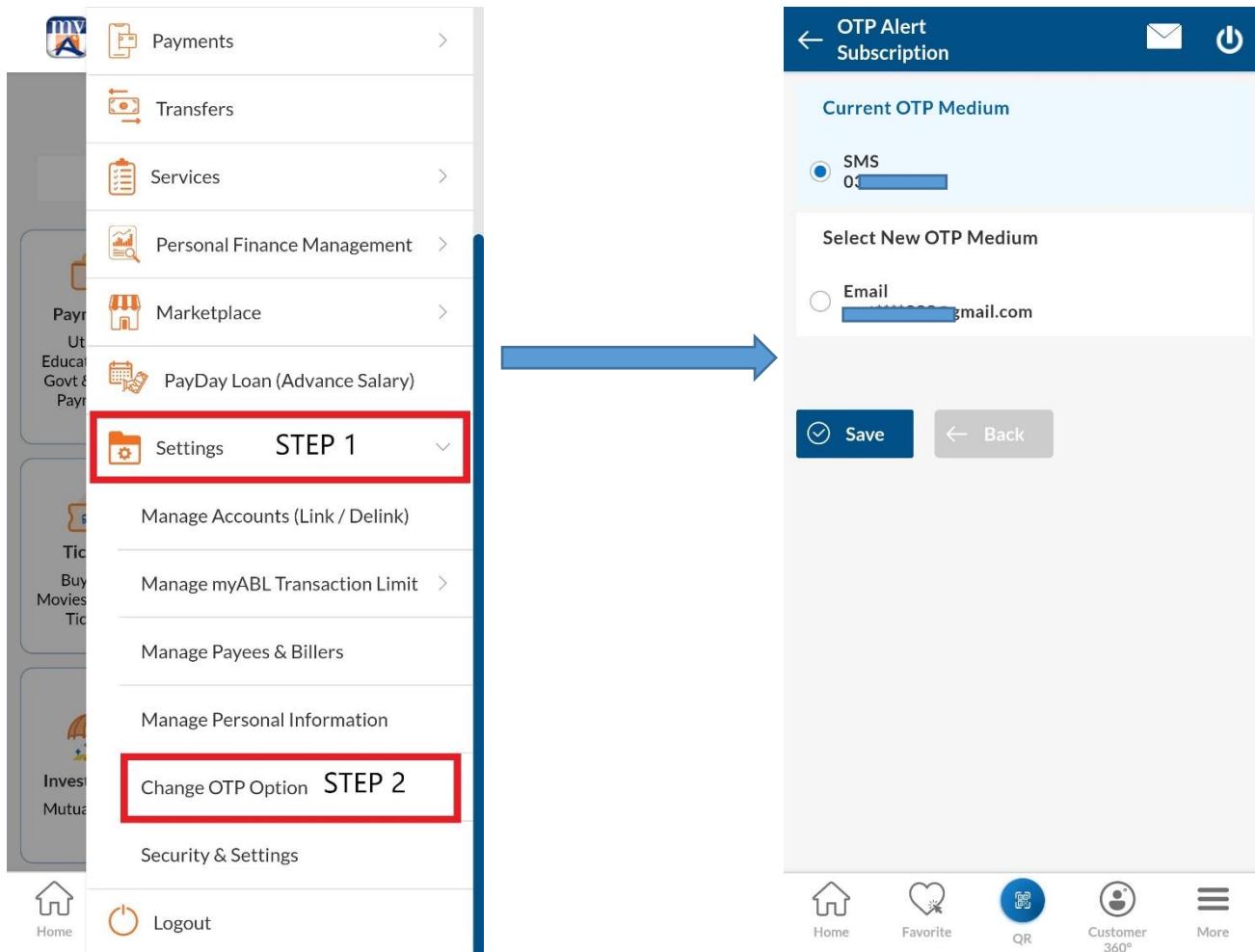
Allied Live Chat



5.16. Process of Change of OTP Alert Subscription Method

Step 1: To change the OTP receiving option, the user is required to select “More” from the home screen.

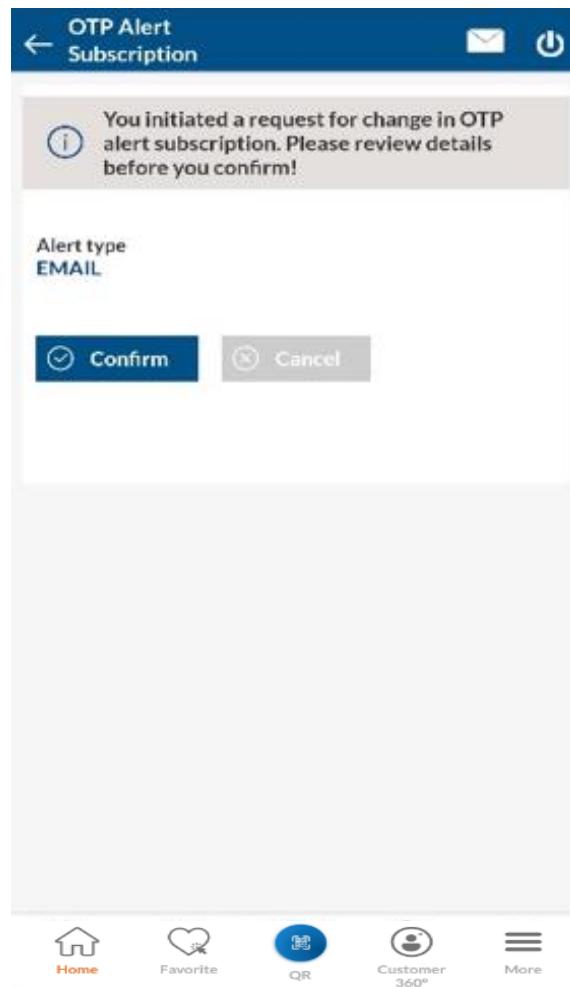
Step 2: The user is then required to expand the “Setting” menu and tap on “Change OTP Option”





Step 3: Select the delivery method on which user wants to receive OTP and tap on “Save”.

Step 4: Review screen will be reflected to the user; user will be required to tap on “Confirm”.



Step 5: An OTP will be sent to registered medium, which needs to be entered by the user. Upon entering OTP, a success message will be generated to the user.

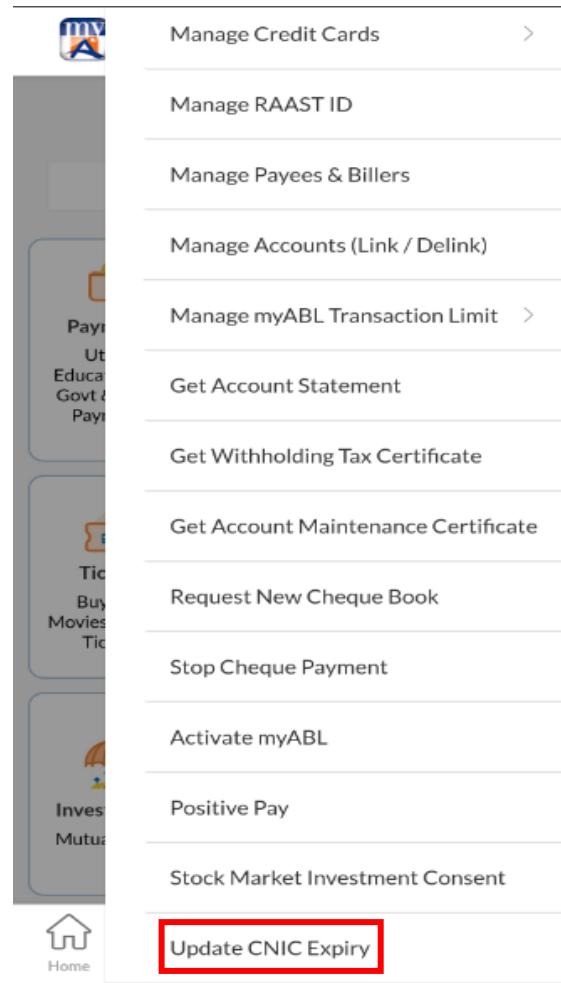
Note: User can change OTP delivery method from SMS to Email and Email to SMS by entering Debit Cards details.



5.17. Process of Updating CNIC Expiry Date

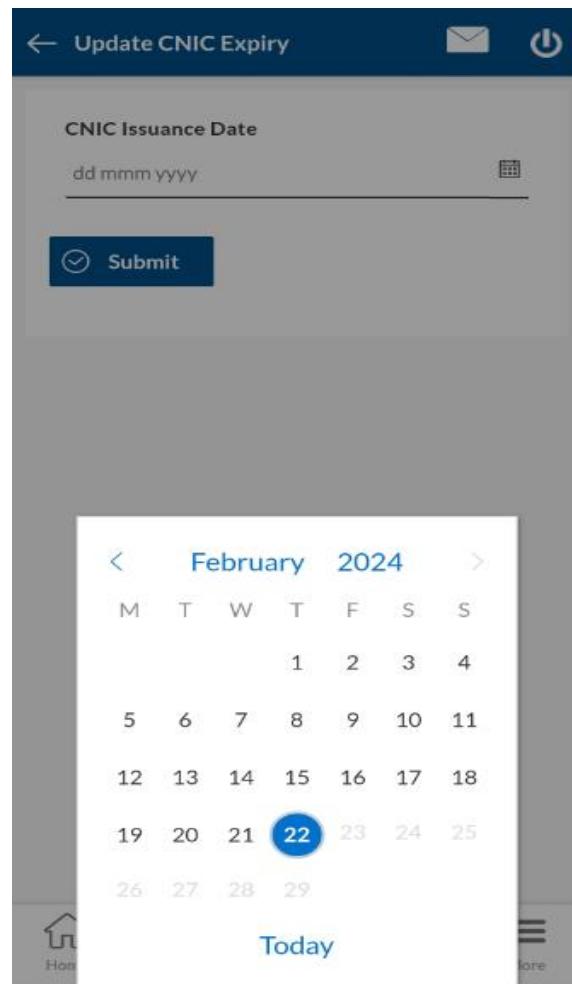
myABL users can now update their CNIC expiry date without going to branch. Just follow the below steps:

Step 1: Tap on “More” and navigate from “Services” to “Update CNIC Expiry”.





Step 2: User will enter the latest CNIC issuance date and it will be updated in the system removing the hassle of visiting branch for CNIC expiry update.



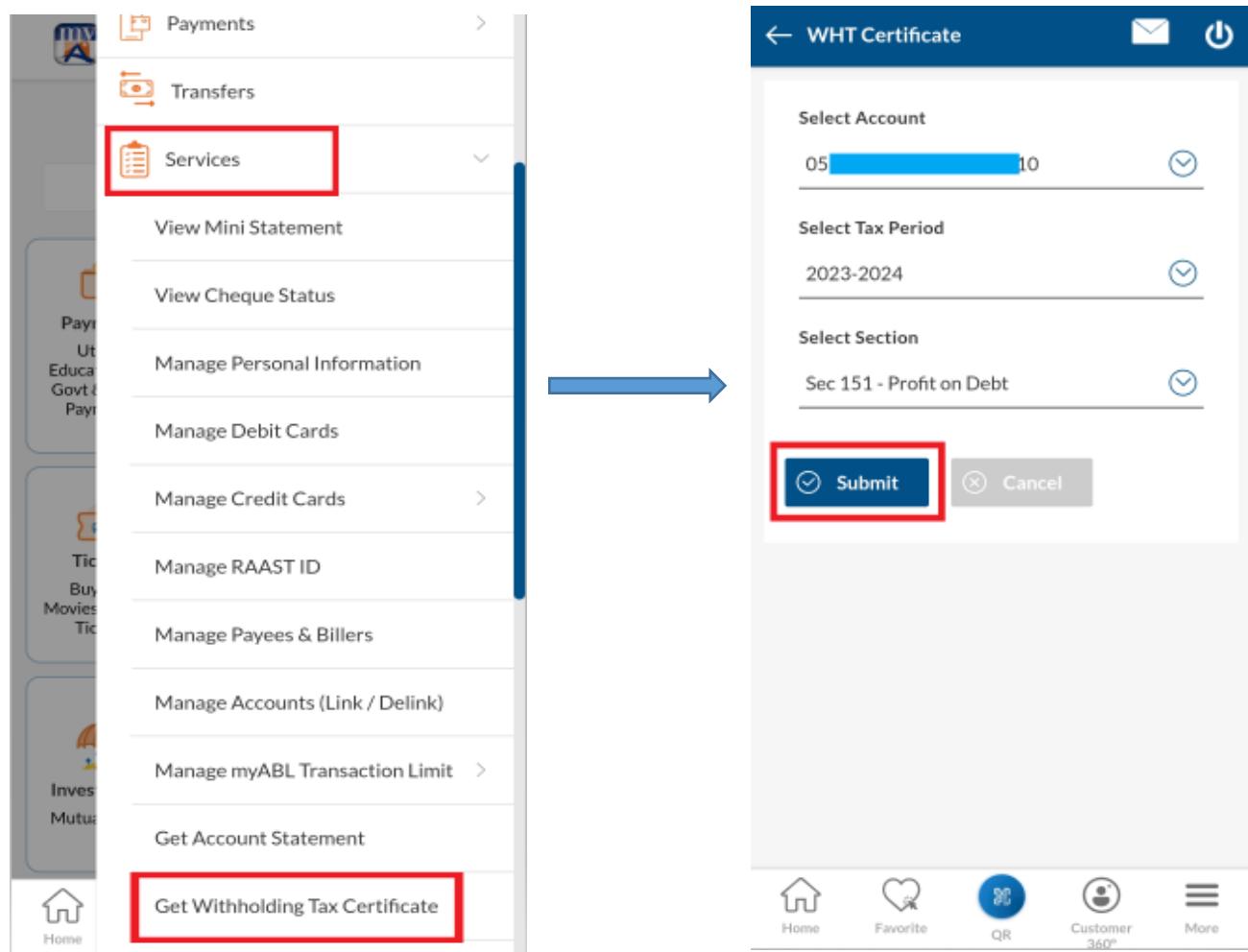


5.18 Process of Generating Withholding Tax Certificate

myABL users can now generate their Withholding Tax Certificate using myABL. Just follow the below steps:

Step 1: Tap on “More” and navigate from “Services” to “Get Withholding Tax Certificate”.

Step 2: User will select the “Account”, “Tax Period” and “Section” and tap on “Submit”.



Step 3: After tapping on “Submit”, the WHT Certificate will be generated

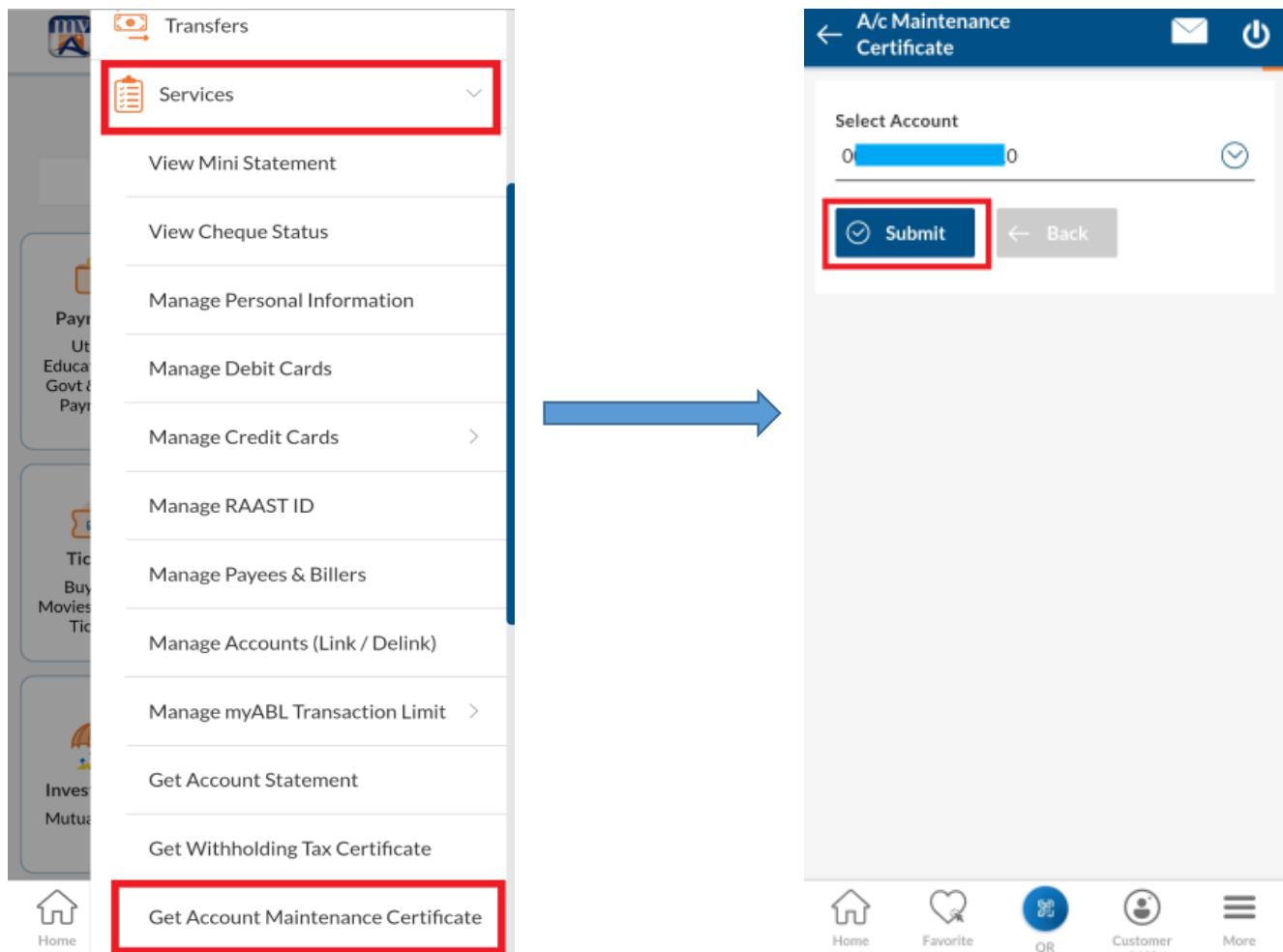


5.19 Process of Generating Account Maintenance Certificate

myABL users can now generate their Withholding Tax Certificate using myABL. Just follow the below steps:

Step 1: Tap on “More” and navigate from “Services” to “Get Withholding Tax Certificate”.

Step 2: User will select the “Account” and tap on “Submit”.



Step 3: After tapping on “Submit”, the AMC Certificate will be generated

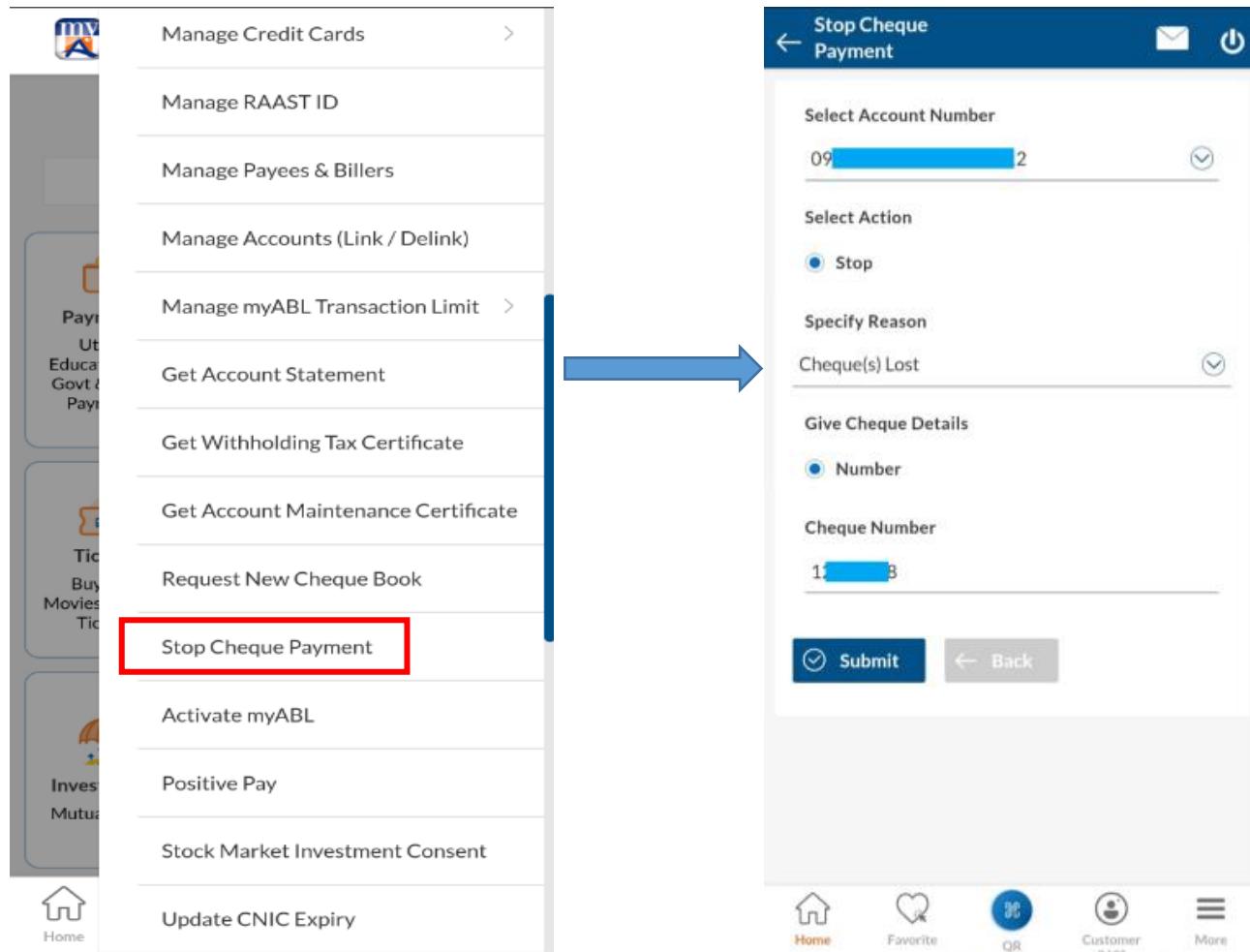


5.20 Process to Stop Cheque Payment

myABL users can now request to Stop Cheque Payment without any calling or visiting to branch just by following below steps:

Step 1: Tap on “More” and navigate from “Services” to “Stop Cheque Payment” option.

Step 2: User will select the “Account number”, select action as “Stop”, specify the reason to stop the cheque and provide cheque details and tap on “Submit”.





Step 3: A review screen will be shown to user to review the details entered.

Step 4: User will tap “Confirm” and the request to stop the cheque will be forwarded to the branch.

The image shows two screenshots of a mobile application interface for stopping a cheque. A blue arrow points from the left screen to the right screen, indicating the progression of the process.

Left Screen (Step 3):

- Header: Stop Cheque Payment
- Form fields:
 - Account Number: 00 [REDACTED] 2
 - Action: STOP
 - Specify Reason: Cheque(s) Lost
 - Cheque Number: 1 [REDACTED] 8
- Buttons: Confirm (highlighted with a red box), Back

Right Screen (Step 4):

- Header: Stop Cheque Payment
- Message: Transaction Completed
- Section: Transaction's Detail
 - Text: SMS/Email notification has been sent to your device.
 - Account Number: 5 [REDACTED] 1 [REDACTED] 9 [REDACTED] 0 [REDACTED]
 - Cheque Number: 5 [REDACTED] 9
 - Reason: Cheque(s) Lost
 - Reference Number: 00 [REDACTED] 2
 - Date: Wed Mar 06 2024
 - Time: 11:04:29
- Text: What would you like to do next?
- Buttons: Home

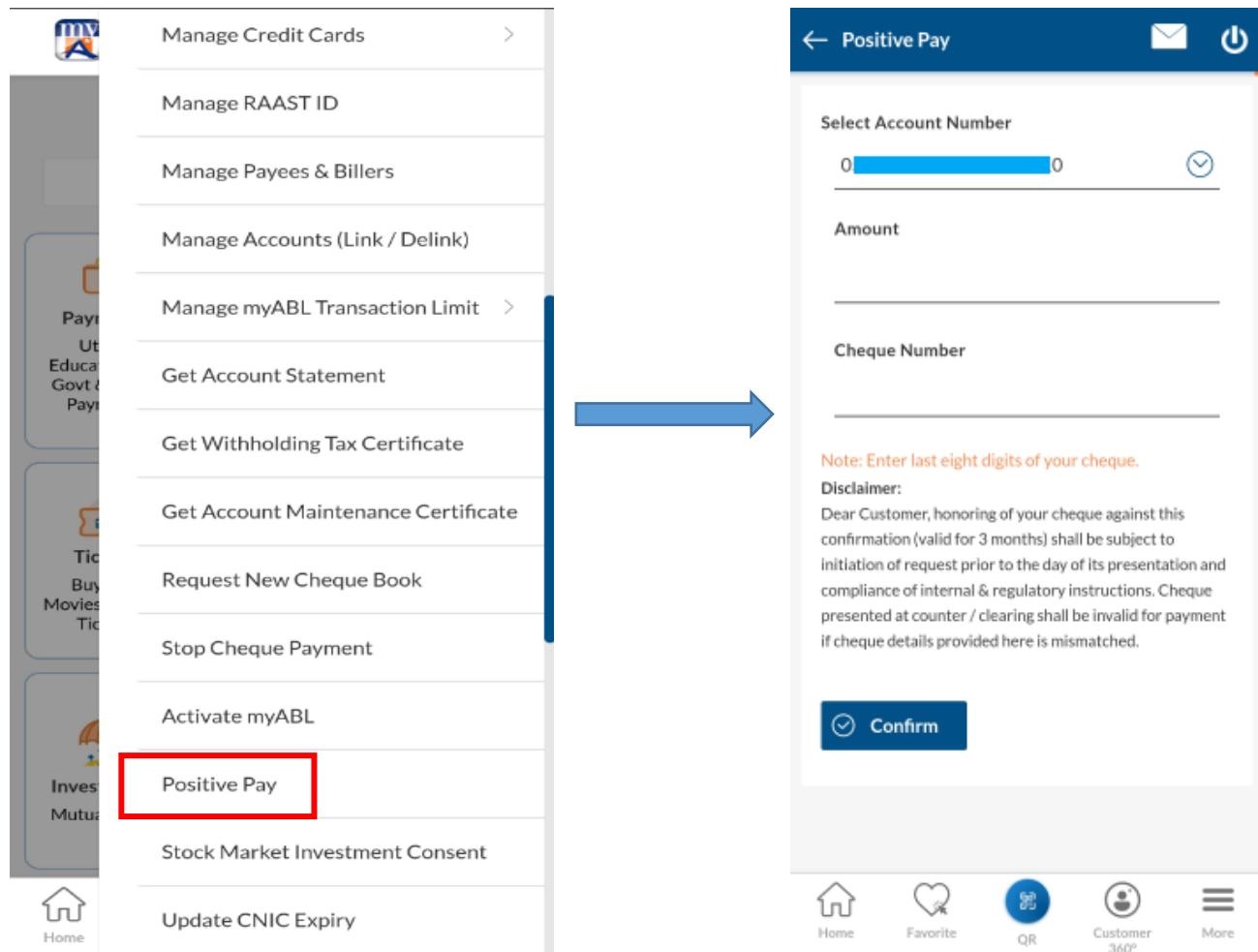


5.21 Process of performing Positive Pay

myABL users can access “Positive Pay” option by following below steps:

Step 1: Tap on “More” and navigate from “Services” to “Positive Pay” option.

Step 2: User will select the “Account number”, select action as “Stop”, specify the reason to stop the cheque and provide cheque details and tap on “Submit”.





Step 3: User will enter “Amount” and “Cheque Number” after selecting desire account number and tap “Confirm”.



Positive Pay

Select Account Number
01 2

Amount
RS 1 0

Cheque Number
1 3

Note: Enter last eight digits of your cheque.

Disclaimer:
Dear Customer, honoring of your cheque against this confirmation (valid for 3 months) shall be subject to initiation of request prior to the day of its presentation and compliance of internal & regulatory instructions. Cheque presented at counter / clearing shall be invalid for payment if cheque details provided here is mismatched.

Confirm

Home Favorite QR Customer More

Positive Pay

Transaction Completed

Transaction's Detail
SMS/Email notification has been sent to your device.

Account
01 2

Amount
1 0

Cheque Number
1 3

Go to Home

Home Favorite QR Customer More

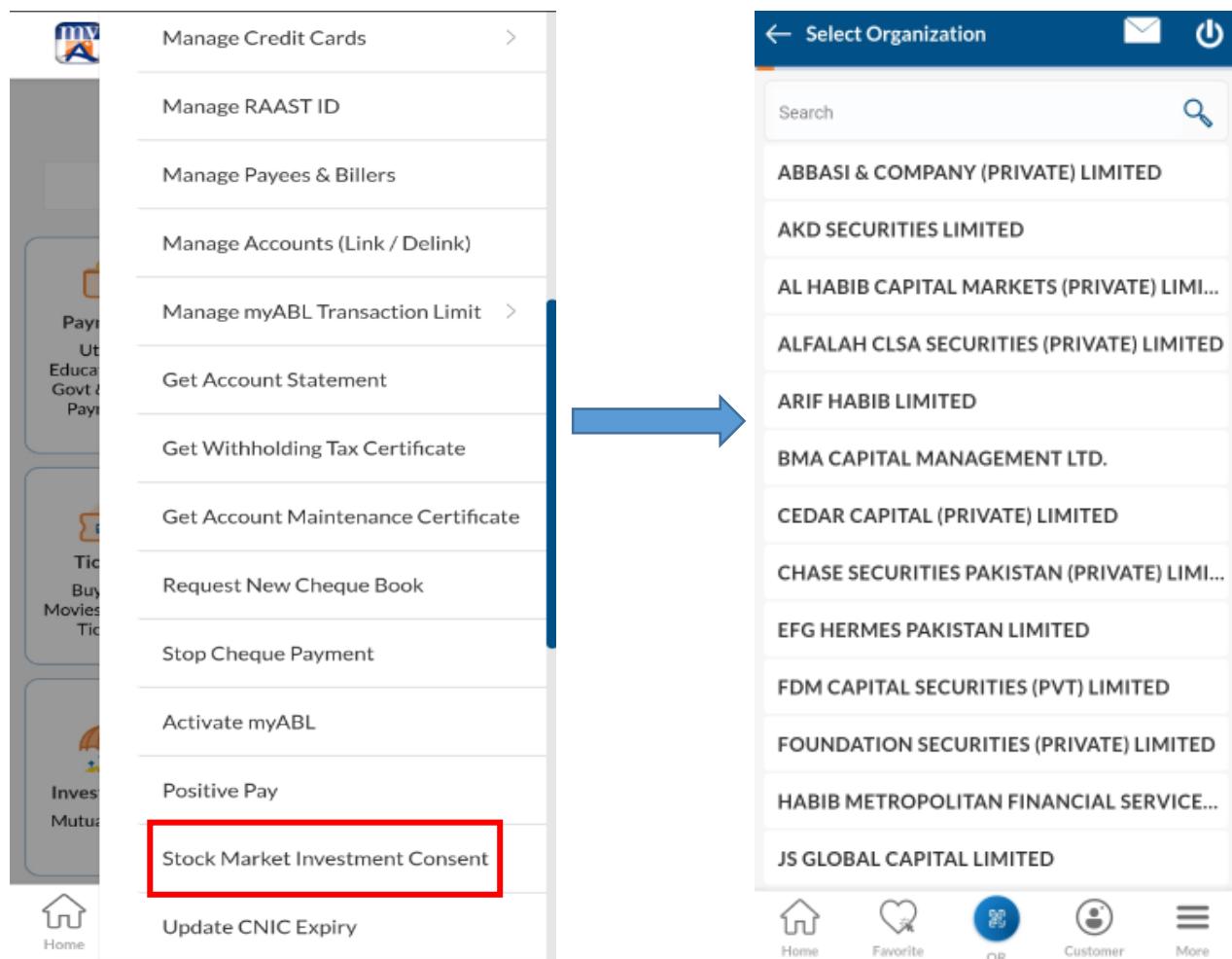


5.22 Process of performing Stock Market Investment Consent

myABL users who are interested in investment in PSX can now submit their Broker Investment Account opening requests directly via myABL Digital Baking. Follow below steps:

Step 1: Tap on “More” and navigate from “Services” to “Stock Market Investment Consent” option.

Step 2: A list of available organizations will be shown. User will select the desired organization.





Step 3: After selecting the organization user will select the Account and tap on “Proceed”.

Step 4: User personal details will be shown for review. User will provide consent and tap on “confirm” and after OTP verification user’s stock market consent will be successfully submitted.

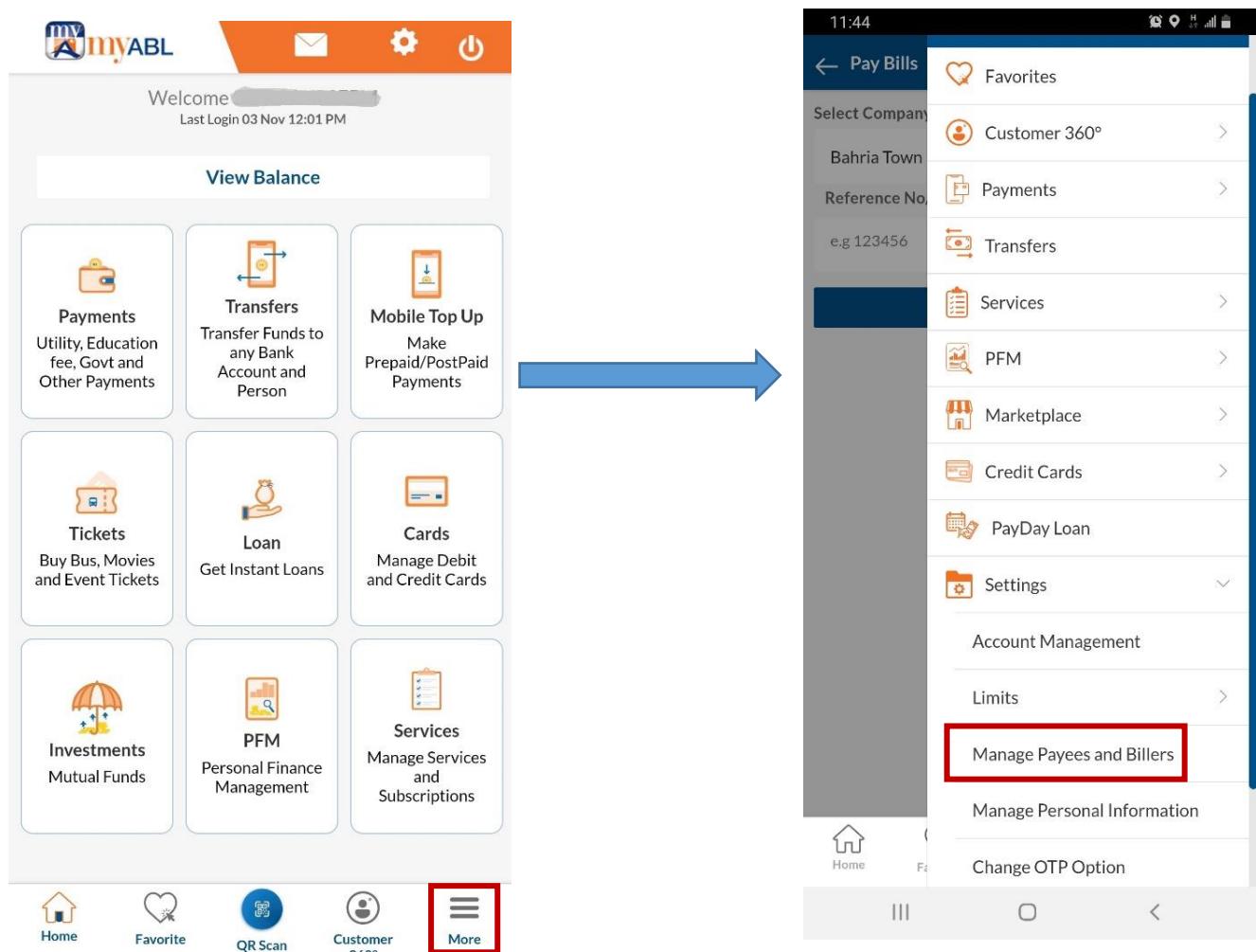


6. Types and Process of Fund Transfer

6.1. Manage Payee for Funds Transfer

For transferring funds (Intra & Interbank) through “Add Payee”. Once New Payee will be added successfully, it will automatically become available in the list of “Existing Payee”.

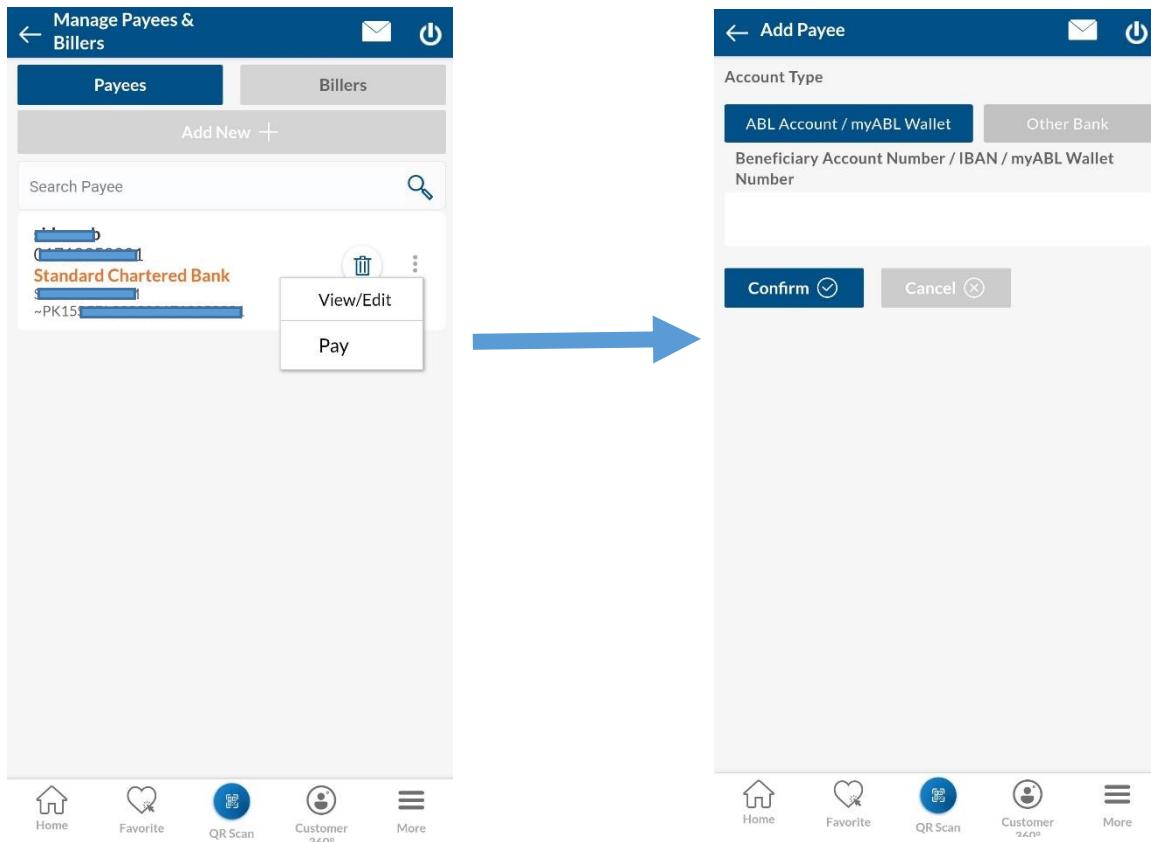
Step 1: Tap on “More” and navigate from “Settings” to “Manage Payees and Billers” as highlighted below.





Step 2: After selecting the Manage Payees & Billers option, myABL will open a list of already added payees, along with a “Add New +” option to add a new payee. To add, User will tap on the “+” icon.

Step 3: By tapping on add icon User will provide details of Payee e.g. Account Type, Payee (Beneficiary) Account number, Payee Name, Payee email (optional) and Mobile number.



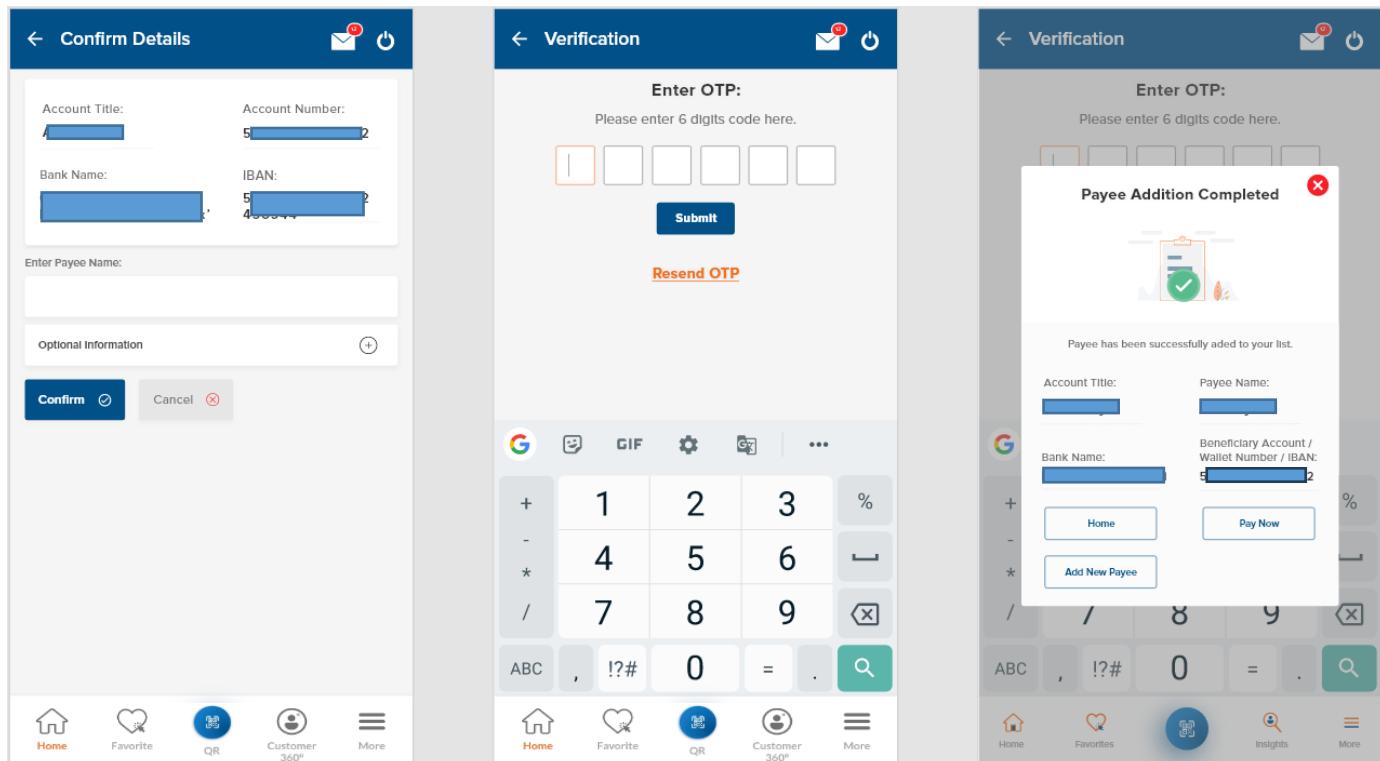


Step 4: Once the User taps on the 'Add' button, there will be a review screen to confirm the details of the Payee.

In case details are correct, User will "confirm" to proceed further.

Step 5: After confirming the details, a ONE-TIME PIN (OTP) will be sent to the User's registered Mobile number/ email address. The user will then enter OTP for verification and then tap on the Submit button.

Step 6: After verification, the user will receive a successful 'Payee added' notification.



Payee Deletion

For payee deletion please follow the below steps:

Dashboard>MORE>Manage Payees & Billers>Menu Dots on Existing Payee Name>Delete



6.2. RAAST ID Management

Step 1: The user can register his/her mobile number as an RAAST ID with a selected ABL account. You can also link or delink your RAAST ID on myABL.

Step 2: Simply communicate your mobile number (RAAST ID) to receive funds on your account from anyone through RAAST.

The image shows the myABL mobile application interface. On the left, the main menu screen displays various services: Payments, Transfers / Raast, Mobile Top Up, Tickets, Loan, Investments, PFM, and Services. The 'RAAST ID Management' option is highlighted with a red box and a 'NEW' badge. A large blue arrow points from this screen to the right, where the 'RAAST ID Management' screen is displayed. This second screen shows a 'Name' field with 'M [REDACTED] AD' and a 'De-Link Alias' button. Below it, a section asks 'Please Select Alias Type:' with a radio button selected for 'Phone Number' (03 [REDACTED] 5). Further down, it says 'Please select account for linking/de-linking with RAAST ID' and shows account selection buttons for '0 [REDACTED] 0-' and 'M [REDACTED] AD', with 'Default' selected for 'M [REDACTED] AD'. At the bottom, there are links for 'RAAST FAQs and User Guide' and 'RAAST ID Management'.



6.3. Funds Transfer (Within ABL or Other Bank)

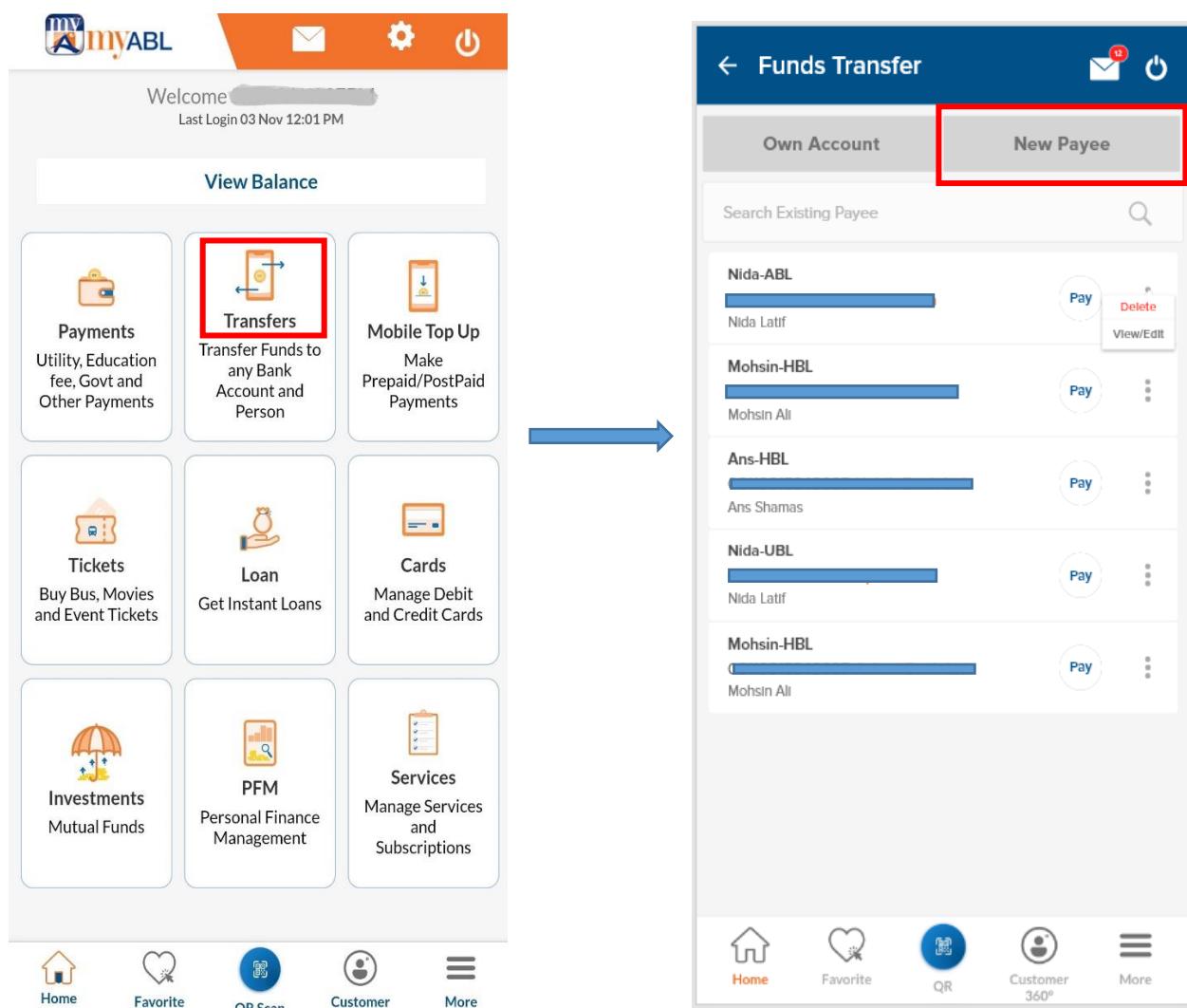
Step 1: The user can transfer the funds to his/her account or another ABL account or other Bank Account. Once the funds get transferred successfully, a confirmation email and SMS is sent to the Sender.

Step 2: The Fund transfer fee per transaction is levied as per prevailing SOC.

6.3.1. Funds Transfer within ABL

The following steps are followed for funds transfer within ABL

Step 1: The user will log in to *myABL* using his/her user credentials. The user will select the Transfers section on the Dashboard screen and either select the previously added payees or add new ones.





Step 2: After selecting the payee and inputting transaction details. If the details are correct, the user will tap the “Transfer” button. However, in case of incorrect information, the user can cancel the transaction.

Step 3: After confirming the details, a ONE-TIME PIN (OTP) will be sent to the User’s registered Mobile number/email address. The user will then enter OTP for verification.



New Payee

Transfer Via

Bank Account

RAAST Transfers

Account Type

ABL Account / myABL Wallet Other Bank

Pay AnyOne

Transfer From

0 [REDACTED]

Transfer To [REDACTED]

Balance: [REDACTED]

Amount

RS [REDACTED]

Amount in Words [REDACTED] [View Limits](#)

Transact. Thousand. Eleven. Rupees. Only [REDACTED]

[Home](#) [Favorite](#) [QR](#) [Customer 360°](#) [More](#)

Verification

Enter OTP:

Please enter 6 digits code here.

Submit

Resend OTP

[G](#) [GIF](#) [⚙](#) [Gy](#) [...](#)

+	1	2	3	%
-	4	5	6	—
*	7	8	9	✖
/	ABC	,	!#	0
			=	.
				<input type="button" value="🔍"/>

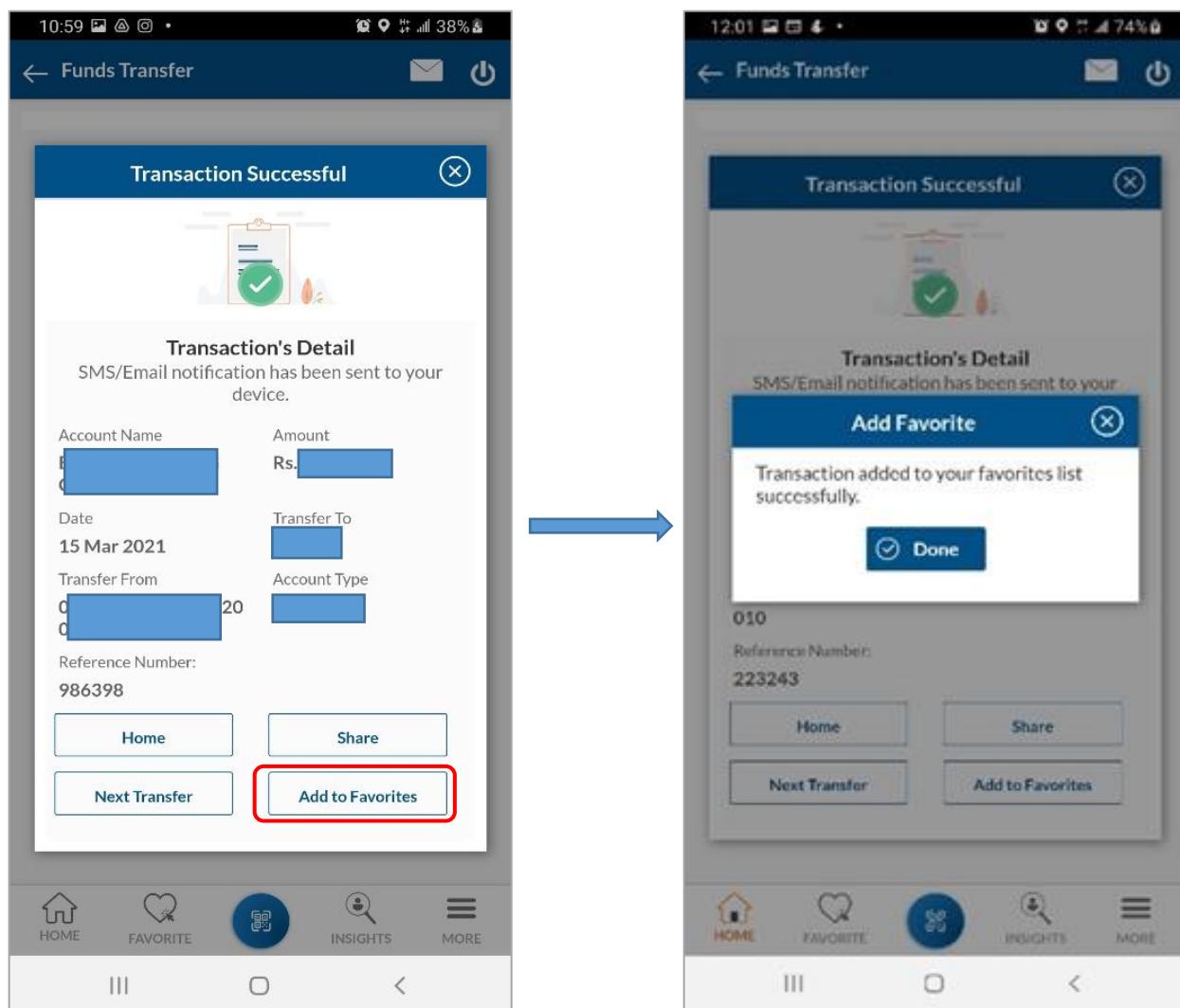
[Home](#) [Favorite](#) [QR](#) [Customer 360°](#) [More](#)



Step 4: The user will now view the transaction successful notification.

Step 5: On the Transaction successful screen, the user has the option to mark it as favorite transaction and the details of the beneficiary will appear under the 'Transfers' tab for quick payment in the future.

Step 6: In case a transaction has been marked as favorite by the User, there will be a pop-up notification for marking a payment as a favorite transaction. The user will select OK to proceed. After selecting OK, there will be a notification of successfully added favorite transaction.

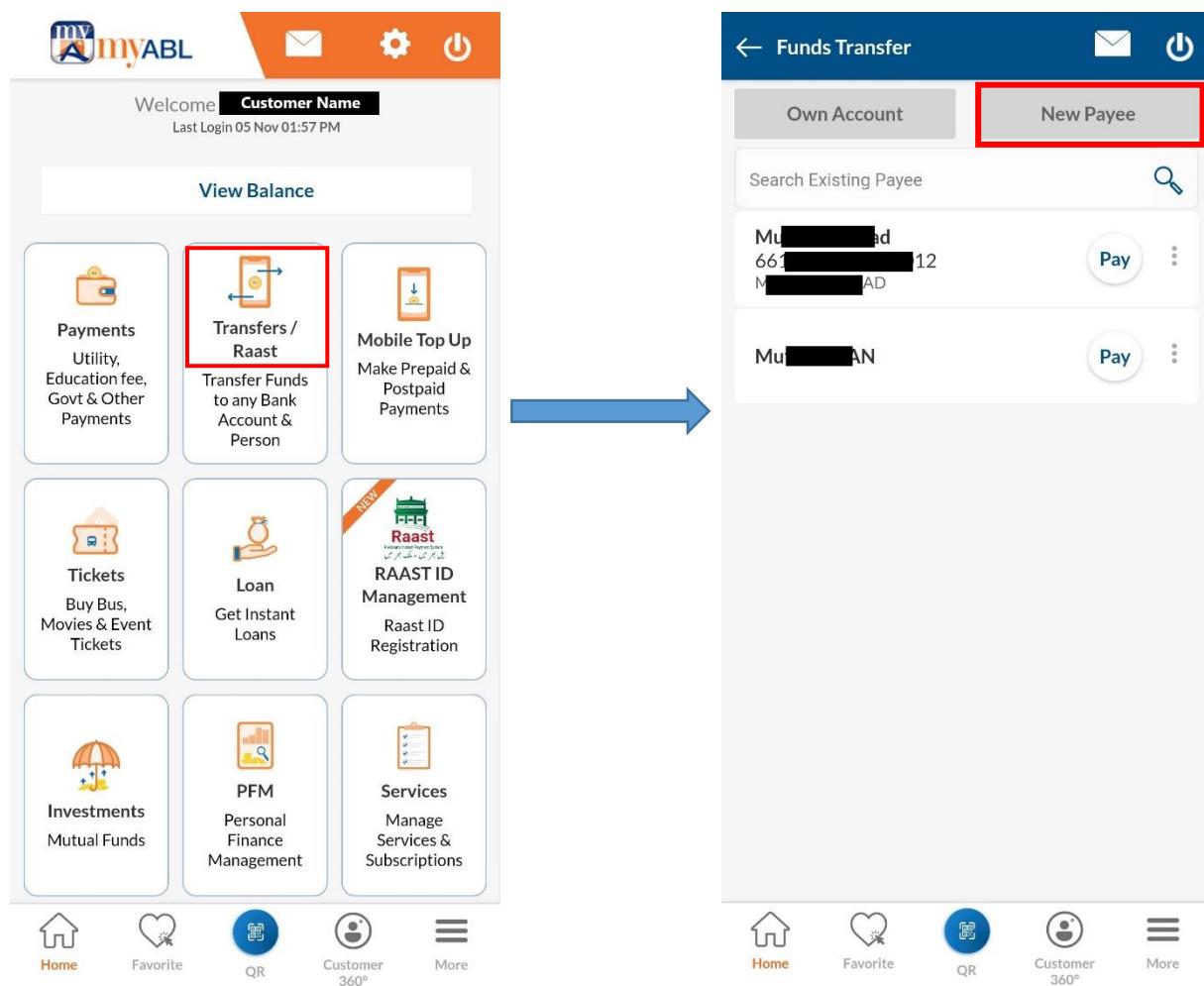




6.3.2. Funds Transfer to Other Banks

Step 1: User will log in to *myABL* using his/her user credentials. User will select Transfer/Raast card from the Transfers section on Dashboard screen and either select the previously added payees or add new.

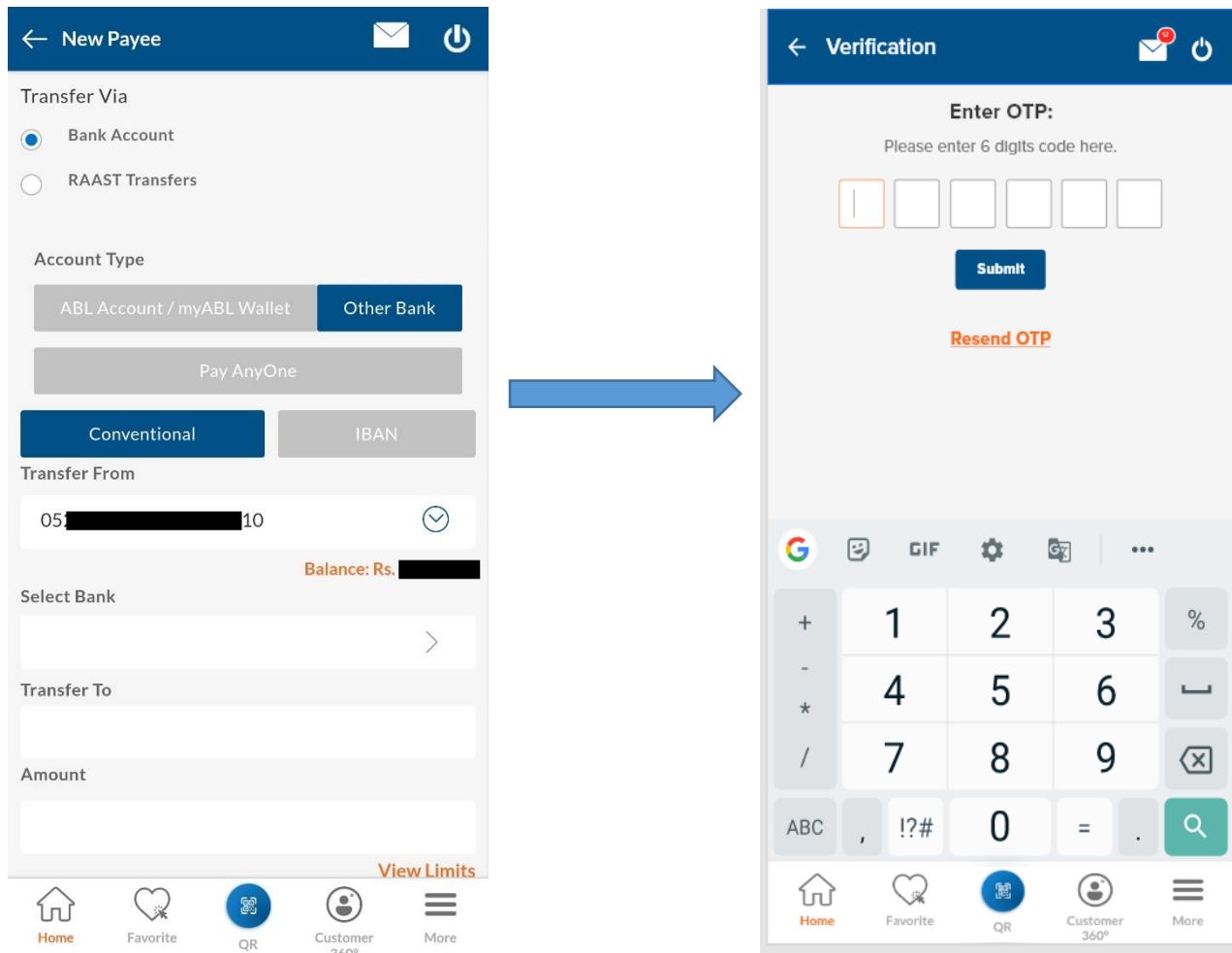
Step 2: To transfer funds to Other Bank, User will tap on the “new payee” and next screen will provide an option of “Other Bank”.





Step 3: After inputting transaction details, if details are correct, User will tap the “Transfer” button. However, in case of incorrect information, User can cancel the transaction.

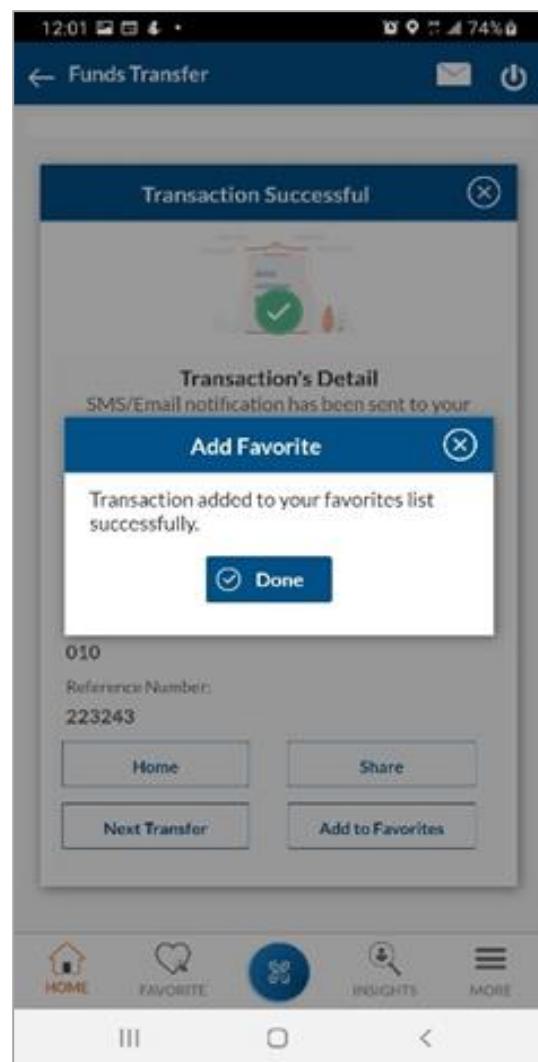
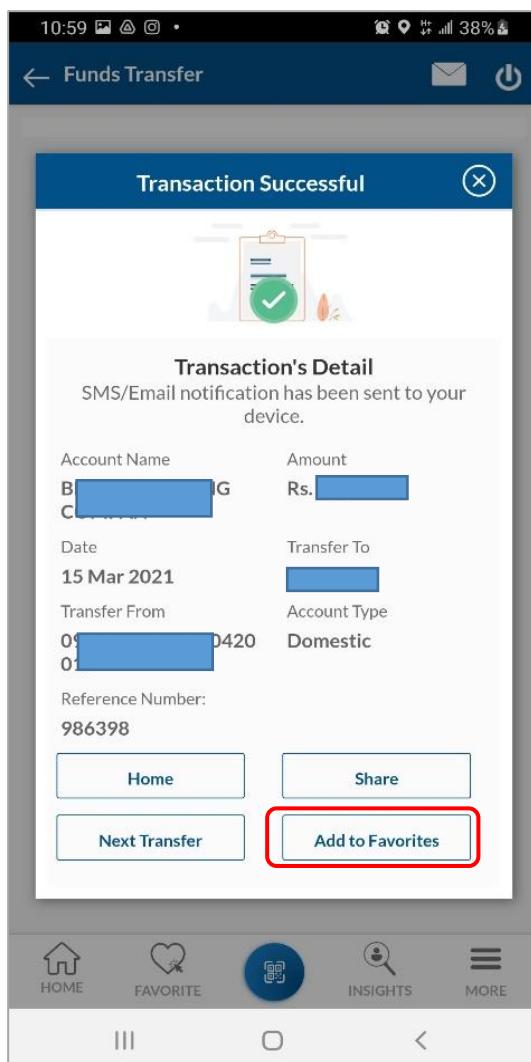
Step 4: After confirming the details, ONE-TIME PIN (OTP) will be sent to User’s registered Mobile number/email address. User will then enter OTP for verification.



Step 5: User will now view the transaction successful notification.

Step 6: On the Transaction successful screen, User has the option to mark it a favorite transaction and the details of beneficiary will appear under ‘Transfers’ tab for quick payment in future.

Step 7: In case transaction has been marked as favorite by the User, there will be a pop-up notification for marking payment as a favorite transaction. User will select Ok to proceed. After selecting Ok, there will be a notification of successful added favorite transaction.

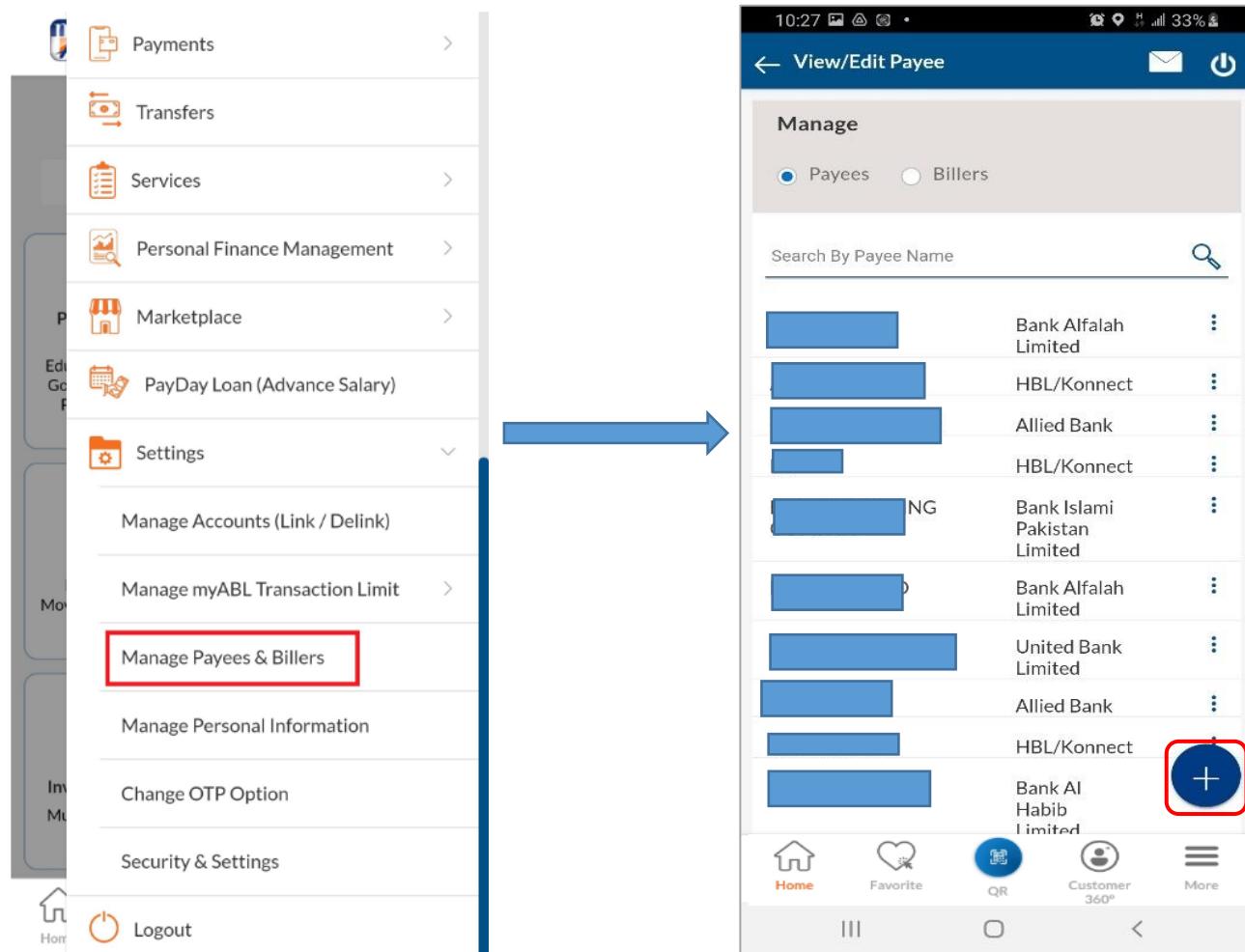




6.3.3. My Accounts (ABL Accounts)

Following steps are followed for funds transfer between User's different ABL accounts within same or different branches.

Step 1: User can make payment via the “Fund Transfer” menu and selecting “My Accounts” or they can go to Hamburger menu and select “Manage Payees and Billers”. Tapping on this will navigate you to the list of added payee and Billers.





Step 2: Select from the added list or add new payee. Select account type as “Within ABL Account/myABL Wallet”. Fill in required details and confirm.



11:31 44% ← Add Payee

Account Type
Within ABL Account / myABL Wallet (highlighted with a red box)

Beneficiary Account Number / IBAN / myABL Wallet Number
0 [REDACTED] 8

Payee Name
[REDACTED]

Payee Email (optional)
[REDACTED]

Payee Mobile No
0 [REDACTED] 1

+ Add (highlighted with a red box) **Cancel**

Home Favorite QR Customer 360° More

10:43 35% ← Add Payee

You initiated a request for Internal Bank Account Payee. Please review details before you confirm!

Payee Name
[REDACTED]

Account Type
Within ABL

Beneficiary Account Number / IBAN / myABL Wallet Number
05 [REDACTED]

Account Name
[REDACTED]

Payee Mobile No
0 [REDACTED]

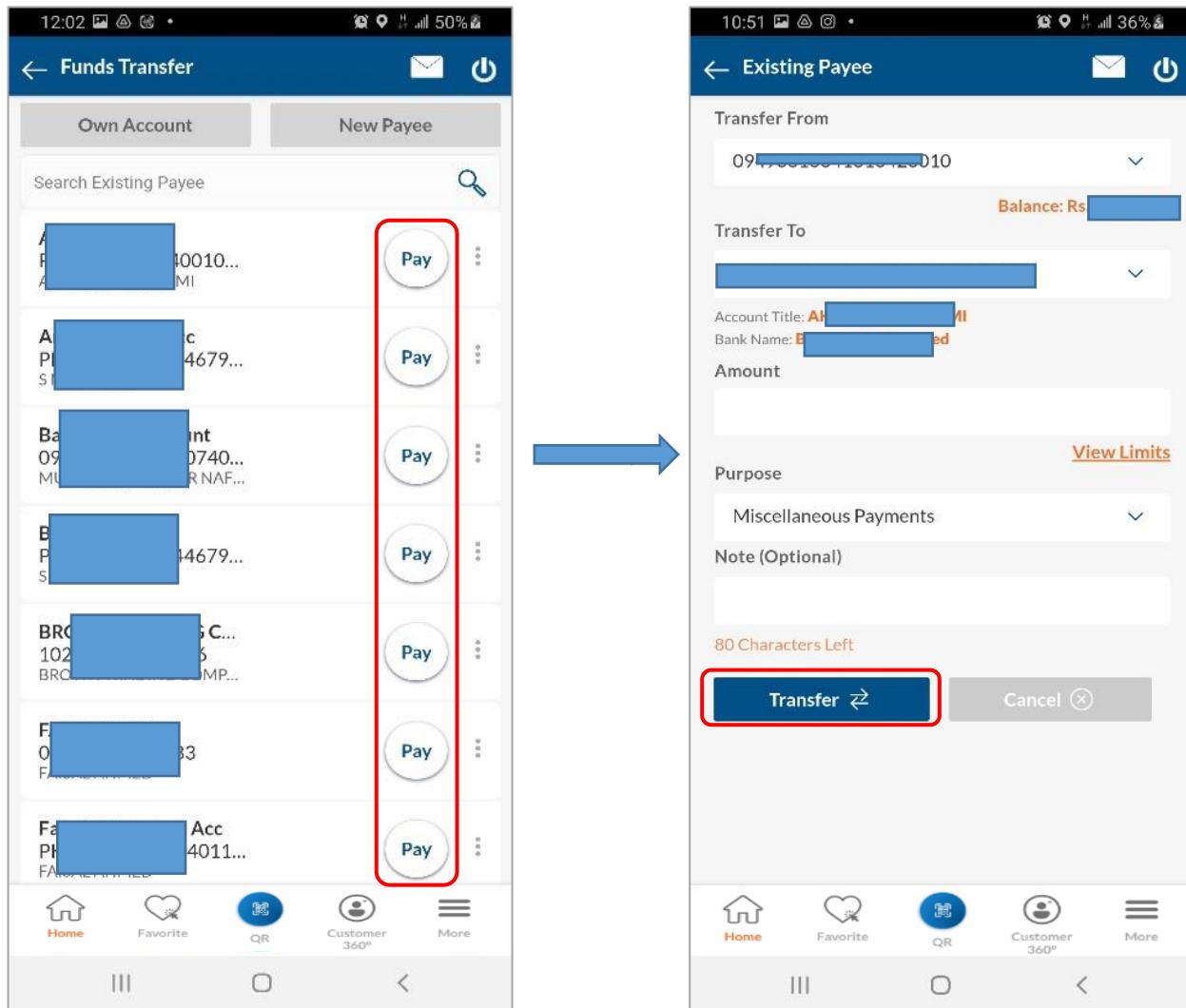
Confirm (highlighted with a red box) **Back**

Home Favorite QR Customer 360° More



Step3: Once the payee has been added, tap on “Pay” to make fund transfer.

Step 4: After selecting the payee and inputting transaction details. If details found correct, User will tap the “Transfer” button. However, in case of incorrect information, User can cancel the transaction.





Step 5: After confirming the details, ONE-TIME PIN (OTP) will be sent to User's registered Mobile number/email address. User will then enter OTP for verification and transaction is successful after the authentication is successful and success message is shown to the User.

Verification

Enter OTP:
Please enter 6 digits code here.

Resend OTP

Submit

Funds Transfer

Transaction Successful

Transaction's Detail
SMS/Email notification has been sent to your device.

Account Name: [REDACTED] NG Amount: Rs. [REDACTED]

Date: 15 Mar 2021 Transfer To: [REDACTED]

Transfer From: [REDACTED] Account Type: Domestic

Reference Number: 986398

Home Share

Next Transfer Add to Favorites

HOME FAVORITE QR Customer 360° MORE



6.3.4. Pay Anyone

Through Pay Anyone feature, Allied Bank Users will be able to pay or transfer funds to anyone's CNIC within Pakistan. Payment amount can be collected from any Allied Bank Branch all over Pakistan.

Note: Pay Anyone fee per transaction is applicable as per prevailing SOC.

Step 1: User will log in to *myABL* using his/her user credentials. User will select Transfers section on Dashboard screen and either select the previously added payees or add new.

Step 2: To transfer funds to anyone's CNIC after tapping on the "new payee", next screen will provide an option of "Pay Anyone".

Step 3: User is required to specify Account, Amount, Payment mode and then provide other necessary details and then tap on Transfer button.

The image displays two screenshots of the myABL mobile application interface, illustrating the 'Pay Anyone' feature.

Left Screenshot (New Payee Screen):

- Header: 'New Payee' with a back arrow and a power button icon.
- Section: 'Account Type' with options 'ABL Account / myABL Wallet' (selected) and 'Other Bank'.
- Section: 'Transfer From' with a dropdown menu showing '0' and a balance of 'Rs. 18'.
- Section: 'Transfer To' (empty field).
- Section: 'Amount' (empty field).
- Section: 'Purpose' with a dropdown menu showing 'Miscellaneous Payments'.
- Section: 'Optional Information' (empty field).
- Buttons: 'Transfer' (blue button) and 'Cancel'.
- Bottom navigation: 'Home', 'Favorite', 'QR', 'Customer 360°', 'More'.

Right Screenshot (Pay Anyone Screen):

- Header: 'Pay Anyone' with a back arrow and a power button icon.
- Section: 'Transfer From' with a dropdown menu showing '0' and a balance of 'Rs. 18'.
- Section: 'Payment Mode' with a 'Pay in Cash' button.
- Section: 'Amount' (empty field).
- Section: 'View Limits' (link).
- Section: 'Beneficiary Name' (empty field).
- Section: 'Beneficiary CNIC' (empty field).
- Section: 'Beneficiary Email (Optional)' (empty field).
- Section: 'Beneficiary Mobile Number' (empty field).
- Section: 'Purpose' (empty field).
- Bottom navigation: 'Home', 'Favorite', 'QR', 'Customer 360°', 'More'.

A large blue arrow points from the 'Pay AnyOne' button on the left screen to the 'Pay Anyone' screen on the right, indicating the flow of the process.



Step 4: User is required to “Review” the provided details before confirming the transaction.

Note: Please ensure to provide complete and accurate beneficiary details to avoid any inconvenience.

Step 5: On confirmation, OTP will be generated and success message with Reference number will be displayed to the User which needs to be shared with Beneficiary for payment receiving. An SMS will also be sent to Beneficiary on his Mobile Phone having the reference number.

Left Screen (Initial Input):

- Amount
- [View Limits](#)
- Beneficiary Name
- Beneficiary CNIC
- 3xxxxxxxxxxxx
- Beneficiary Email (Optional)
- Beneficiary Mobile Number
- 03xxxxxxxx
- Purpose

Right Screen (Review):

- You initiated a request for Pay Anyone. Please review details before you confirm!
- Transfer From 0[REDACTED]0
- Amount Rs. [REDACTED]
- Payment Mode Pay in Cash
- Beneficiary Name Si[REDACTED]m
- Beneficiary CNIC 3[REDACTED]8
- Beneficiary Email (Optional)
- Beneficiary Mobile Number 0[REDACTED]2
- Purpose Test

*Charges will be deducted as per SOC

Buttons:

- Transfer (Left Screen)
- Cancel (Left Screen)
- Confirm (Right Screen)
- Cancel (Right Screen)



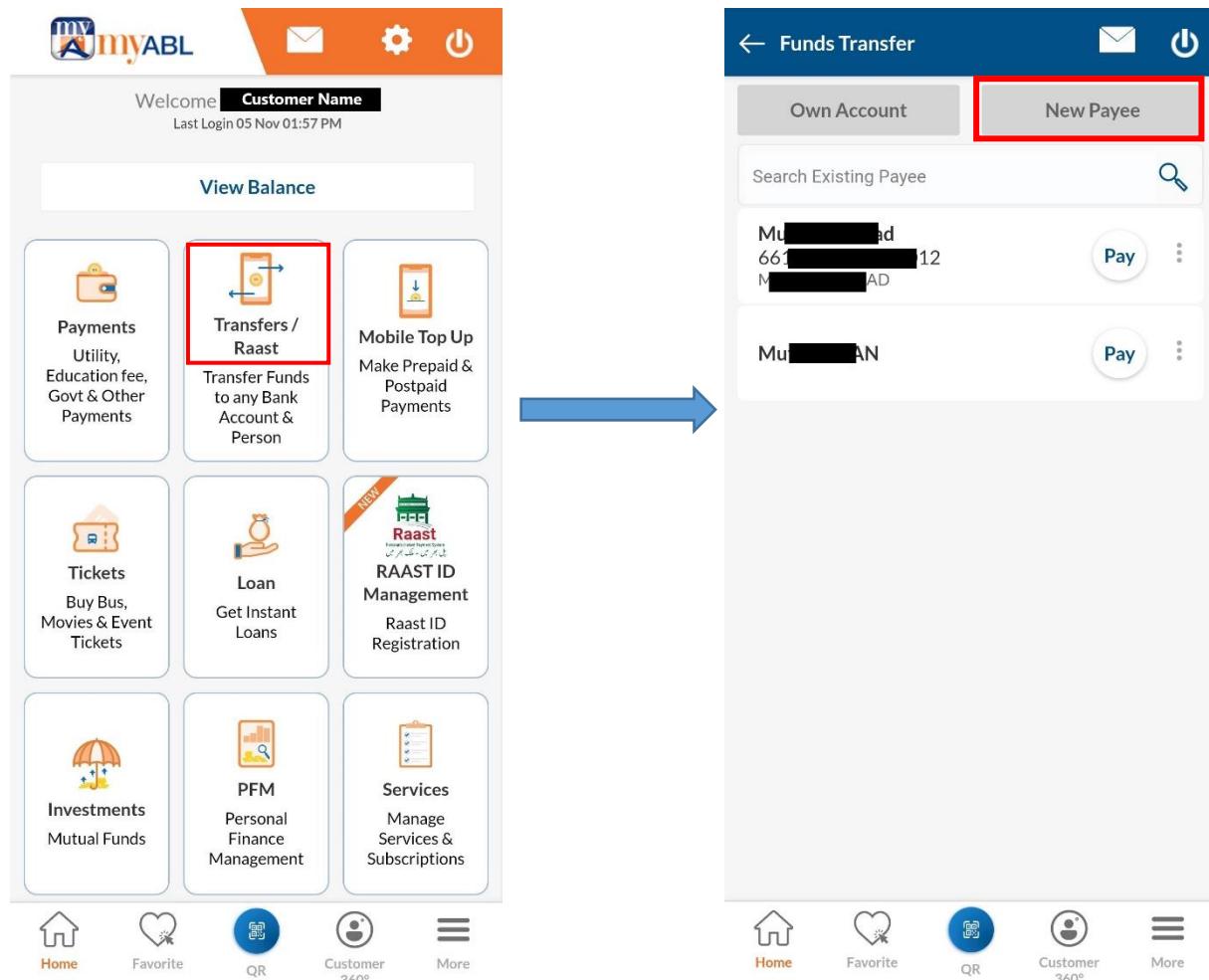
6.4. RAAST Funds Transfer

- Using this option, user can transfer funds to other accounts on myABL by providing their mobile numbers / RAAST Id linked with their bank accounts.
- You can conveniently input beneficiary's RAAST ID from your Mobile contact list.
- You can also send RAAST payments to existing IBAN added in your beneficiary list.

Following steps are used to transfer funds using Raast:

Step 1: User will log in to *myABL* using his/her user credentials. User will select Transfer/Raast card from the Transfers section on Dashboard screen and either select the previously added payees or add new.

Step 2: To transfer funds to from Raast to a new payee, User will tap on the “new payee” and next screen will provide a transfer option of “Raast”.





Step 3: By selecting the “Transfer Via” RAAST and after inputting transaction details, if details are correct, User will tap the “Transfer” button. However, in case of incorrect information, User can cancel the transaction.

← New Payee

Transfer Via

Bank Account

RAAST Transfers

Raast ID / IBAN

0 [REDACTED] 3

Please Use 11 digit Mobile Number or 24 digit IBAN Number excluding special characters

Add from Contacts

Amount

Rs. [REDACTED]

[View Limits](#)

Amount in Words

[REDACTED] es Only

*RAAST Transactions are **free of cost**

Transfer From

0 [REDACTED] 10

Balance: Rs. [REDACTED]

Purpose

Fund transfer

Note (Optional)

80 Characters Left

Transfer **Cancel**

RAAST FAQs and User Guide
For more details regarding RAAST, you can refer our RAAST [FAQs and User Guide](#).

← RAAST Transfers

Transfer To

MI [REDACTED] IS

Amount

Rs. [REDACTED]

Transfer From

00 [REDACTED] 10

Purpose

Fund transfer

Note

Confirm **Back**

Home Favorite QR Customer 360° More



Step 4: After confirming the details, ONE-TIME PIN (OTP) will be sent to User's registered Mobile number/email address. User will then enter OTP for verification and your transaction will be completed. An alert SMS and email will be sent to user's registered mobile number and email address.

RAAST Transfers

Transfer To: M [REDACTED] IS

Amount: Rs. [REDACTED]

Transfer From: 0 [REDACTED] 10

Purpose: Fund transfer

Note:

Confirm

Enter OTP:
Please enter the 6-digit verification code here:

[6 empty input fields] **Submit** Submit

Home Favorite QR Customer 360° More

RAAST Payment

Transaction Completed

 Transaction's Detail

SMS/Email notification has been sent to your device.

Transfer From: 0 [REDACTED] 1
0

Transfer To: PK**ABPA***** Amount: Rs. [REDACTED]

*0012

Purpose: Fund transfer Date Time: 2022-11-18T11:41:19

Reference Number: [REDACTED]

Home Share

Next Transfer Rate Us

Home Favorite QR Customer 360° More



7. Process of Bill Payment

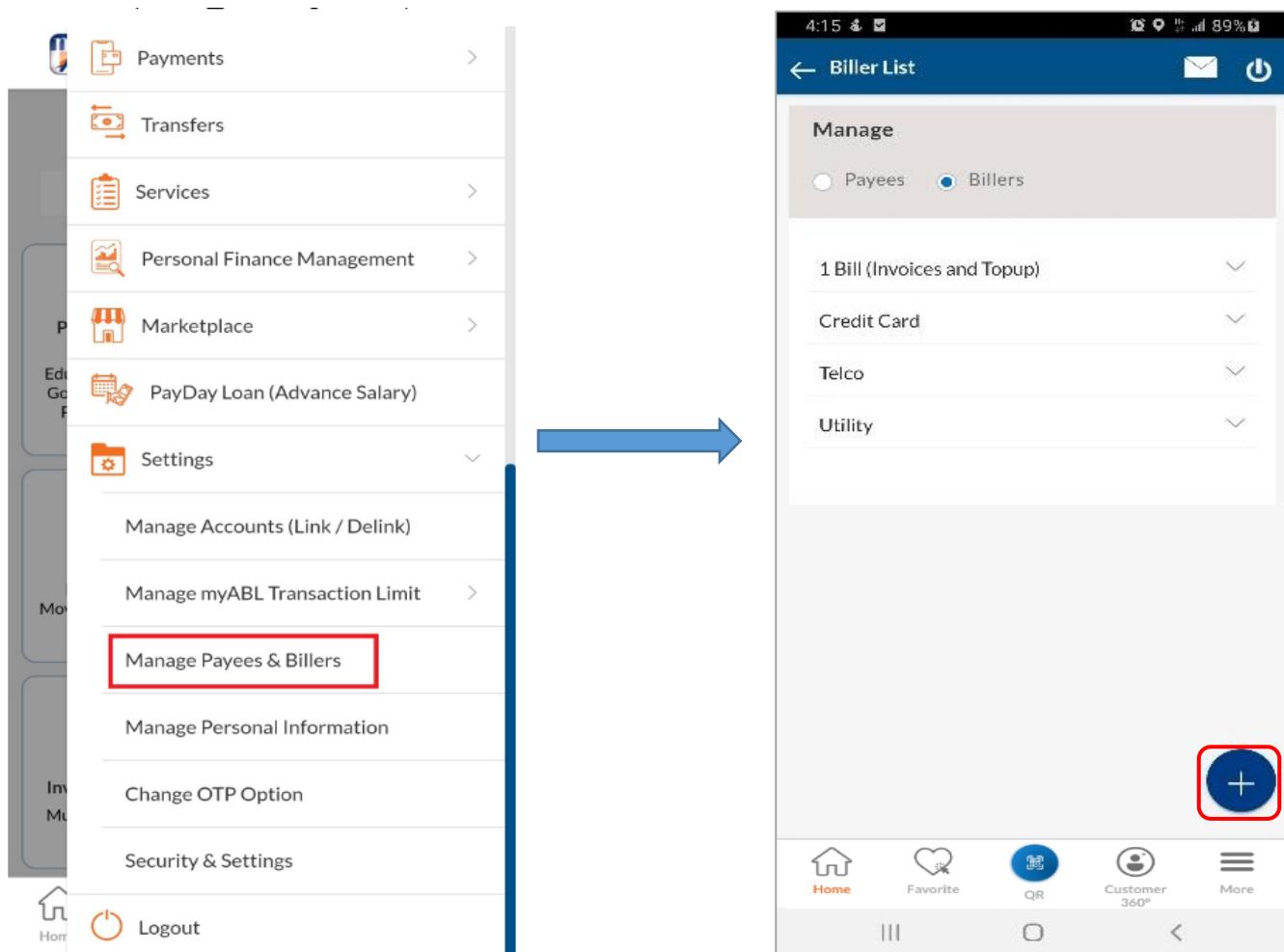
- To make payment of bills such as utility bills, schools fees etc. User retrieves the bill details by selecting the Biller (Billing Company). User enters consumer ID then system retrieves the bill details. After paying the bill, the bill is marked as paid in data base and cannot be paid again.
- To make the payment, User selects the biller and enters the OTP. Upon successful payment, a confirmation screen appears and also a confirmation email is sent to User.

7.1. Manage Billers

User can add Biller before making any bill payment. Once Biller is added successfully, the Biller becomes available in list of billers for making payments.

Step 1: From hamburger menu please select “Manage Payees and Billers”.

Step 2: By tapping on the “+” icon User will provide details for adding biller.



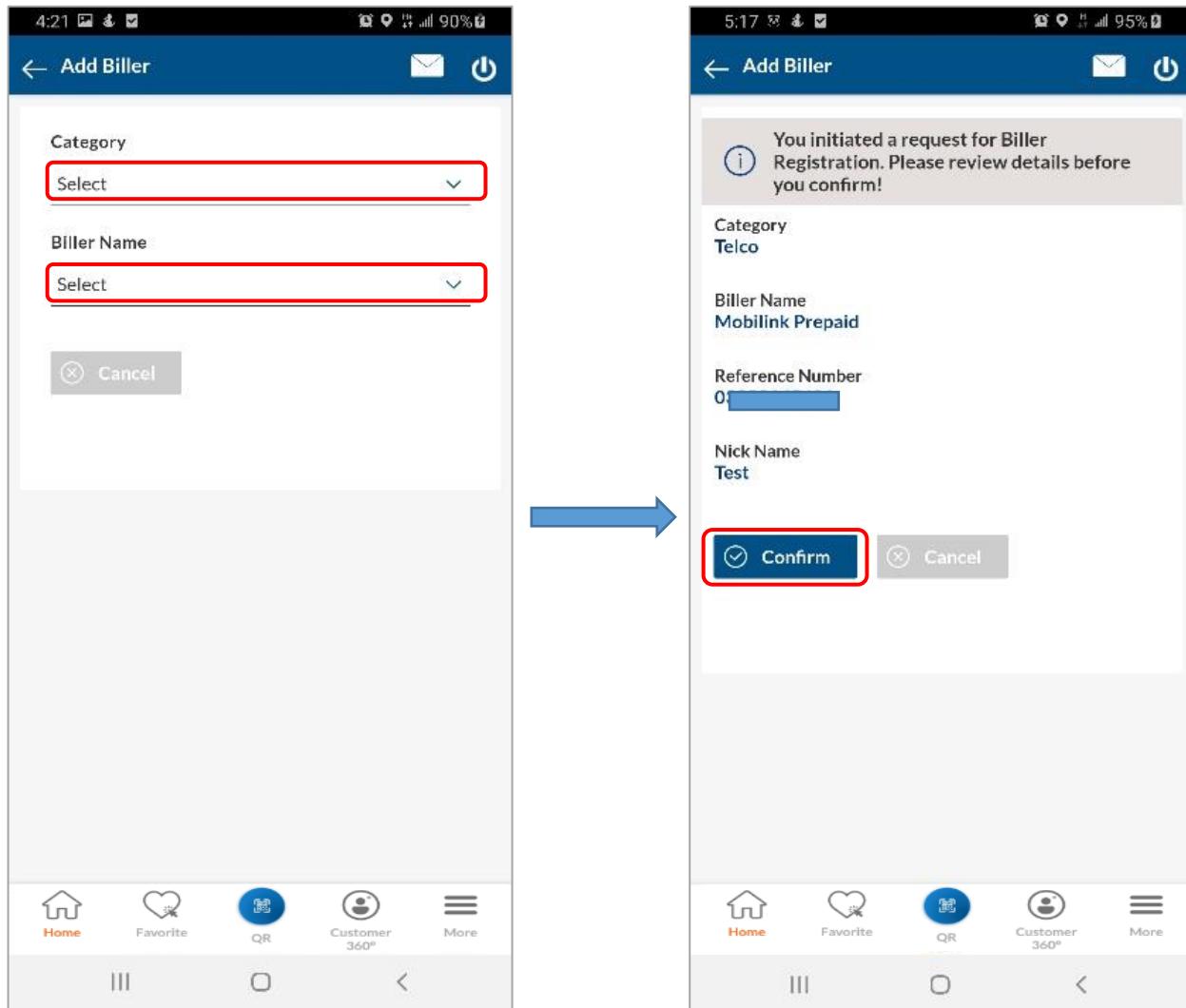


Step 3: User will choose category and biller name from the dropdown menu. User will then provide ‘User Bill ID’ or ‘Reference Number’ and assign a Nickname of its choice for such billing company. And then press “Add” button.

Step 4: User will review the provided details to confirm Add Biller.

Step 5: Upon confirming the details, ONE-TIME PIN (OTP) will be sent to User’s registered Mobile number/ email address. User will then enter OTP for verification.

Step 6: User will receive notification of successful addition of a biller. User now chooses to “Pay” to make payment for newly added biller.

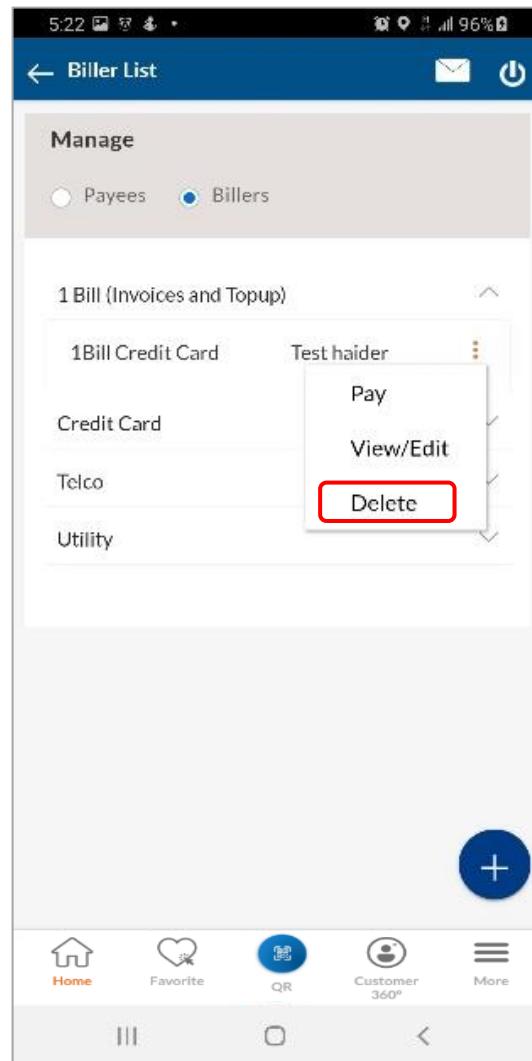




Biller Deletion

For biller deletion, please follow the below steps:

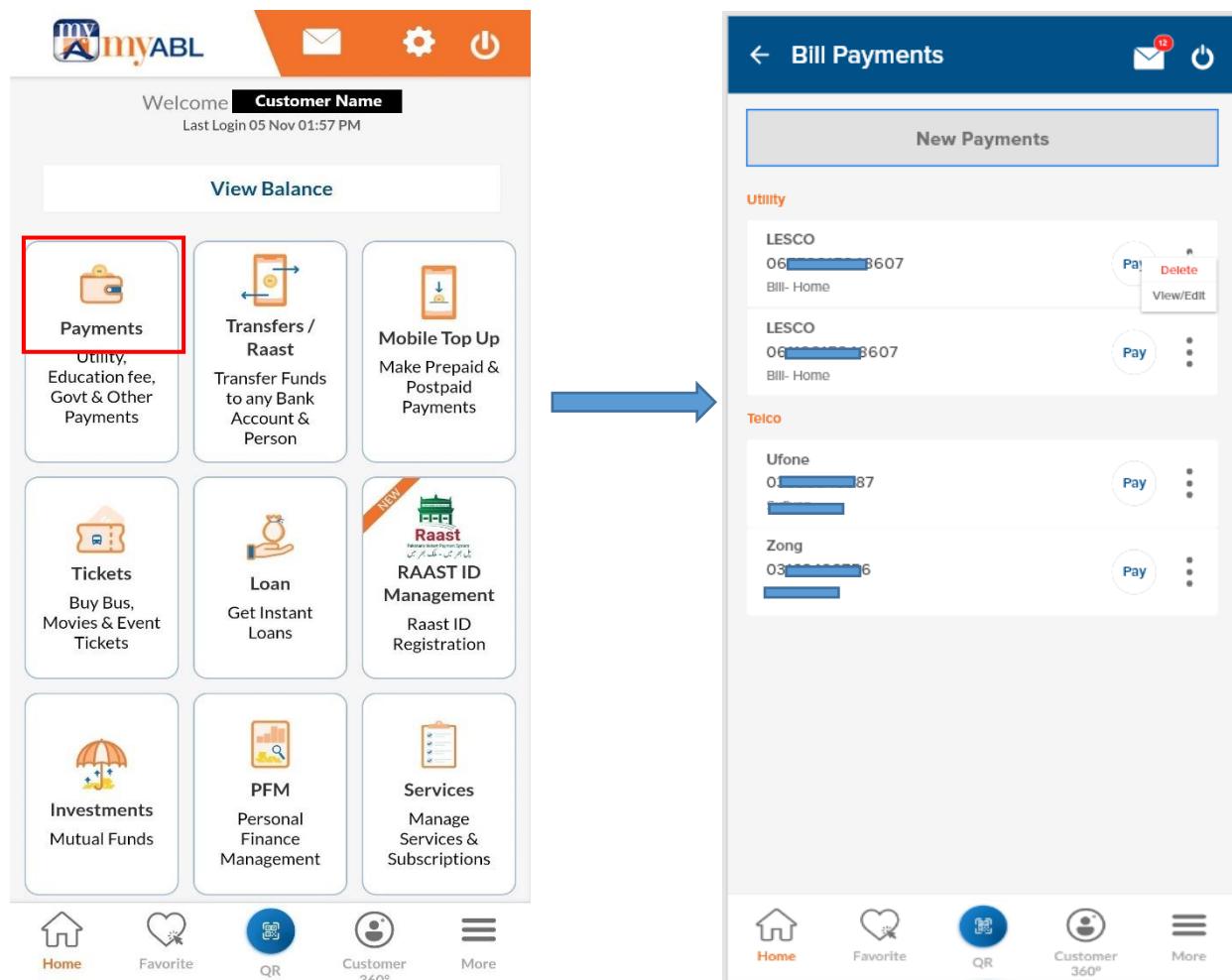
Dashboard>More>Manage Payees & Billers>Billers>Biller Category>Menu Dots on Existing Biller Name>Delete





7.2. Bill Payment via New Payee

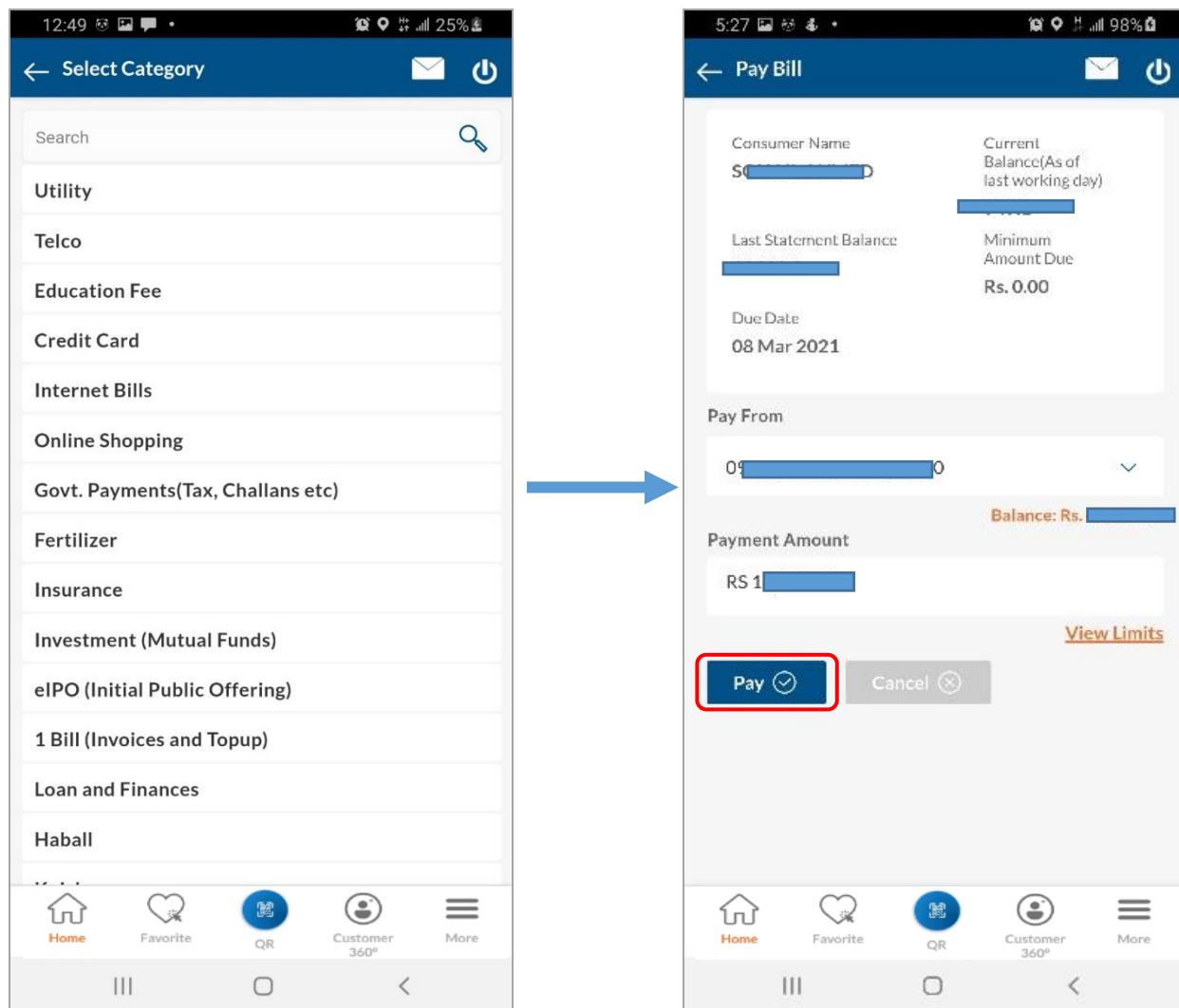
Step1: User selects Payments section on Dashboard screen. After selecting “Payments” option, User will be navigated to existing payee category. User taps on New Payment.





Step 2: Upon choosing the desired option, Billers category list will be shown. User selects the category and will now add Reference No. to proceed.

Step 3: User will now review the provided details to confirm payment. Upon confirming the details, ONE-TIME PIN (OTP) will be sent to User's registered Mobile number / email address. User will then enter OTP for verification. User will receive notification of successful payment.





8. Process of Donations

Step 1: To pay Donations through *myABL*, User may navigate to Hamburger menu and select “Donations”. User can also tap on “Payments” on home page, then select “Donations” from “New Payment” category.

Step 2: User selects the desired organization for donation and enters required information and taps on “Pay” button.

The image consists of three screenshots of the myABL mobile application interface, arranged horizontally. Each screenshot shows a different step in the donation process:

- Left Screenshot (Select Category):** Shows a list of categories including "Online Shopping", "Govt. Payments(Tax, Challans etc)", "Fertilizer", "Insurance", "Investment (Mutual Funds)", "eIPO (Initial Public Offering)", "1 Bill (Invoices and Topup)", "Loan and Finances", "Haball", "Kuickpay", "PayPro", and "Donation". The "Donation" option is highlighted with a red box.
- Middle Screenshot (Select Organization):** Shows a list of organizations for donation, including "Fatima Memorial Hospital", "Flood Relief Fund - Talat & Kashif Aaj Tv", "Indus Hospital & Health Network Donation", "Indus Hospital & Health Network Zakat", "Namal College, Mianwali", "Pink Ribbon", "PM Covid-19 Relief Fund-2020", "PM Flood Relief Fund 2022", "Shaukat Khanum Memorial Cancer Hospital", "Sindh Institute Of Urology And Transplantation...", "Sindh Institute Of Urology And Transplantation...", "Sundus Foundation", "Supreme Court of Pak & Prime Minister of Pak ...", and "The Citizens Foundation".
- Right Screenshot (Donations):** Shows the donation payment screen. It includes fields for "Pay From" (a dropdown menu showing "0" and a "Balance: Rs." indicator), "Payment Amount" (set to "10000"), "Amount in Words" (set to "Ten Thousand Rupees Only"), and "View Limits". At the bottom are "Pay" and "Cancel" buttons.

At the bottom of each screenshot, there is a navigation bar with icons for "Home", "Favorite", "QR", "Customer 360°", and "More".



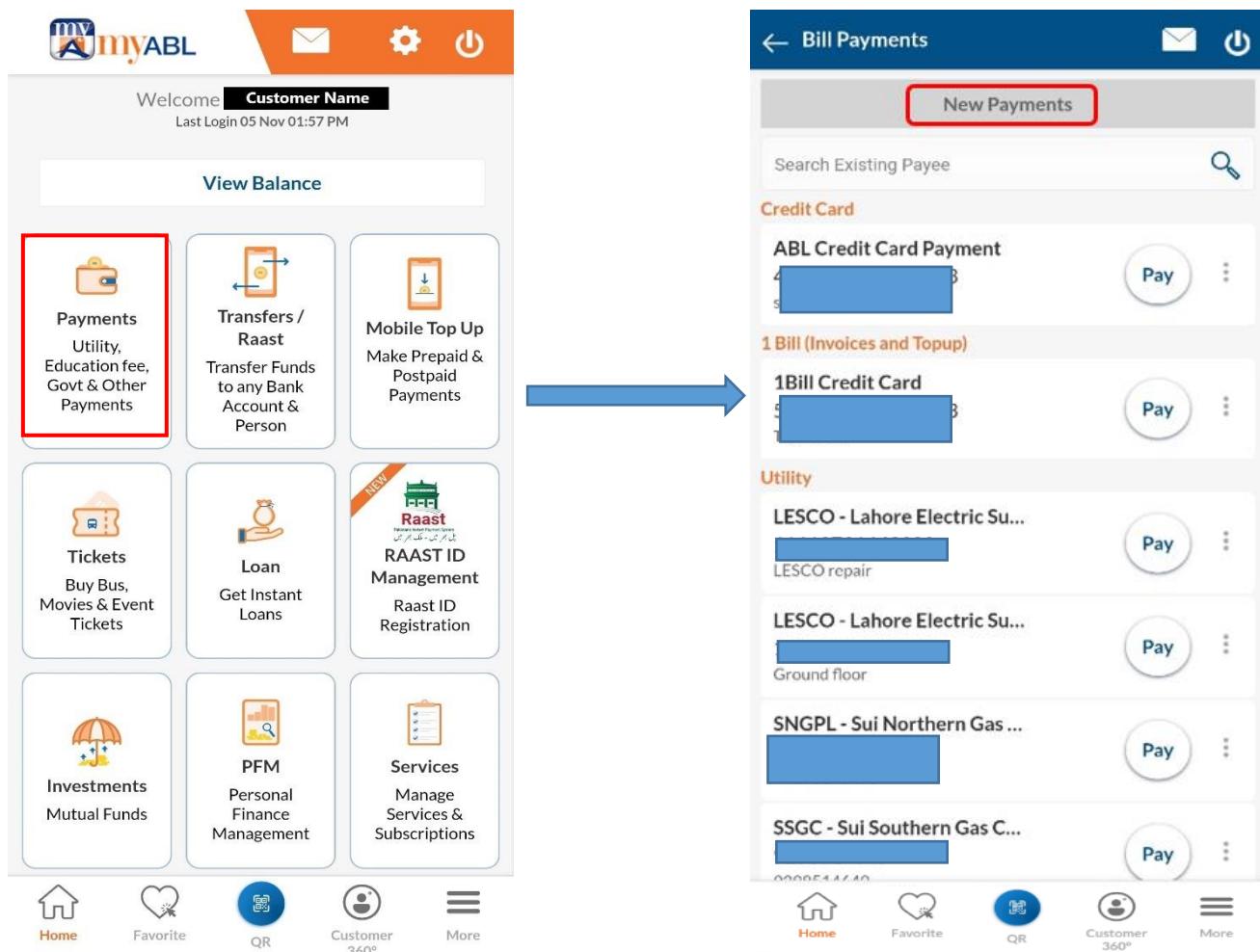
Step 3: After entering the donation amount a OTP will be required and after successful OTP verification confirmation screen will be displayed.

The image displays three screenshots of a mobile application interface, likely for a donation platform. The first screenshot shows the 'Donations' screen with fields for 'Organization Name' (Akhuwat Foundation), 'Donation Currency' (PKR), and 'Donation Amount' (Rs. [redacted]). It includes a 'Confirm' button and a 'Cancel' button. The second screenshot shows the 'Verification' screen with a text input field for 'Enter OTP' and a 'Submit' button. It also has a 'Resend OTP' link and a numeric keypad at the bottom. The third screenshot shows a 'Transaction Completed' confirmation dialog box, which includes a summary of the transaction details: 'From Account' (redacted), 'Amount' (Rs. [redacted]), and 'Organization Name' (Akhuwat Foundation). It also features 'Home', 'Next Donation', and 'Share' buttons. The bottom of the screen shows a navigation bar with icons for Home, Favorites, QR, Customer 360°, and More.



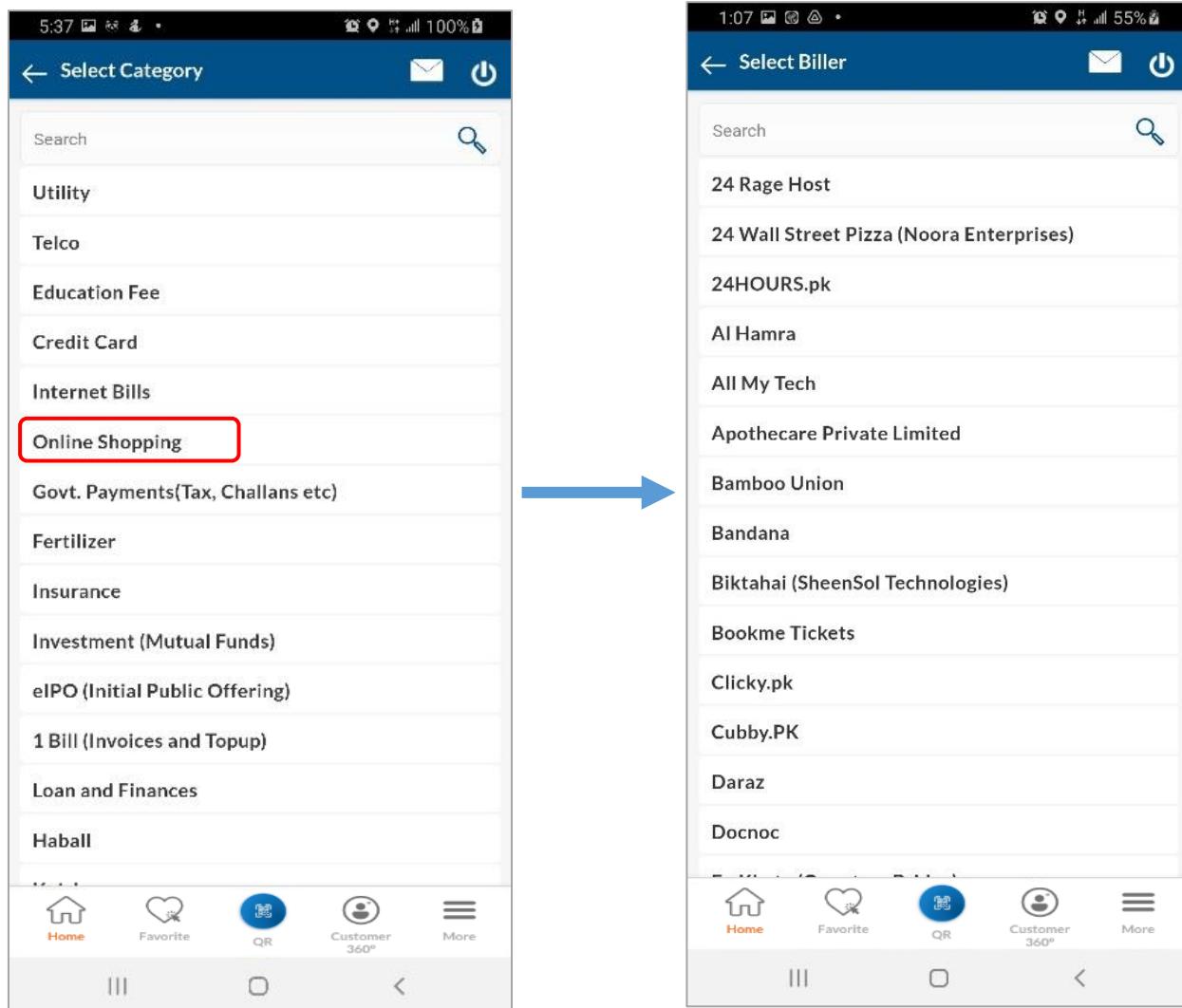
9. Online Shopping

Step 1: For online shopping payments, User will navigate from “Payments” to “New Payments” where an option for “Online Shopping” is available.



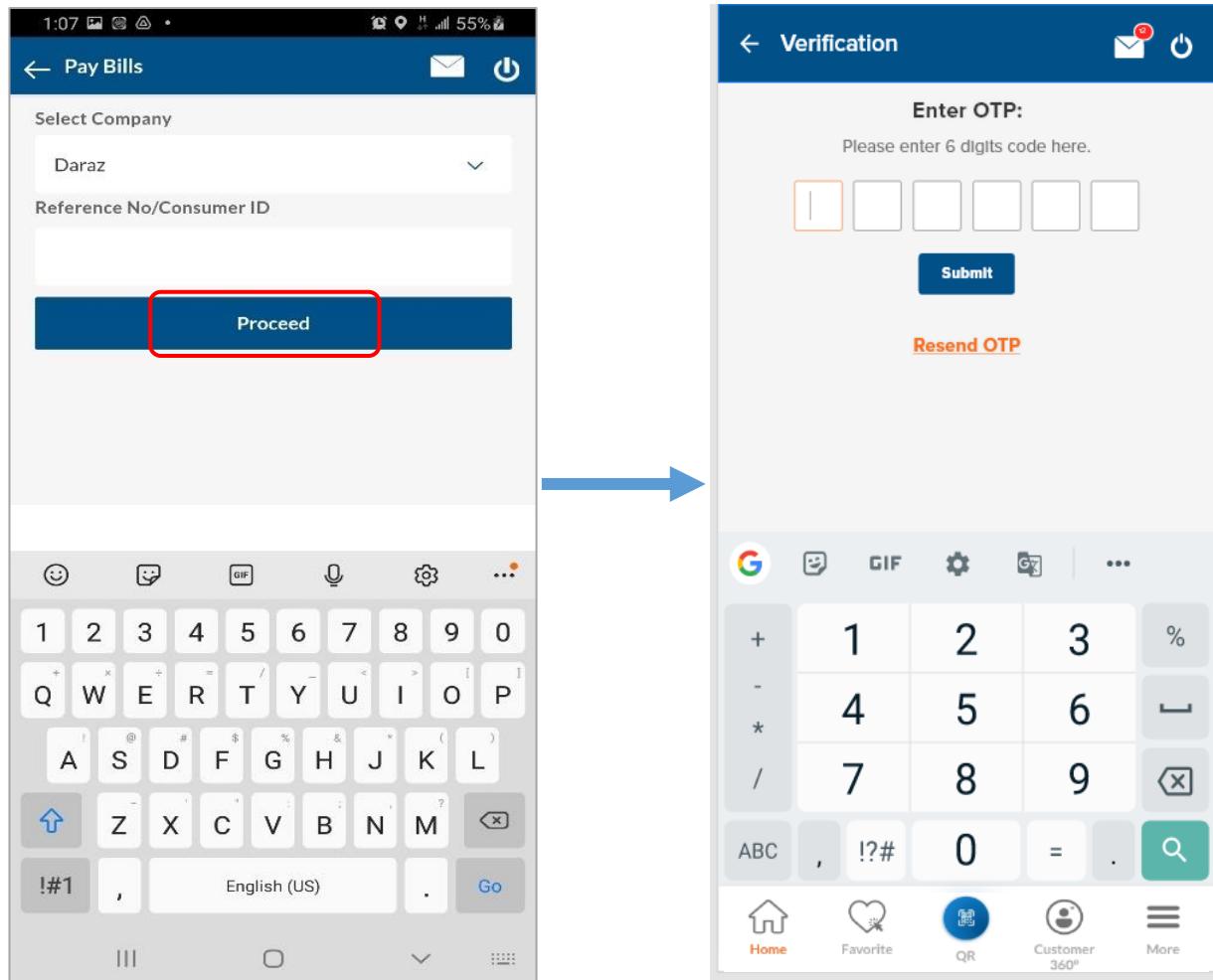


Step 2: After selecting “Online Shopping” the user will be allowed to choose Biller from the provided list.





Step 3: After inputting the biller's reference ID details and tapping on "Proceed" to move further with the transaction, User will be required to enter the OTP and tap on 'Submit'. User will be notified of successful transaction after this.

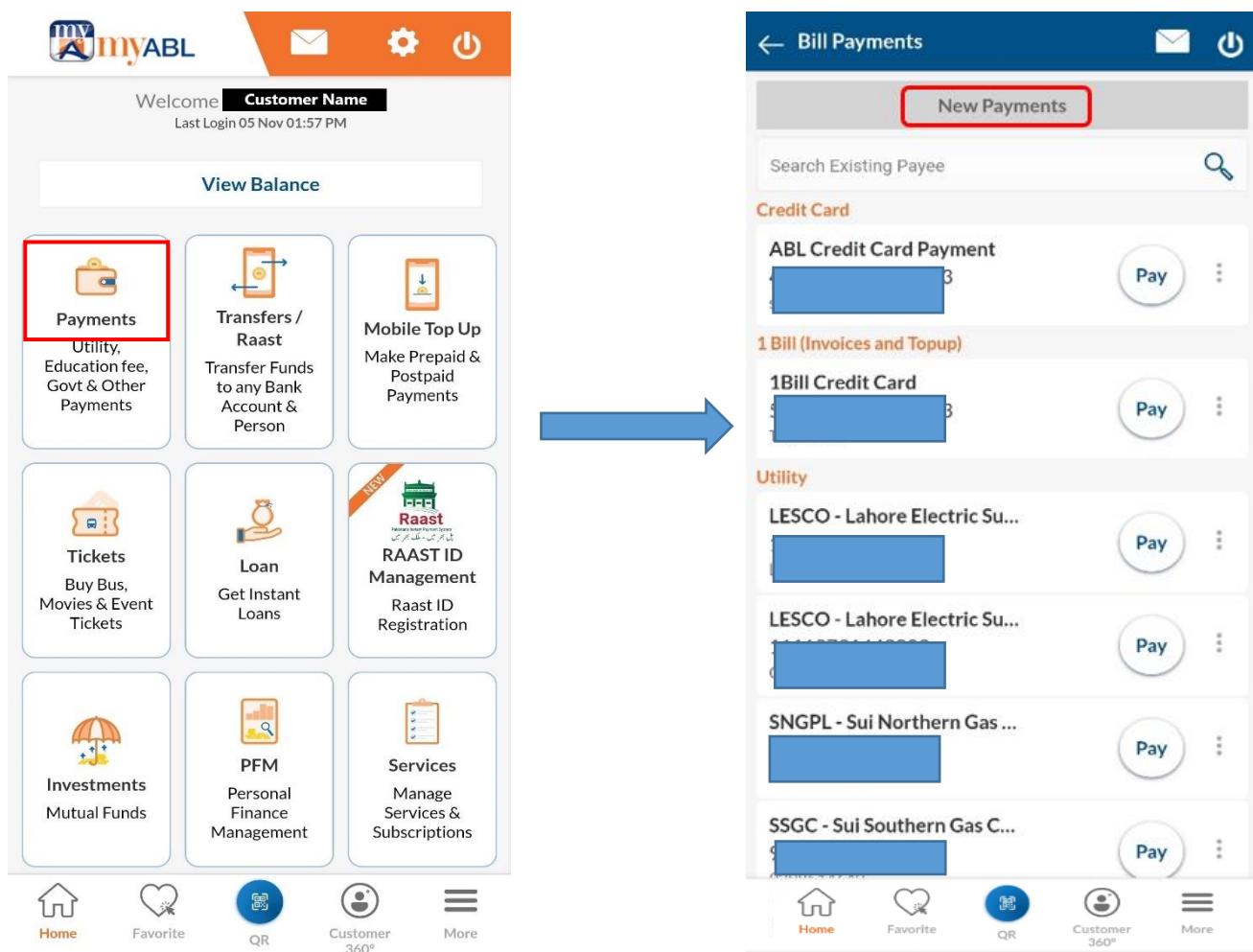




10. Process of Franchise Payments

This section is meant for the payments for Corporate Dealers, Distributors and Franchisees to pay their corporate dues.

Step1: Navigate from “Payments” to “New Payments”





Step 2: Search for “Franchise Payments” which will allow the user to make payment to desired Merchant.

Step 3: After selecting the desired franchise and inputting payment details user will confirm the transaction.

The image displays three screenshots of the myA mobile application interface, illustrating the steps for making a payment to a desired merchant:

- Step 1: Select Category**
The first screen shows a list of categories under "Select Category". The "Franchise Payments" option is highlighted in a dark blue bar at the bottom of the list.
- Step 2: Select Merchant**
The second screen shows a list of merchants. "BYCO Petroleum" is selected and highlighted in a dark blue bar at the top of the list.
- Step 3: Franchise Payment**
The third screen is a payment confirmation screen for "BYCO Petroleum". It includes fields for "Pay From" (with a dropdown menu showing "Balance: Rs 1000"), "Payment Amount" (with a dropdown menu showing "1000"), and "Dealer Code" (with a text input field). At the bottom are "Pay" and "Cancel" buttons.

Each screen includes a header with a back arrow, a search bar, and a message icon with a red dot. The footer of each screen contains icons for Home, Favorite, QR, Customer 360°, and More.



Step 4: OTP verification will take place as per process and upon successful authentication, transaction will be carried out and success notification will be shown to user.

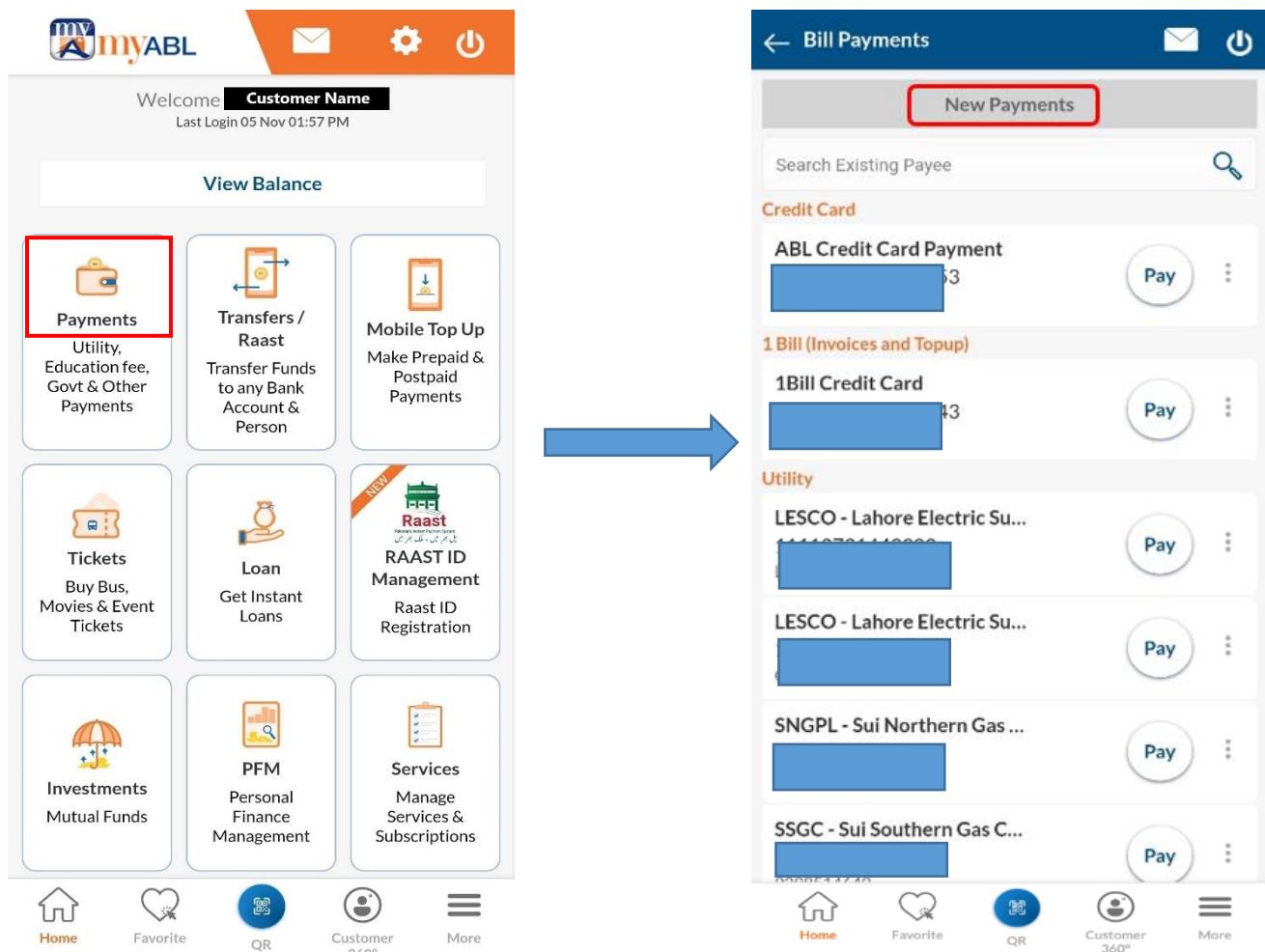
The image displays three screenshots of the myA mobile application interface, illustrating the payment process:

- Franchise Payment Screen:** Shows payment details for "BYCO Petroleum" with order number 1234 and a payment amount of "Rs. [REDACTED]". It includes a note: "*Charges will be deducted as per SOC." and buttons for "Confirm" and "Cancel".
- Verification Screen (Enter OTP):** Requests a 6-digit OTP. It includes a note: "Please enter 6 digits code here." and a numeric keypad for entering the code. Buttons for "Submit" and "Resend OTP" are present.
- Verification Screen (Transaction Completed):** Confirms the transaction is completed with a success message: "Transaction Completed". It displays transaction details: Date: [REDACTED] 0, Reference ID: [REDACTED], From Account: [REDACTED], Amount: Rs. [REDACTED], Merchant Name: BYCO Petroleum, and Order Number: 1234. Buttons for "Home", "Next Payment", and "Share" are available.



11. Process of Credit Card Payment and Credit Card Management

Step 1: To make Credit card payment, user will navigate from “Payments” to “New Payments”





Step 2: User selects Credit Card. Further, User can choose between payment of ABL credit card or any other bank's credit card.

Select Category

- Utility
- Telco
- Education Fee
- Credit Card**
- Internet Bills
- Online Shopping
- Govt. Payments(Tax, Challans etc)
- Fertilizer
- Insurance
- Investment (Mutual Funds)
- eIPO (Initial Public Offering)
- 1 Bill (Invoices and Topup)
- Loan and Finances
- Haball
- Kuickpay

Select Biller

- Search
- ABL Credit Card Payment**
- Other Bank Credit Card Payment

Home Favorite QR Customer 360° More

Home Favorite QR Customer 360° More



Select the required credit card payment, and proceed to payment completion.

Step 3: OTP verification will take place as per process and upon successful authentication, transaction will be carried out and success notification will be shown to user.



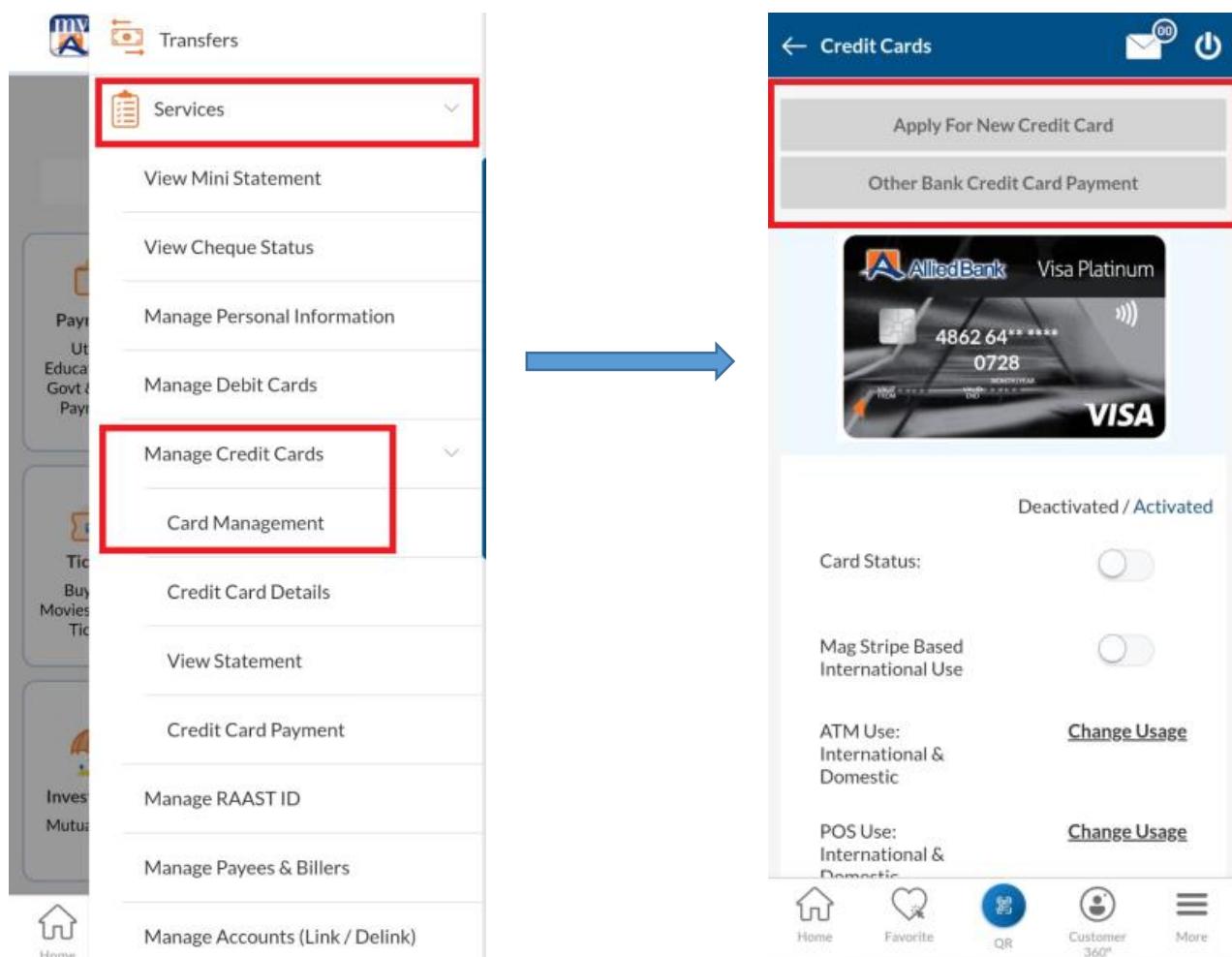
11.1 Credit Card Management

Users can manage their Credit Card(s) from the convenience of their home, office or on the go by using myABL digital banking platform. Following features are available in this regard:

1. Credit Card Status (Activate only)
3. Allow eCommerce Use
4. Allow International Use
5. Allow POS Use
6. Allow Mag Strip Based Int'l Use
7. Credit Card PIN change
8. View Credit Details and Statement

To access “Credit Card Management” user will tap on “More” then “Services” and “Card Management” in “Credit Card” dropdown.

Here customer can “Apply For New Credit Card” or make Payments to Other bank Credit Cards.

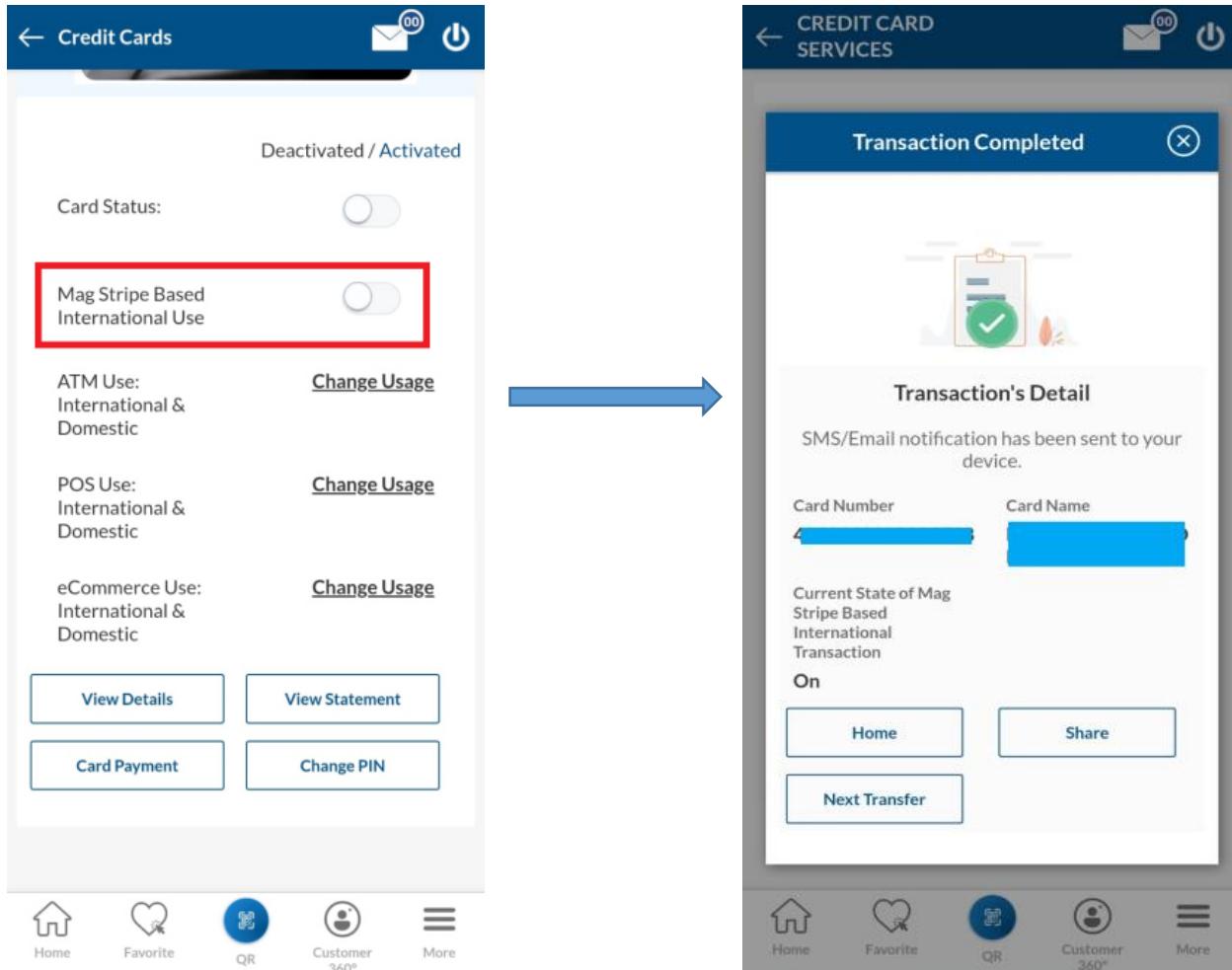




11.2. Allow Mag Stripe Based International Use

You can use this feature to allow/disallow Mag Stripe Based International transactions on your ABL Credit Card as per your need. This gives you more control on the use of your ABL Credit Card for eCommerce transactions.

Tap on the Toggle Infront of the option to turn Mag Stripe Based International Use ON. After OTP verification you transaction will be successful and activation/deactivation message will be shown.

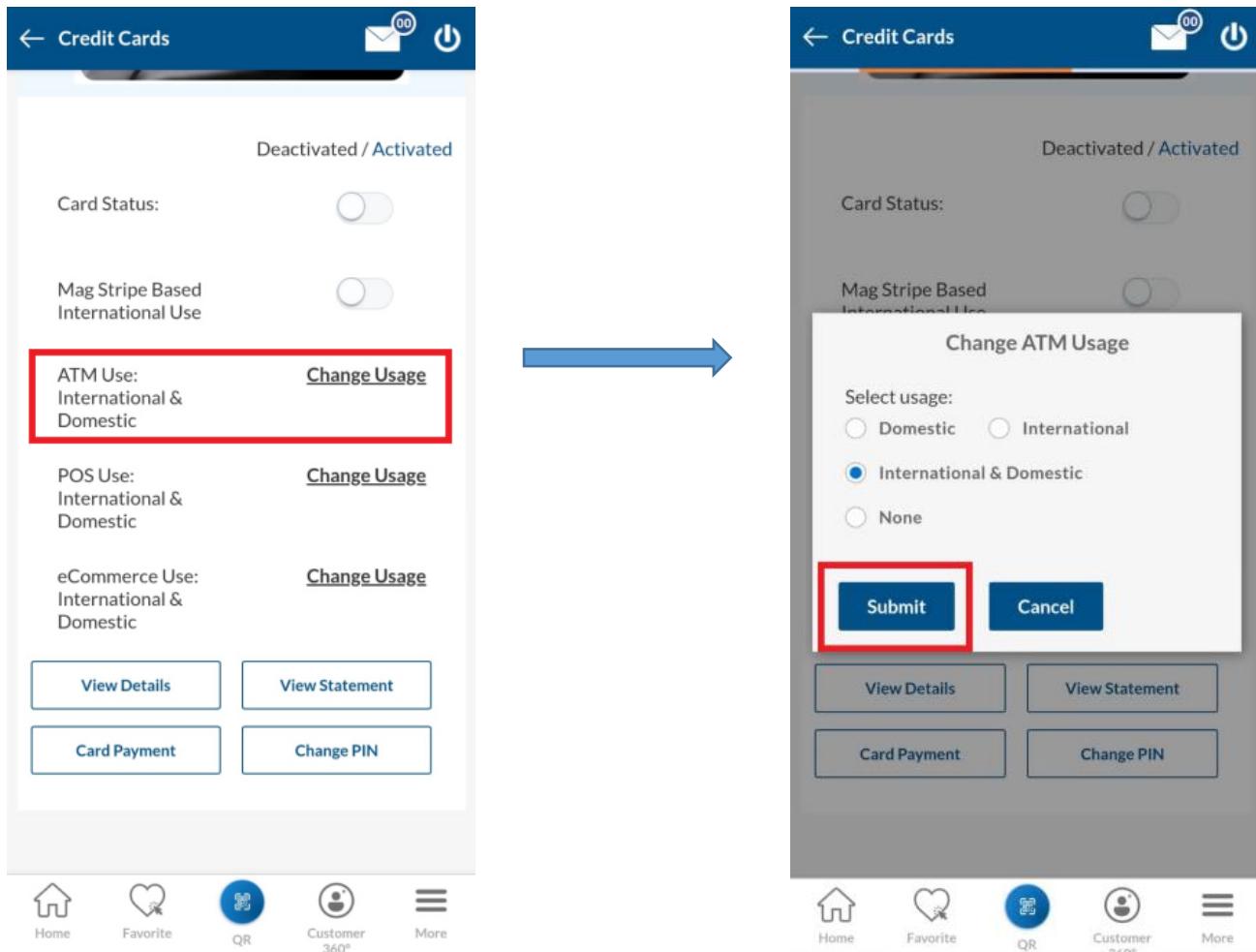




11.2. Allow ATM Use:

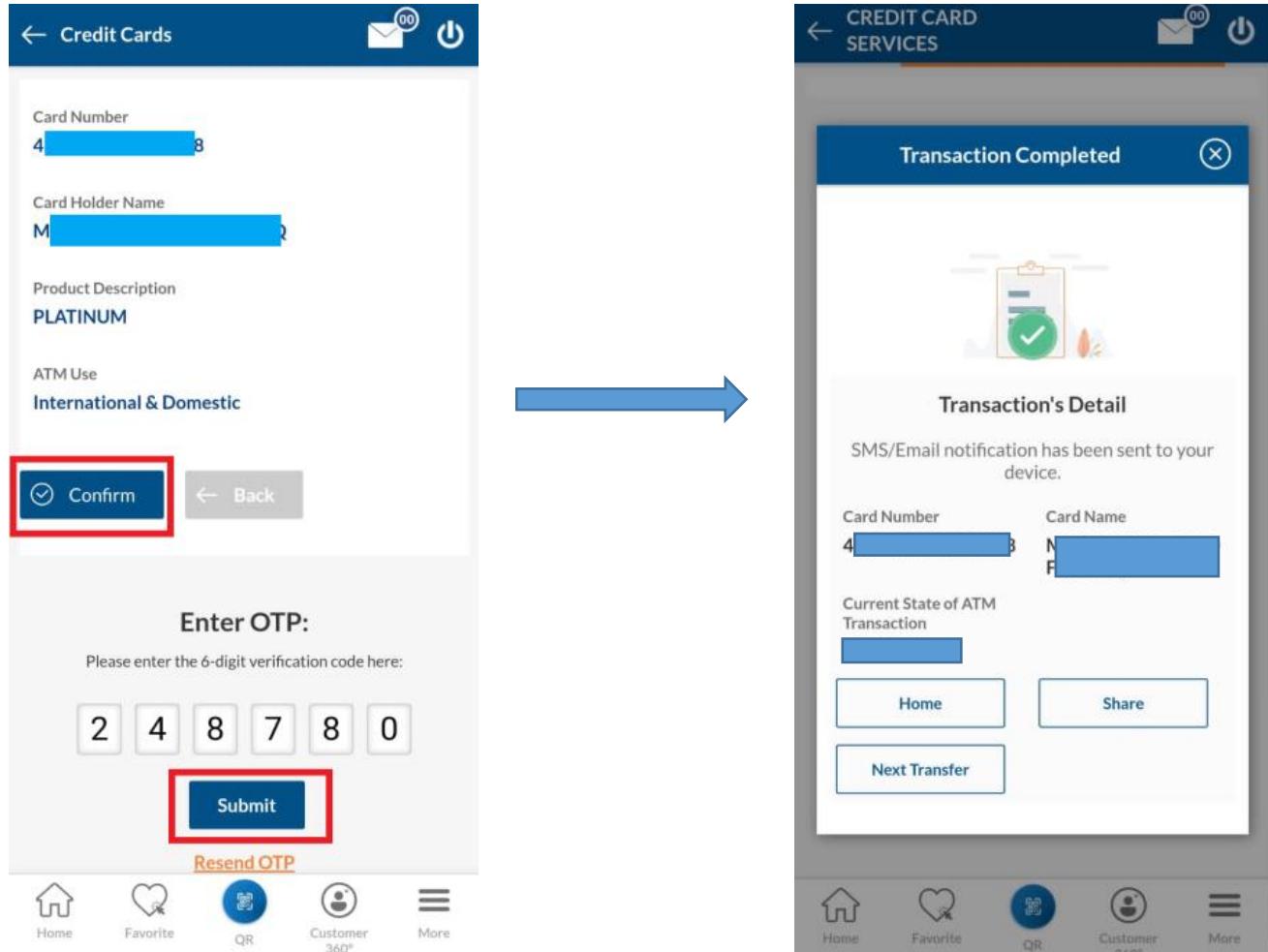
This feature allows you to activate or deactivate ATM machines usage on your credit card. This stretches your additional command on the use of your ABL Credit Card for ATM dealings.

Tap on “Change Usage” option in front of Allow ATM user option for change the option as shown below:





After OTP verification your transaction will be successful and activation/deactivation message will be shown.

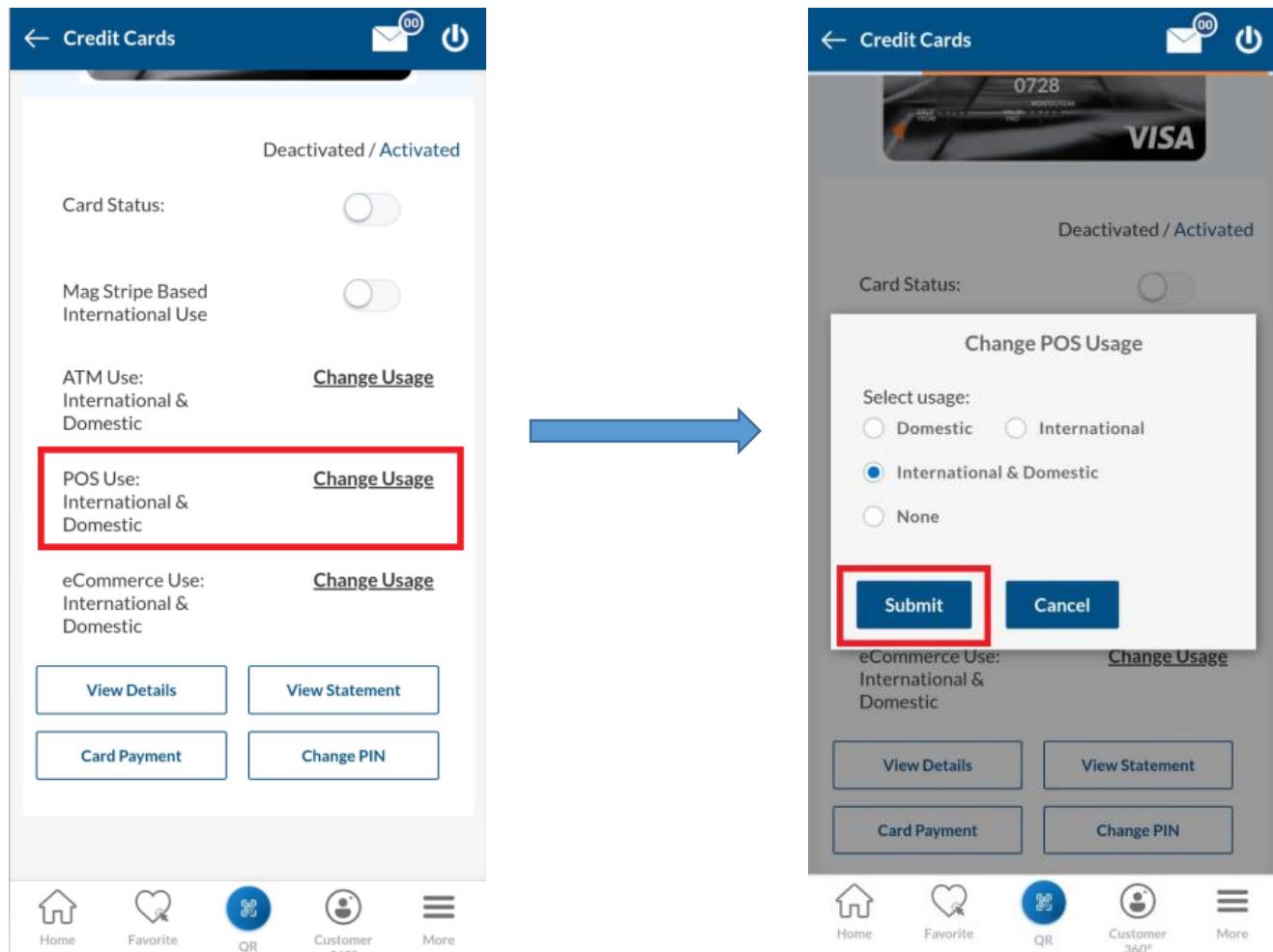




11.3. Allow POS Use:

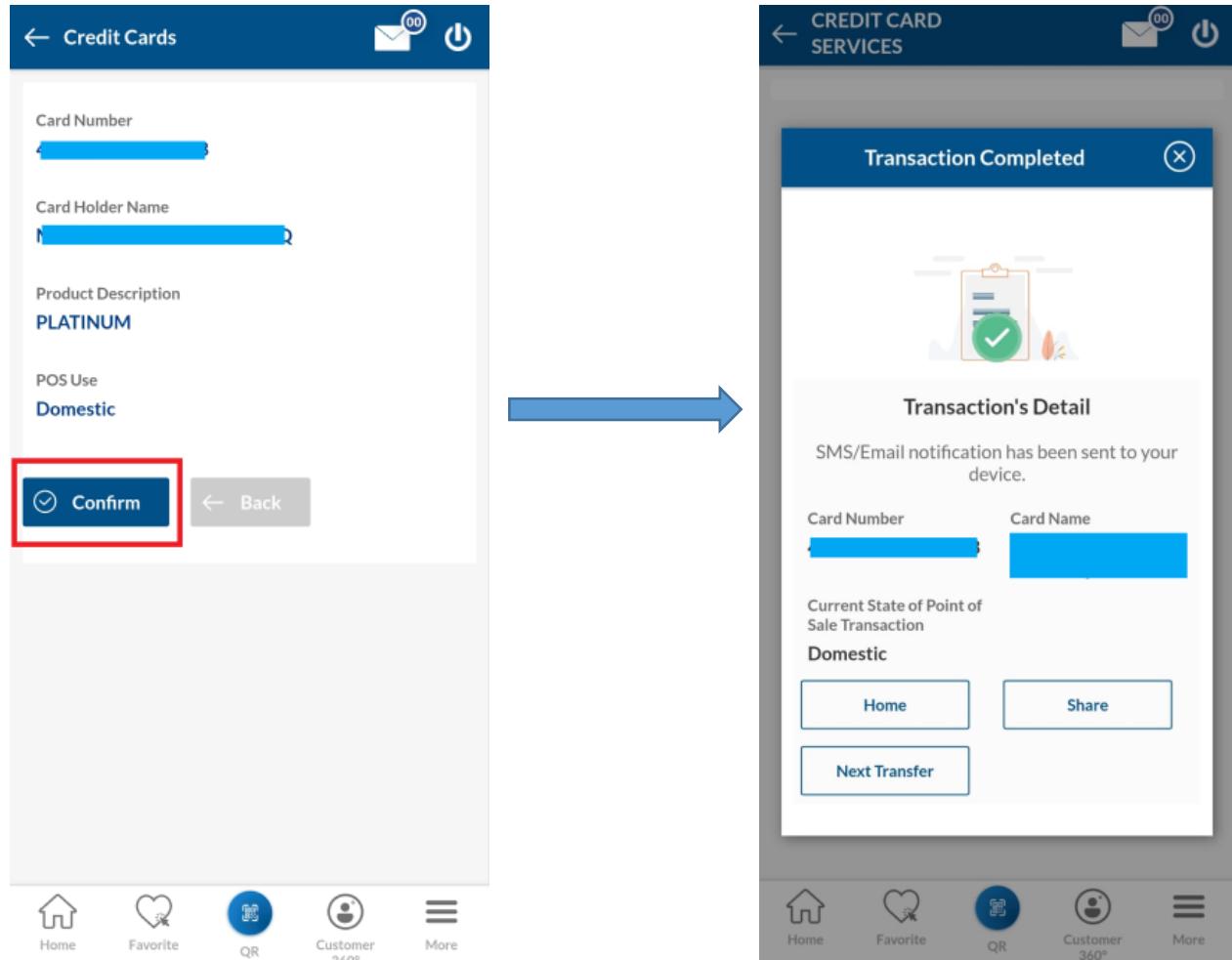
This feature allows you to activate or deactivate POS usage on your credit card. This stretches your additional command on the use of your ABL Credit Card for POS dealings.

Tap on “Change Usage” option in front of Allow POS user option for change the option as shown below:





After OTP verification your transaction will be successful and activation/deactivation message will be shown.

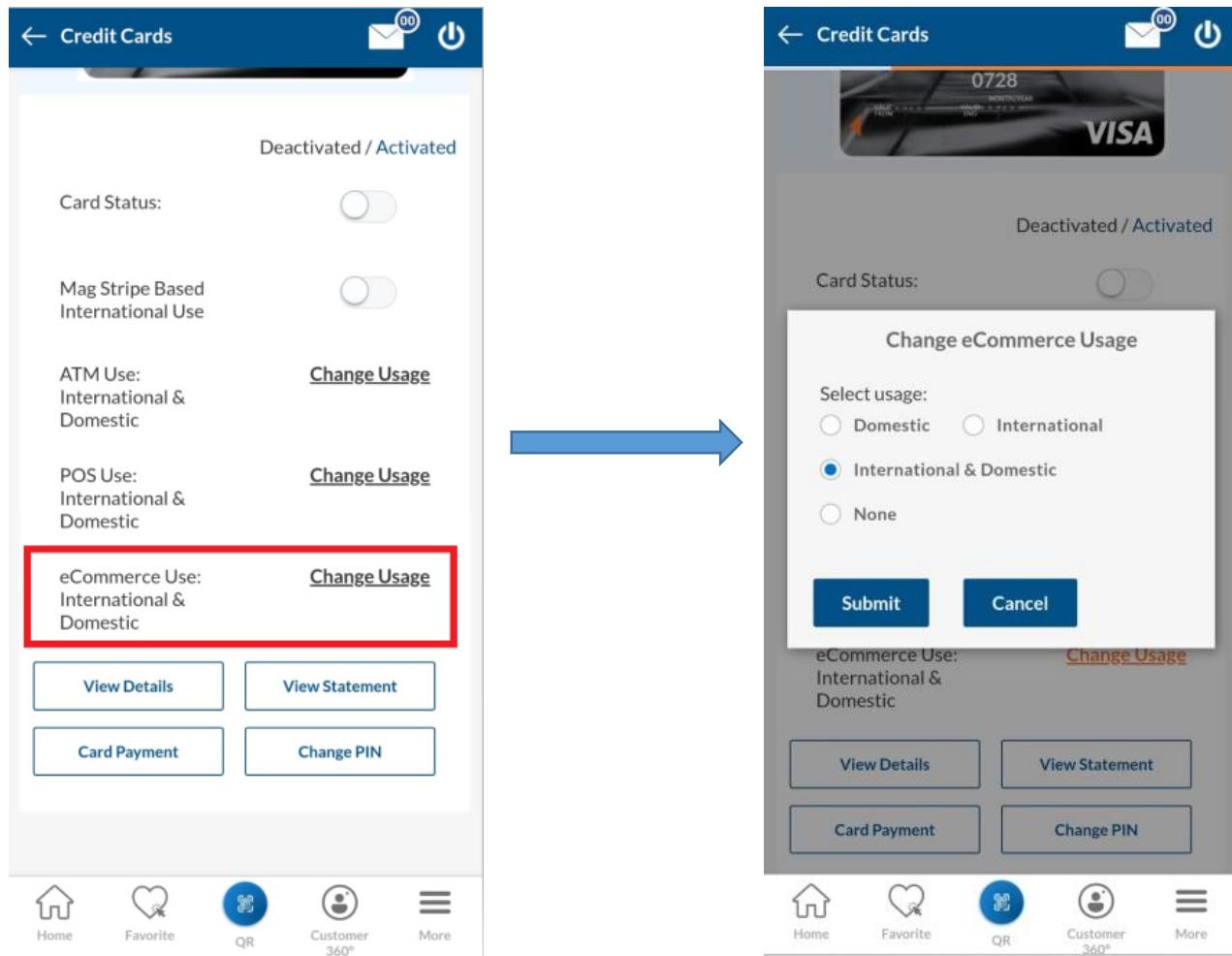




11.4. Allow E-Commerce Use:

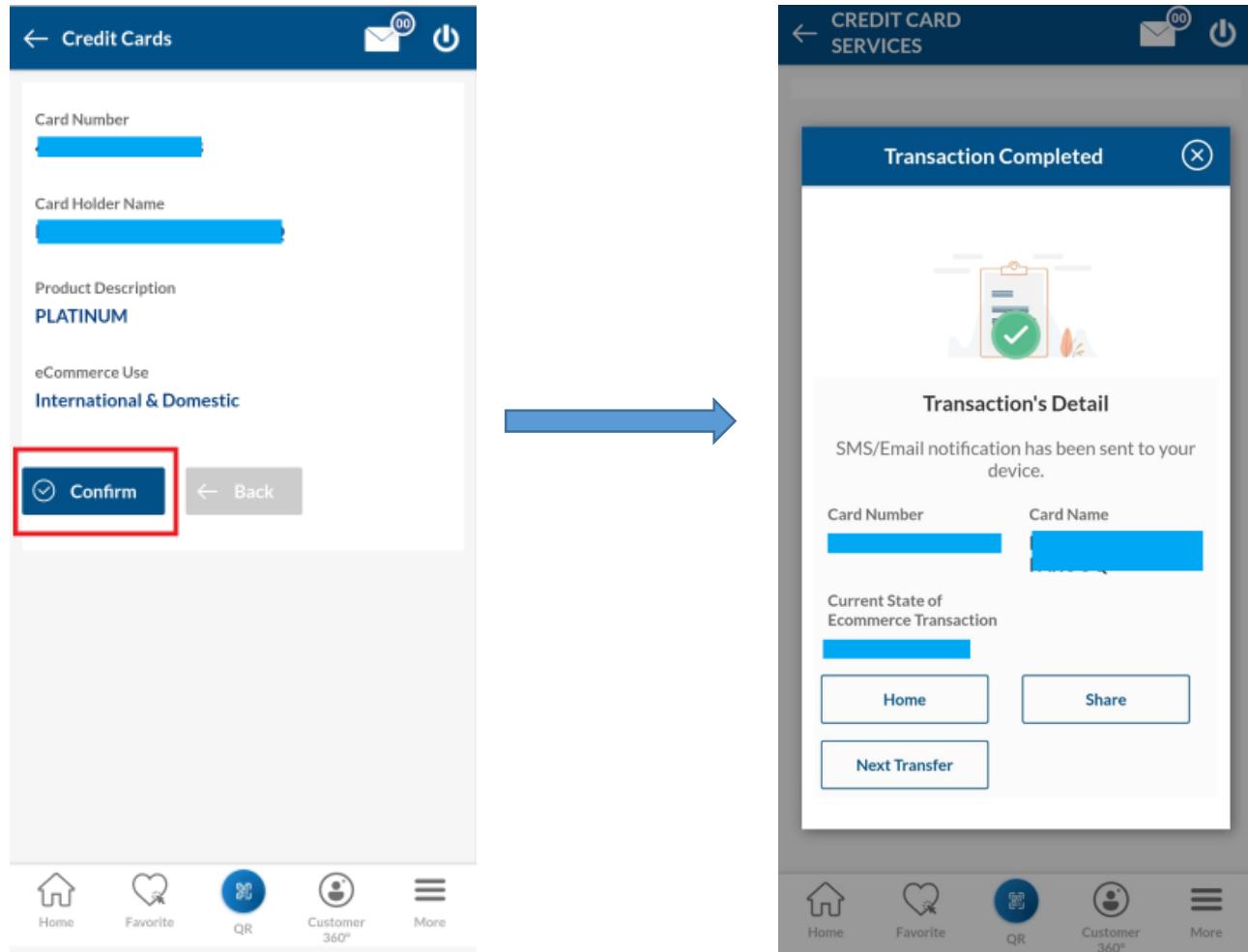
This feature allows you to activate or deactivate eCommerce usage on your credit card. This extends your additional command on the use of your ABL Credit Card for eCommerce dealings.

Tap on “Change Usage” option in front of Allow eCommerce user option for change the option as shown below:





After OTP verification your transaction will be successful and activation/deactivation message will be shown.



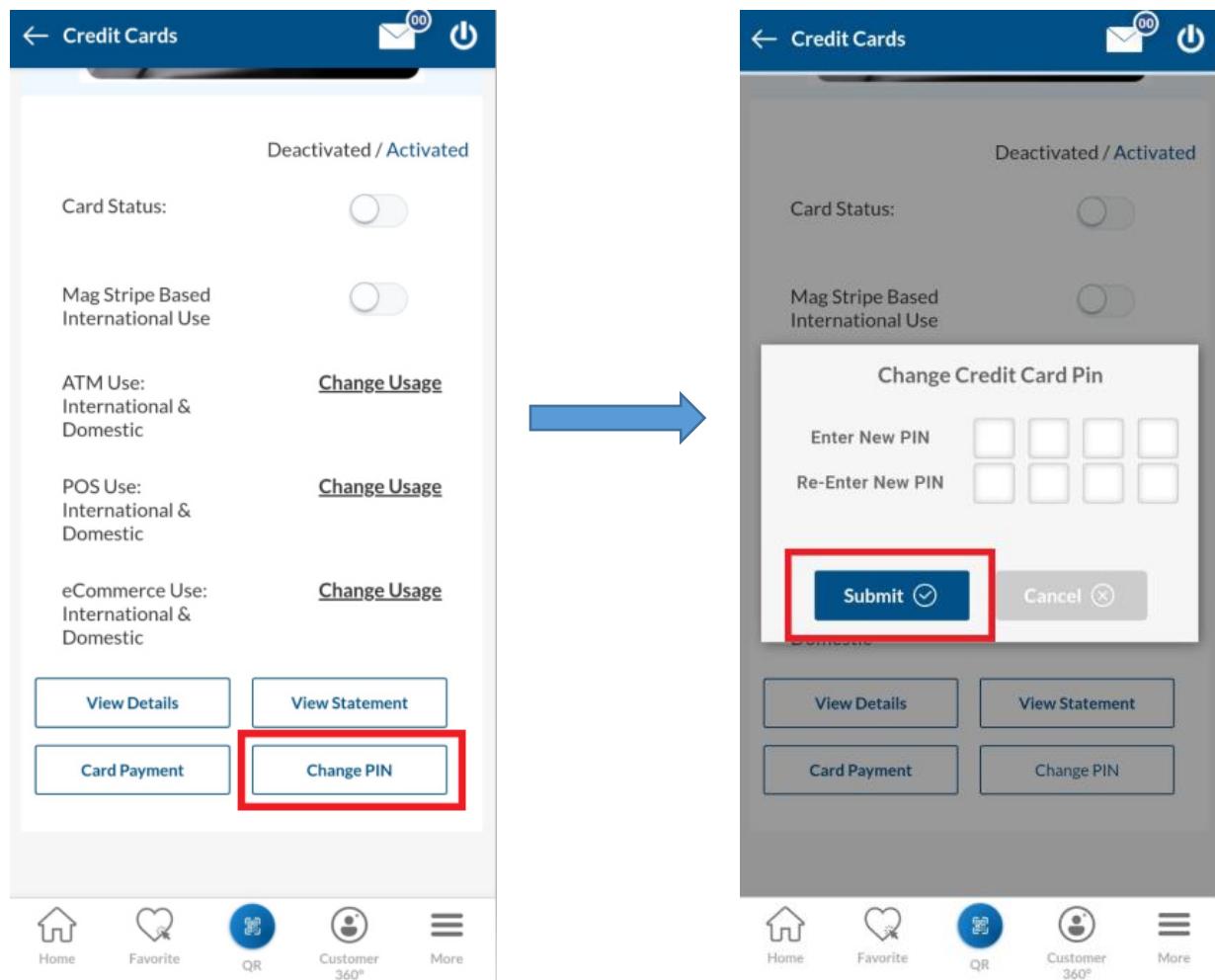


11.5. Change Credit Card PIN:

You can also change the Credit Card PIN anytime using myABL by selecting “Change PIN” option.

Simply enter the old and new PIN and press “Submit” button to go ahead

After OTP verification, successful PIN change message will be shown.





11.6. View Credit Card Details:

myABL users can also view their credit card details by following below step.

Simply tap on “View Details” option and your Credit Card details will be shown.

Credit Cards

Deactivated / Activated

Card Status:

Mag Stripe Based International Use

ATM Use: International & Domestic [Change Usage](#)

POS Use: International & Domestic [Change Usage](#)

eCommerce Use: International & Domestic [Change Usage](#)

[View Details](#) [View Statement](#)

[Card Payment](#) [Change PIN](#)

[Home](#) [Favorite](#) [QR](#) [Customer 360°](#) [More](#)

Credit Card Details

Card Number

Card Type **PLATINUM**

Card Holder

Billing

Current Balance(As of last working day) Rs.

Last Statement Balance Rs.

Billing Cycle **Day 10 of every month**

Minimum Amount Due Rs.

Due Date

Limits

Available Cash Rs.

Total Cash Rs.

Available Credit Rs.

Total Credit Rs.

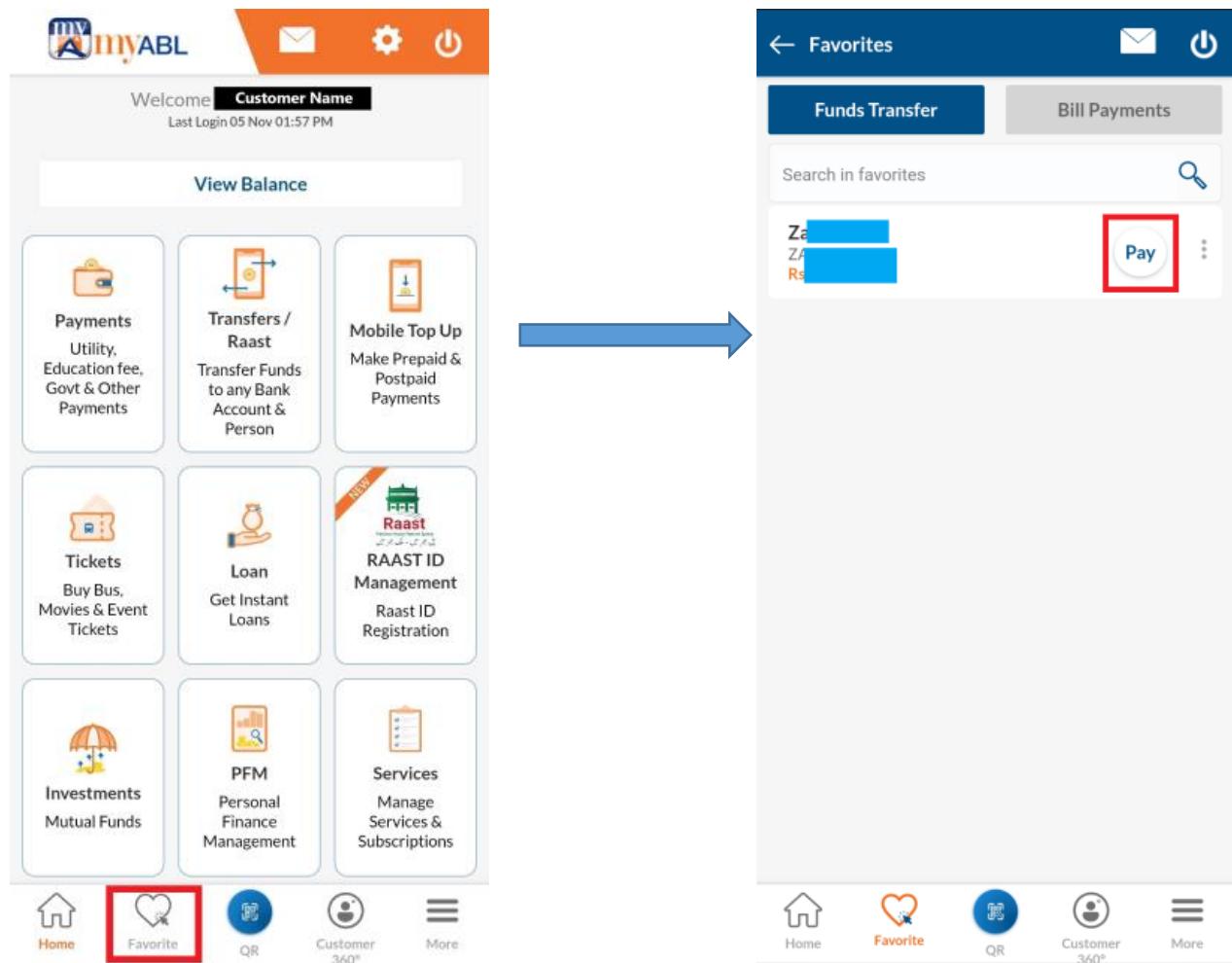
[Home](#) [Favorite](#) [QR](#) [Customer 360°](#) [More](#)



12. Process to Perform Transactions from Favorites

To perform any transaction for the preferred beneficiary accounts, user will mark these accounts as Favorites:

Step 1: To transfer an amount to a favorite beneficiary, User will navigate from HOME screen to Favorite then if required search for existing account/ beneficiary.

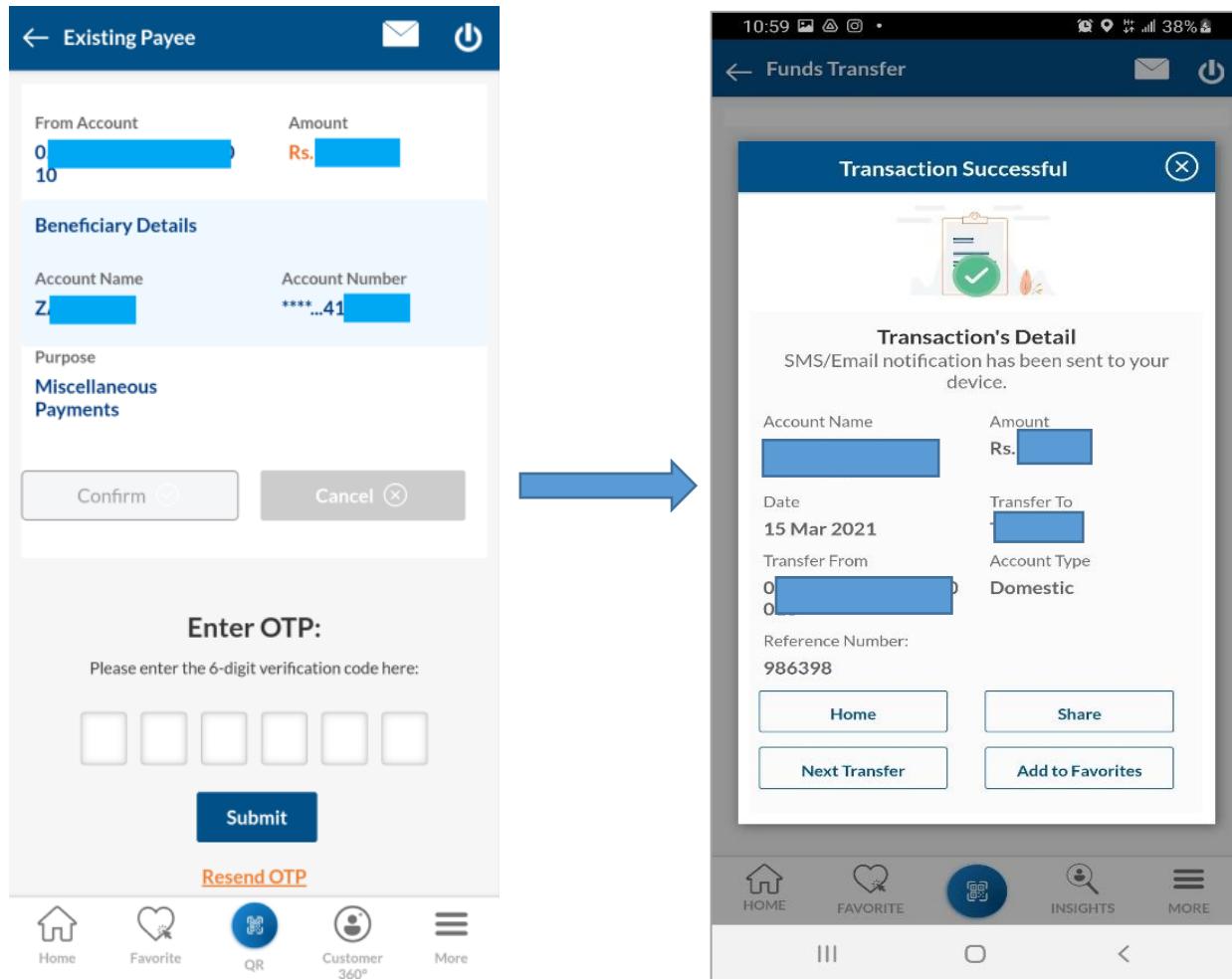




Step 2: After finding the desired existing account/beneficiary, User will have to tap on the “Pay” option next to the respective account to initiate the transaction.

Step 3: All payment fields will be auto filled. User can review or edit the fields and after confirmation will initiate the transaction via tapping on “Transfer”.

Step 4: After confirming the details from review screen, ONE-TIME PIN (OTP) will be sent to User’s registered Mobile number/email address. After OTP verification, transaction will be successful and confirmation screen will be shown to user.

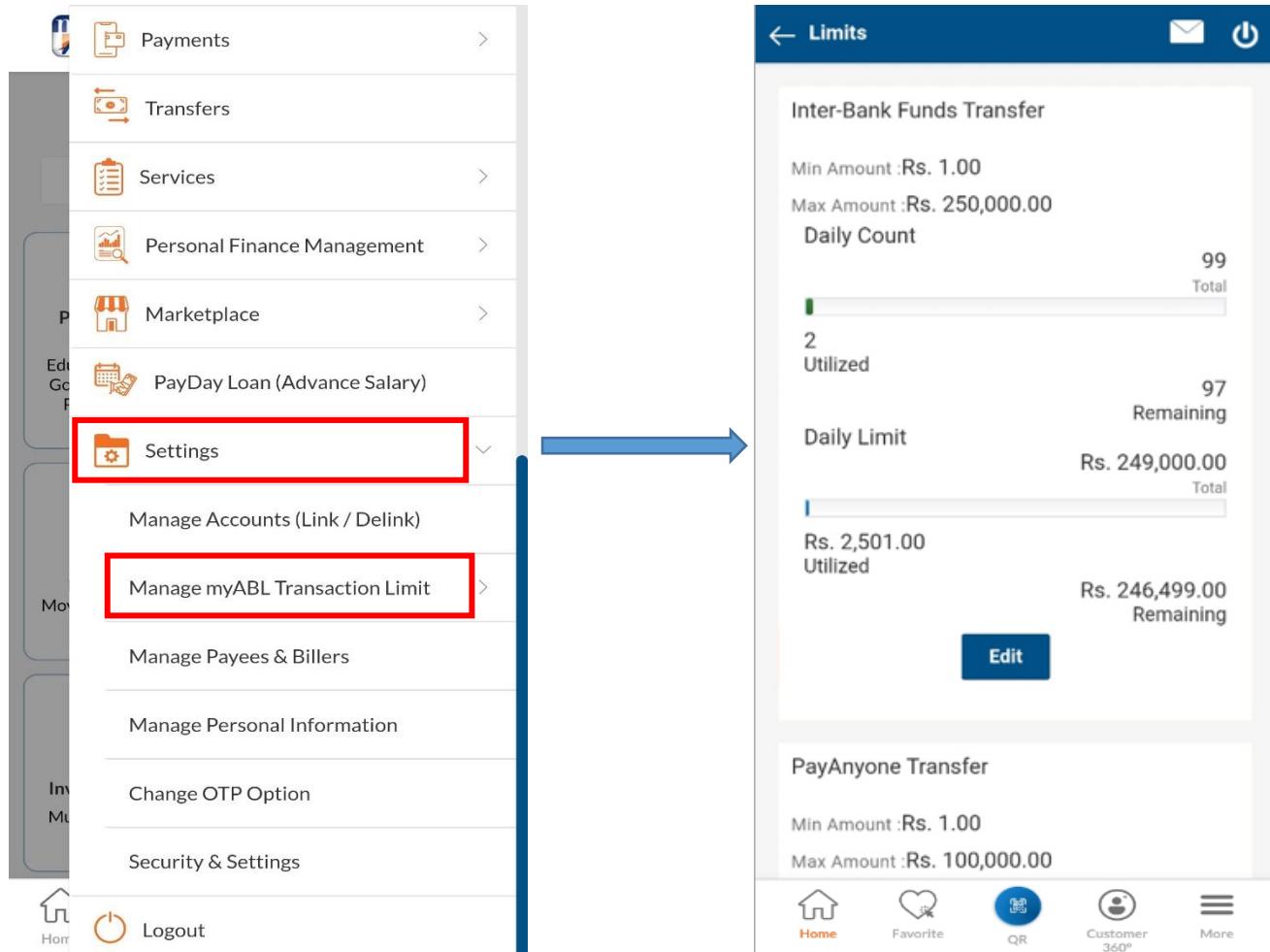




13. How to Check/Edit Transaction Limits

The facility is available for user to view transactions limit and user can also set (Edit) transactions limit as per convenience.

Navigate from hamburger menu to “Settings” and select “Management myABL Transaction Limit”. This option will take user to the screen of available Limits of transactions and amount whereby user can view and edit their limits.



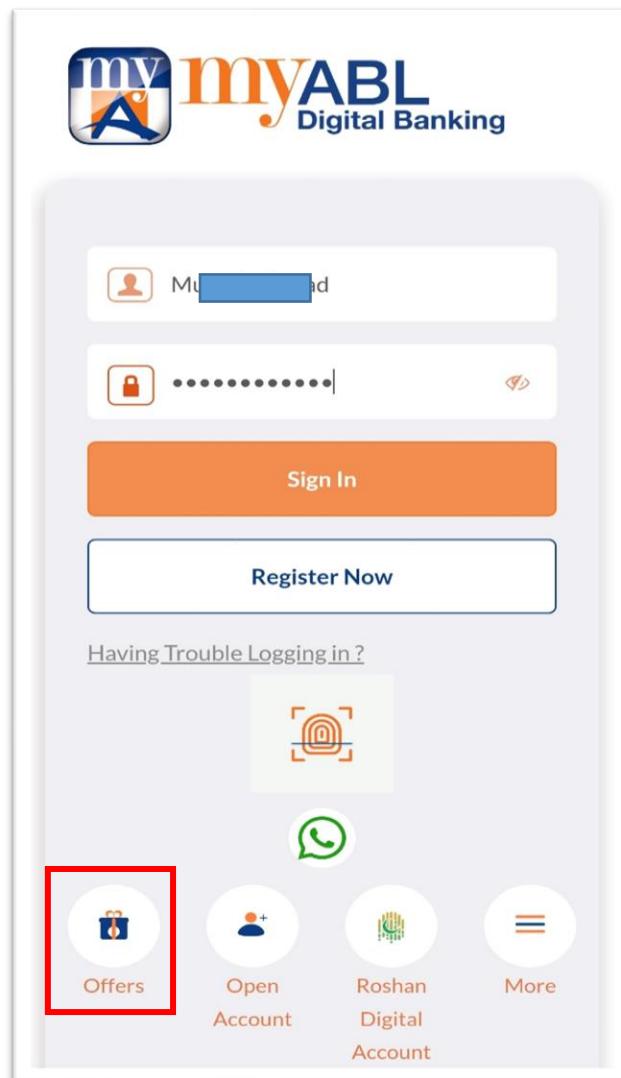


14. Discounts & Offers

Discounts and offers provide instant update to ABL Users with enhanced view to effectively display various discounts and offers available on various merchants. The service will provide:

- Access to Discount Offers available on
 - ABL Cards
 - MasterCard QR
 - GoLootlo

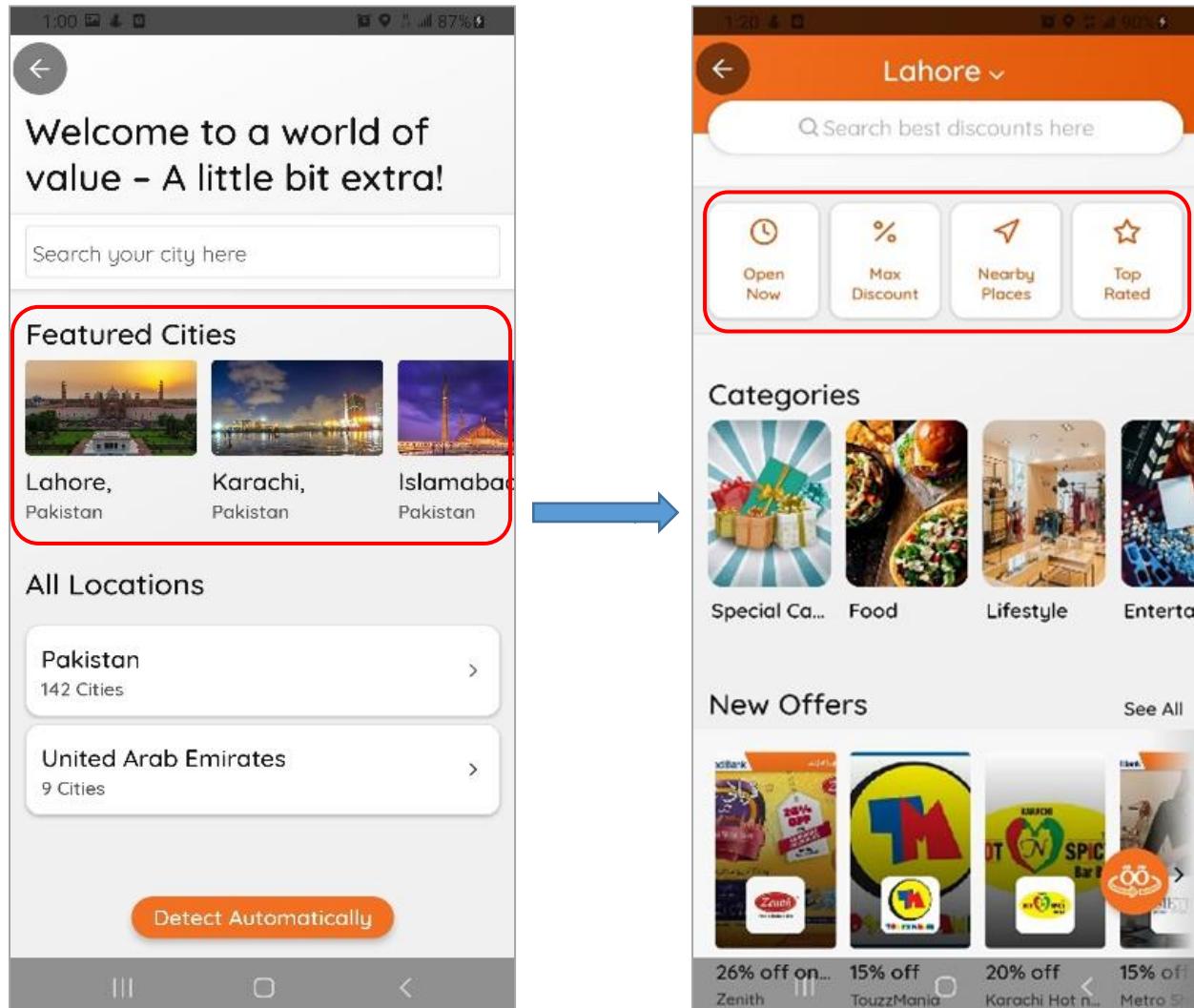
Step1: Before logging in, the user may check the offers by tapping on the Offers icon as shown below:





Step 2: The user can search the offers by city or may filter by his/her location. The user may further explore the offers through various indicators like; Open Now, Max Discount, Nearby Places and Top rated.

Step 3: To view specific deal details, User can tap on the offer to view related information.

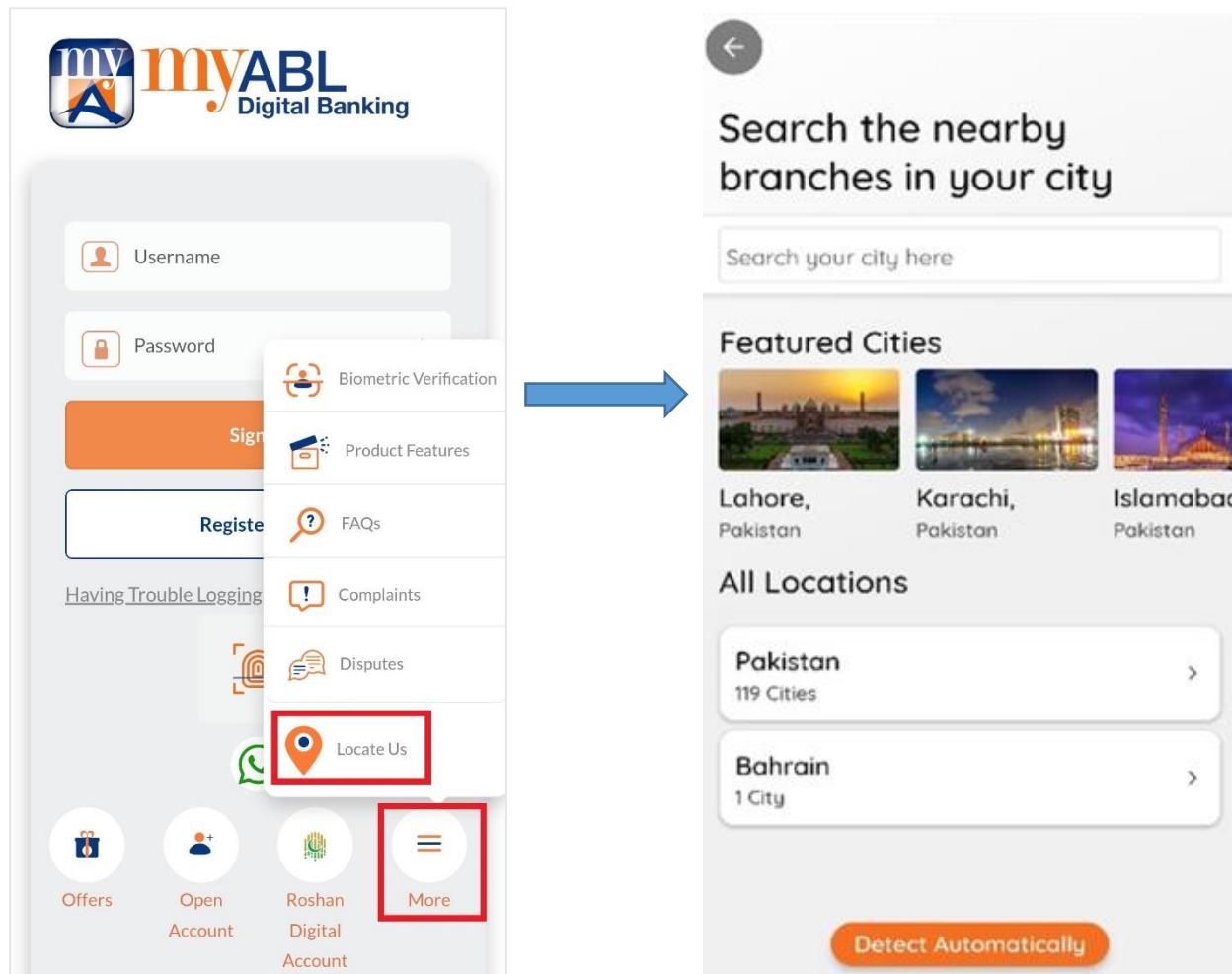




15. Locate Us

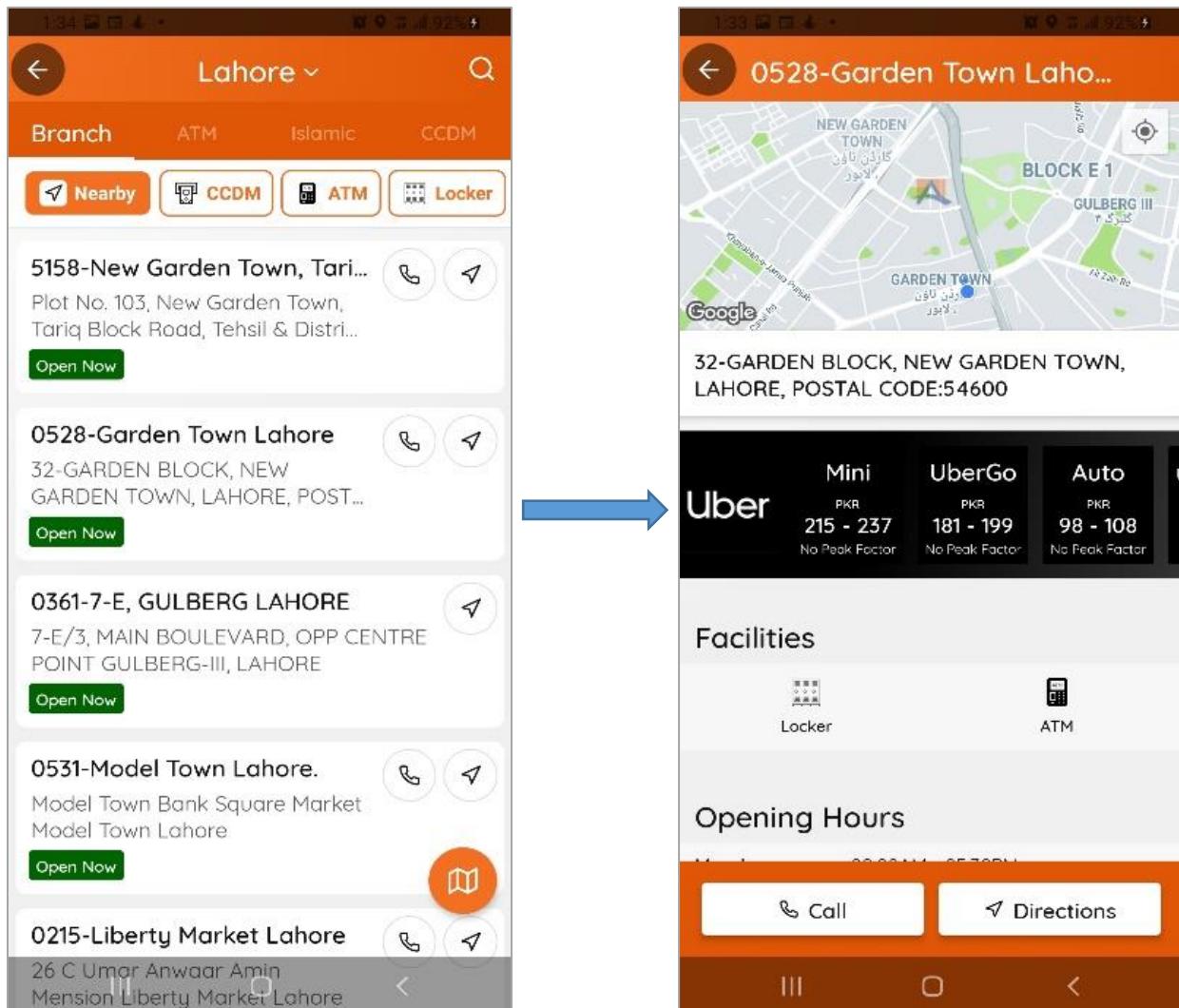
Locate Us feature allows you to discover ABL branch and ATM network with amenities details. The user may tap on locate us for finding our branch and ATM locations through following steps.

Step 1: The user will select “More” -> “Locate Us” us on login page and will navigate to the locations screen





Step 2: Selecting the city will route the user to branch listings from there the user will tap on his desired "Branch". The tap on branch will route the user to branch details, which includes; uber ride availability, facilities (locker, ATM) working hours, and location over map. As shown in following screenshot

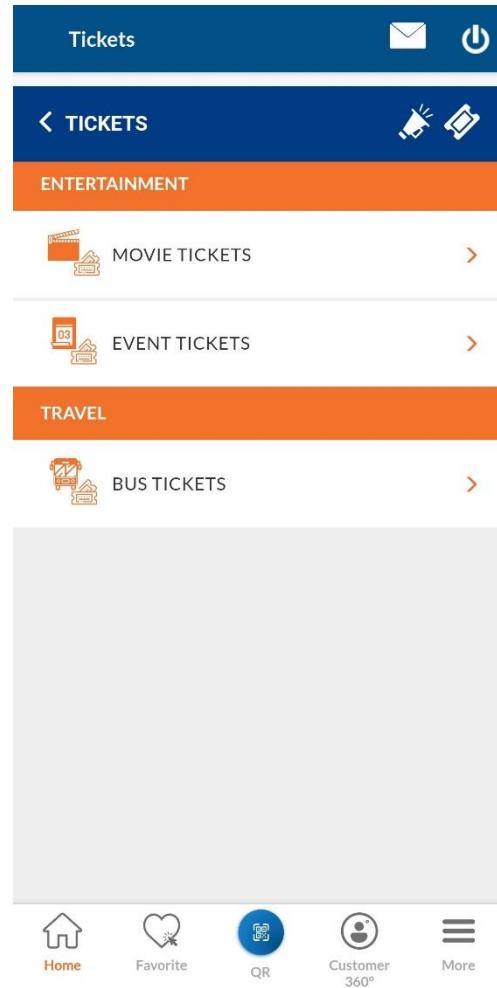




16. myABL Tickets

User can now book hassle free Movie Tickets, Bus Tickets & Events Tickets by simply using myABL Digital Banking through web or mobile app (Android and iOS)

Step 1: User can tap on “Tickets” on home page or in hamburger menu navigate from “Marketplace” to “Tickets” where you can select between different available ticket categories.

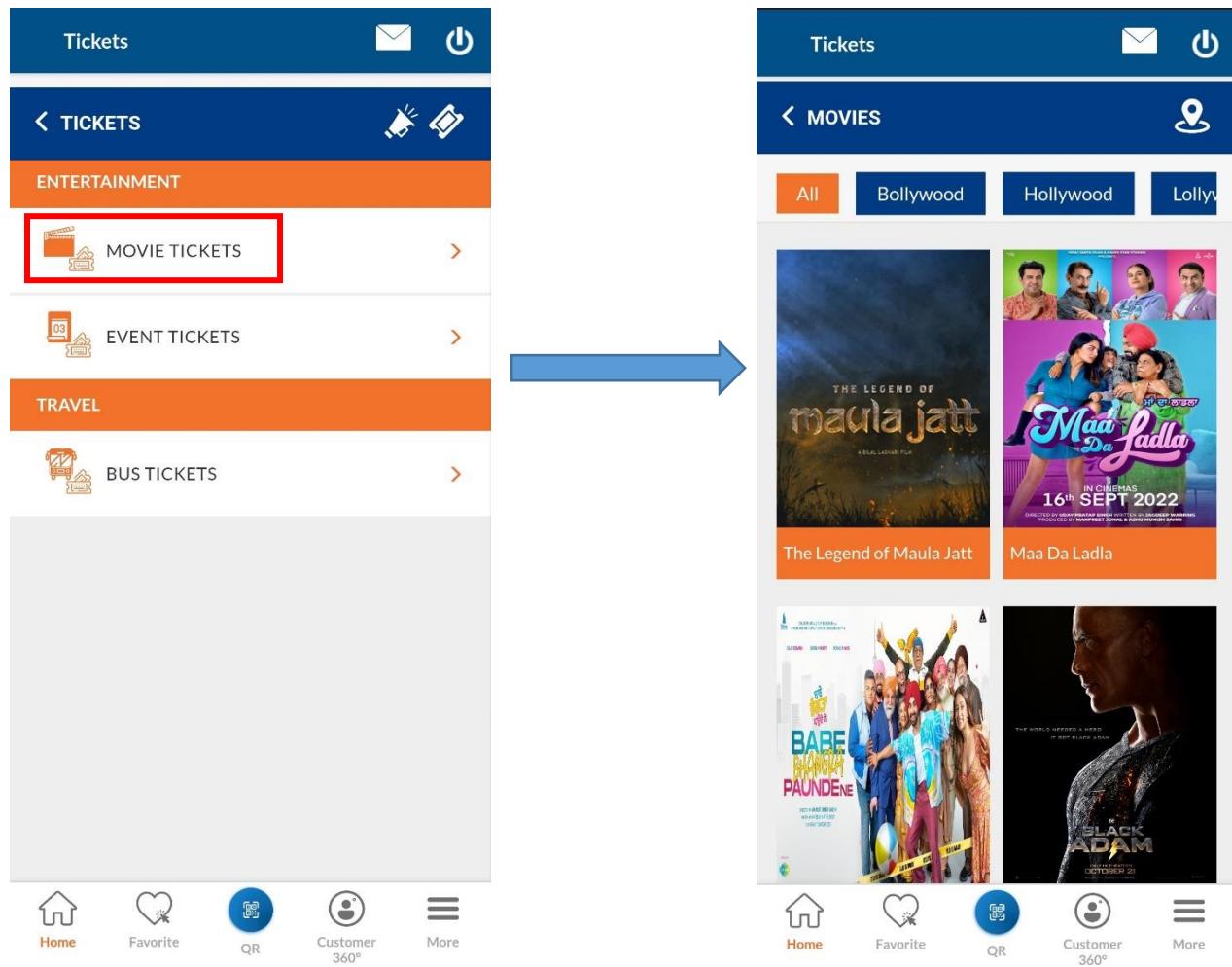




16.1. Movie Tickets:

Step 1: Movie screen will be opened with all the details of the latest movies. User can tap on which movie to select and proceed to select the date and time.

Step 2: At the top right side, there is an icon to select your city.





Step 3: After selecting date & time, order details screen will be opened. User can select the Ticket Class & Number of Tickets to be purchased and tap proceed.

Tickets

TIMINGS

THE LEGEND OF Maula Jatt

The Legend of Maula Jatt

Action | Drama | Fantasy

2D

07 NOV MON 08 NOV TUE 09 NOV WED 10 NOV THU

Cine Star DHA Raya Club

1:30PM 6:30PM 11:15PM

Cine Star Township

2:00PM 4:45PM 6:30PM

7:30PM 10:30PM 11:00PM

Home **Favorite** **QR** **Customer 360°** **More**

Tickets

ORDER DETAILS

Full Name
M [REDACTED] D

Email
m [REDACTED] mail.com

Phone
0 [REDACTED] 5

Ticket Class
Ticket Class

Select Seats
5

Proceed

Home **Favorite** **QR** **Customer 360°** **More**



Step 4: User can choose the seats and verify the movie details and press “Proceed to Pay”.

Step 5: Select your account from where you wish to pay the tickets. Press “Pay” button to proceed.



Step 6: User will receive One Time PIN (OTP) on his/her Mobile phone/Email address. User will enter OTP and press "Submit". For confirmation, Ticket payment details will be popped up.

← Tickets Payment ✉ ⟳

Enter One Time PIN (OTP)
Please enter 6 digit code here

✖

[Didn't receive the OTP?](#)

[Resend OTP](#)

Submit Cancel

Home Favorite QR Customer 360° More



After successful ticket purchase, User will get SMS alert for transaction and also an email will be received to User provided email address from Easy Tickets (Sample email mentioned below) in which booking reference number along with other ticket details will be mentioned.

Note: Incase no email received, User must contact on below address

Dear MxxxxB AxxxxxD,

Thank you for purchasing tickets from Easy Tickets.

Your transaction details are as follows:

Booking Number:	LxxxxxxS
Order Time & Date:	6 November 2022 7:45 PM
Location:	Lahore
Name:	Universal cinemas
Show Date:	7 November 2022
Show Time:	10:45 AM
Seat Class:	Testing -
Seat(s) Number:	M-1
Ticket Qty:	2
Ticket Charges:	PKR 1155.00
Convenience Charges:	PKR 35.00
Total Amount:	PKR 1190.00

* Tickets once booked cannot be canceled, refunded or exchanged

If you need any help, feel free to e-mail us on support@easytickets.pk or call at 0332-1422241.

Thanks,

Office No.421, Floor F2 Jeff Heights 77 E1, Gulberg-III, Lahore

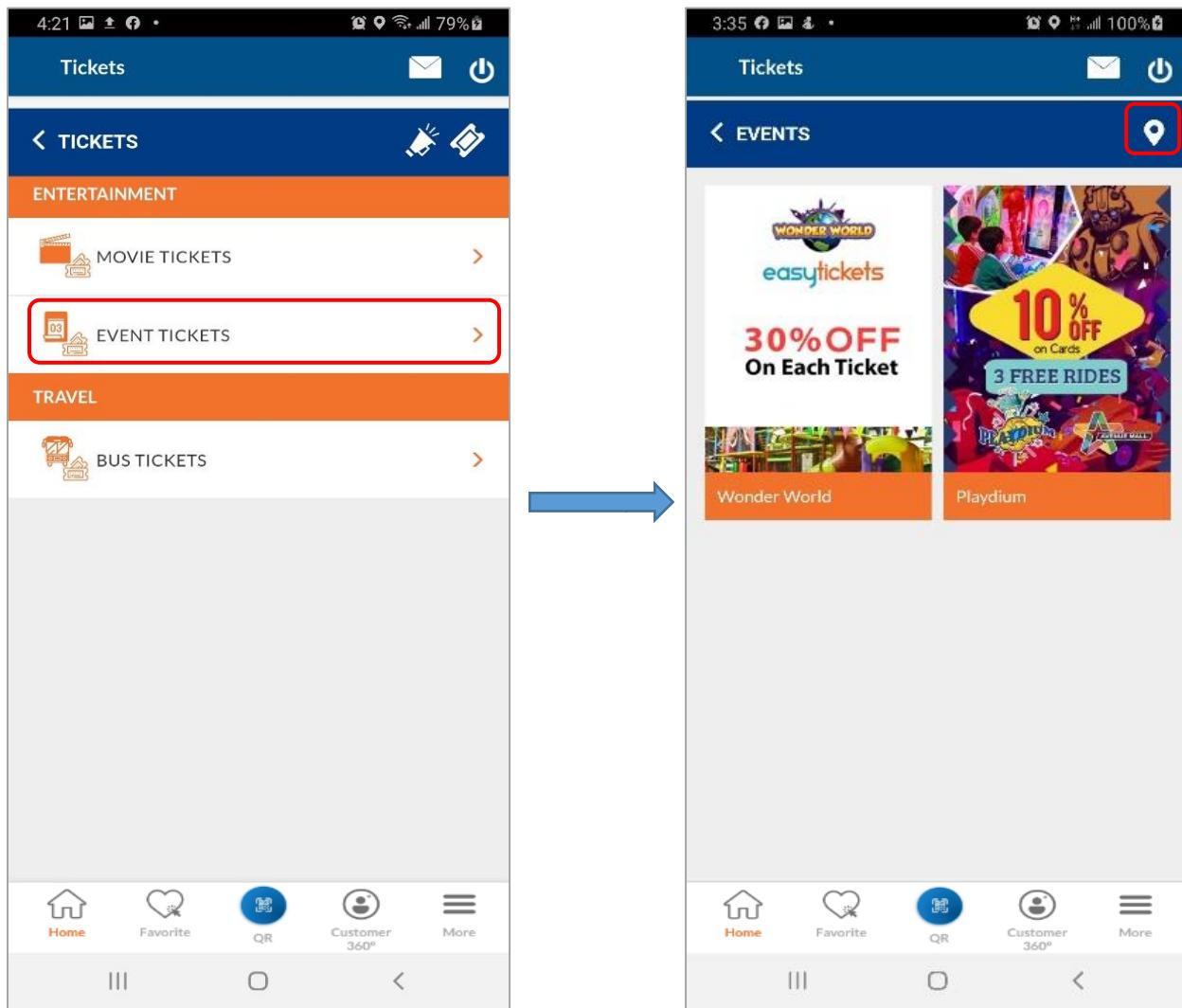
www.easytickets.pk



16.2. Event Tickets:

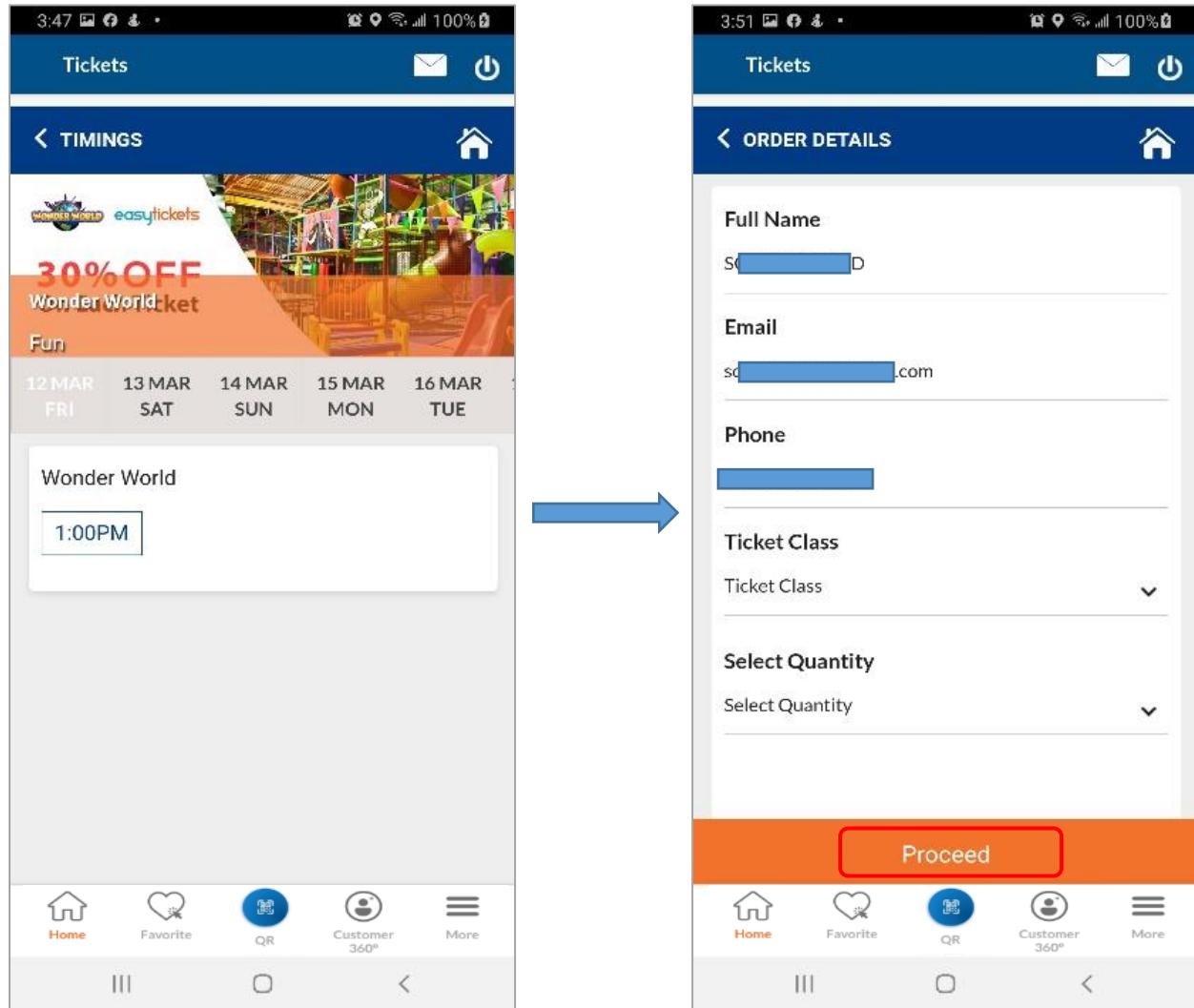
Step 1: By tapping on Event Tickets from the tickets screen, Events screen will be opened with all the details of the latest events. User can tap on any of the event to proceed further

Step 2: At the top right side, there is an icon to select your City.





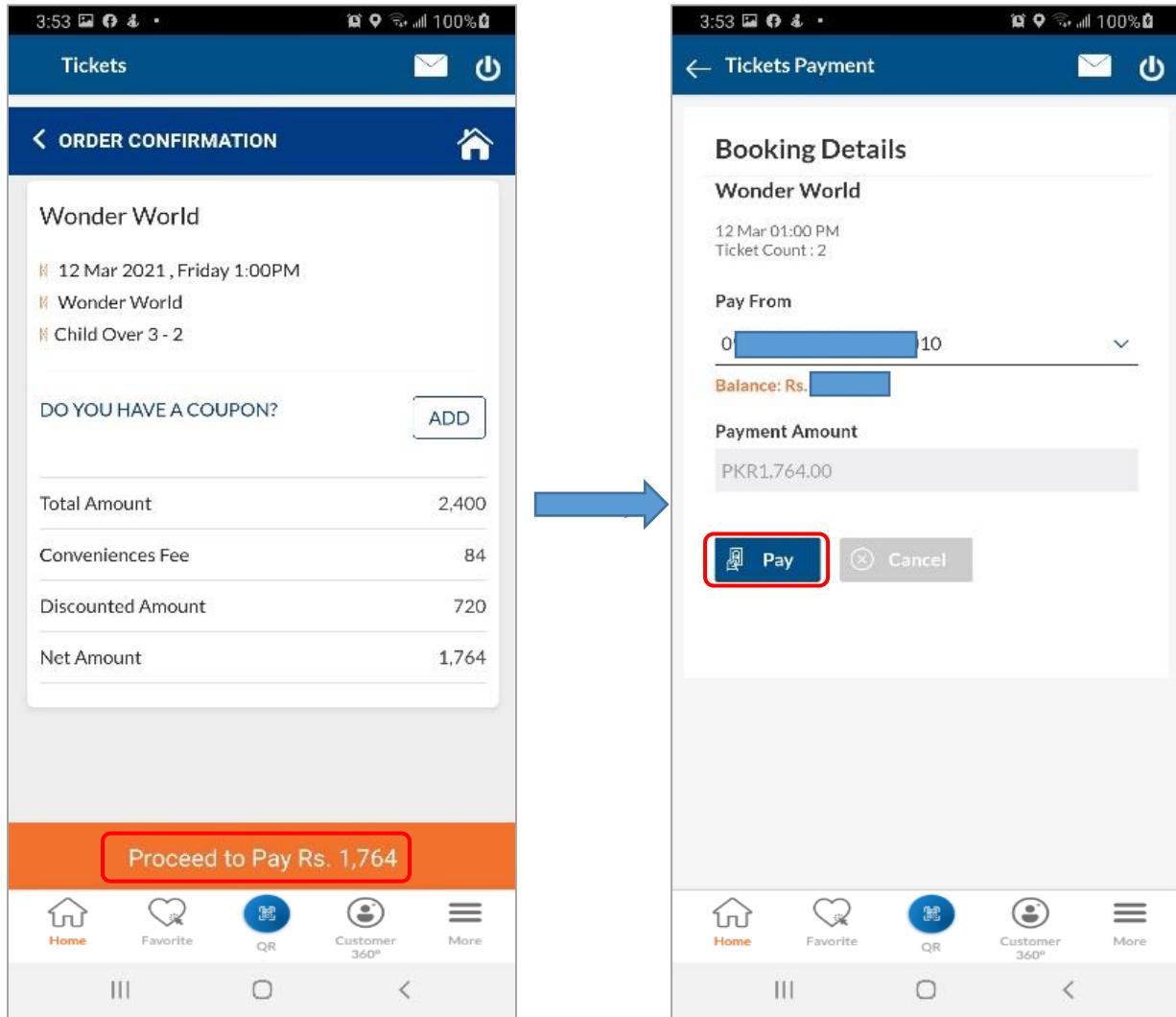
Step 3: After selecting specific event with its date & time below screen will be opened for order details. User can select the Ticket Class & Number of Tickets to be purchased.





Step 4: User can verify the event details and press “Proceed to Pay”.

Step 5: Select your account from where you wish to pay for the tickets. Press “Pay” button to proceed.



Step 6: User will receive One Time PIN (OTP) on his/her Mobile phone/Email address as per process. After authentication of OTP and successful transaction confirmation, ticket payment details will be popped up and shown to user.

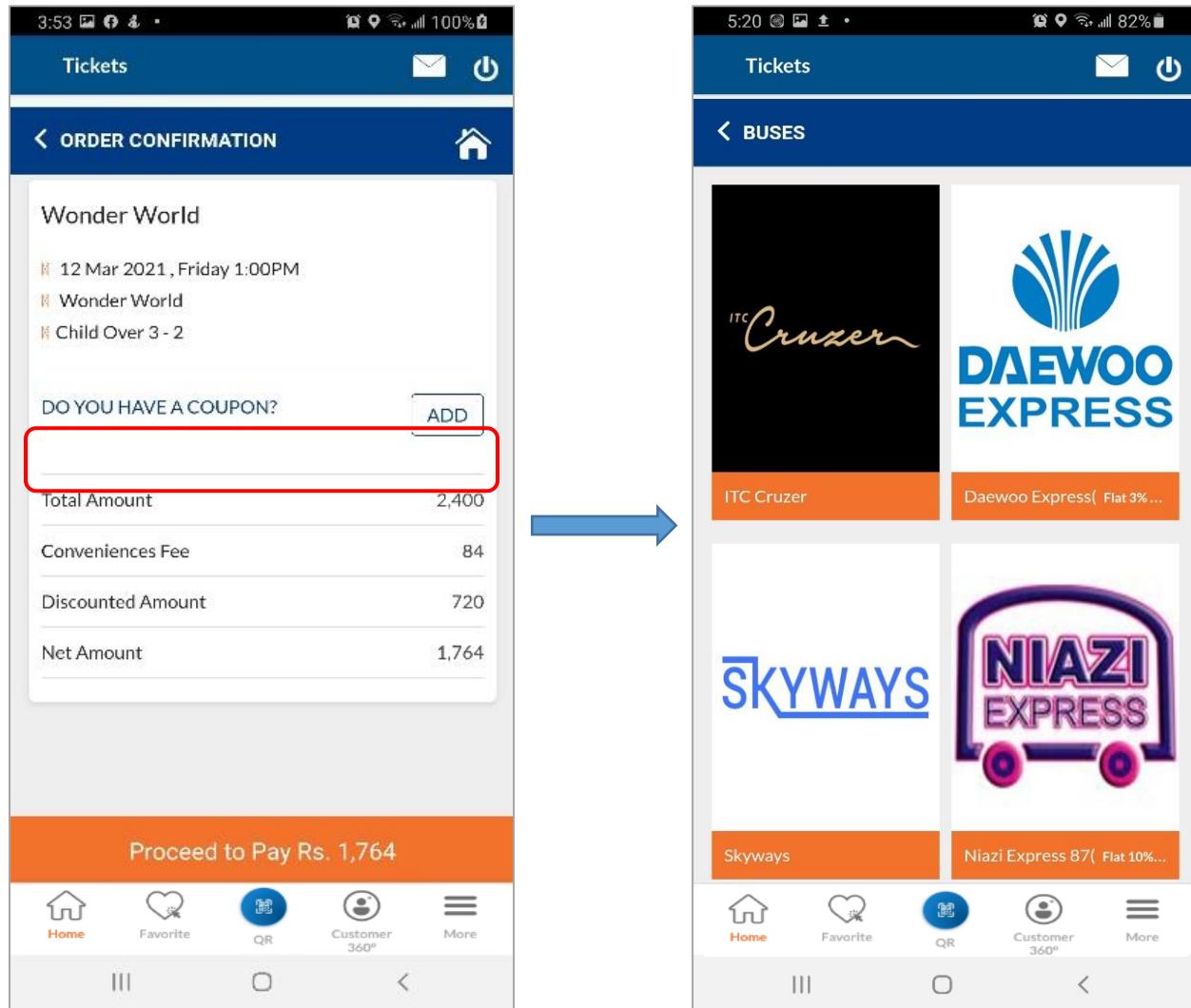
After successful ticket purchase, User will get SMS alert for transaction and also an email will be received on User's provided email address from Easy Tickets in which booking reference number along with other ticket details will be mentioned.



16.3. Bus Tickets

Step 1: User can select Bus Tickets from the tickets screen.

Step 2: On the next screen User can select the bus company.



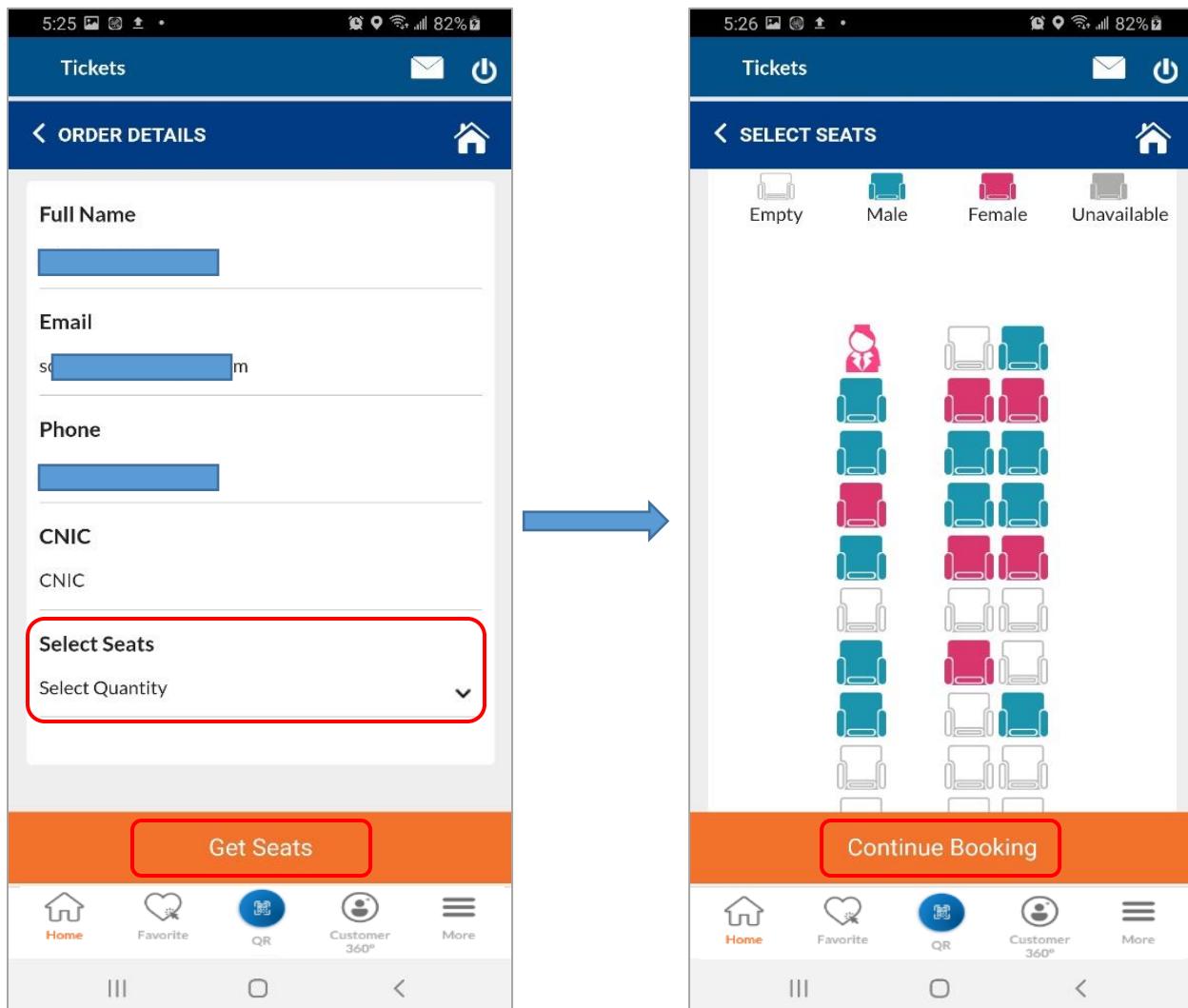


Step 3: Select the departure & arrival terminal details along with date for the booking of tickets and tap on "Find Bus".

Step 4: Choose the suitable time for the bus ticket and Navigate through the required process.

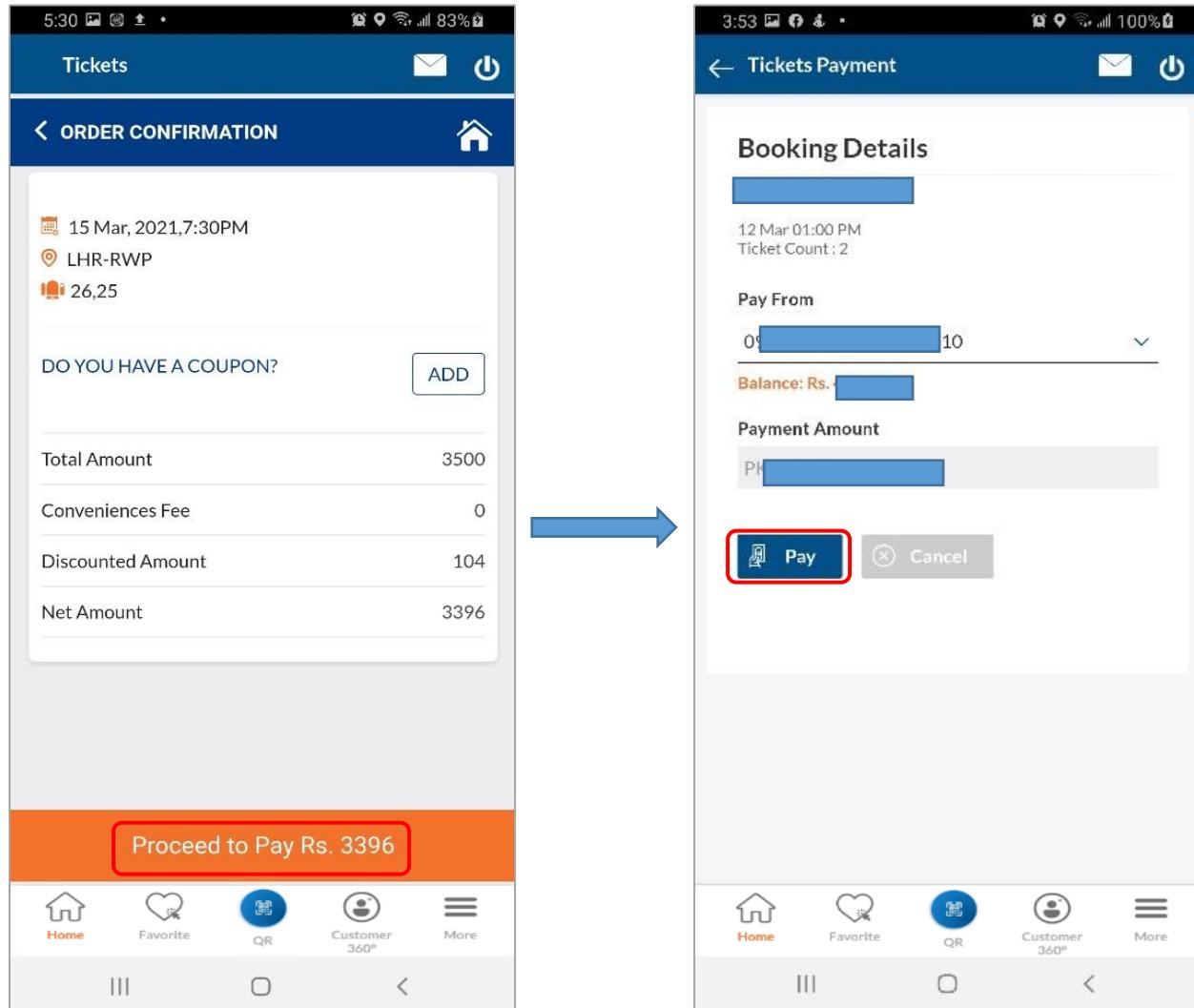
Step 5: Verify the order details and select the number of seats required to be purchased and press "Get Seats".

Step 6: Select the seats options available and press "Continue Booking" to proceed





Step 7: After seat selection, verify the order details and tap on “Proceed to Pay”. User will select his account and tap Pay.



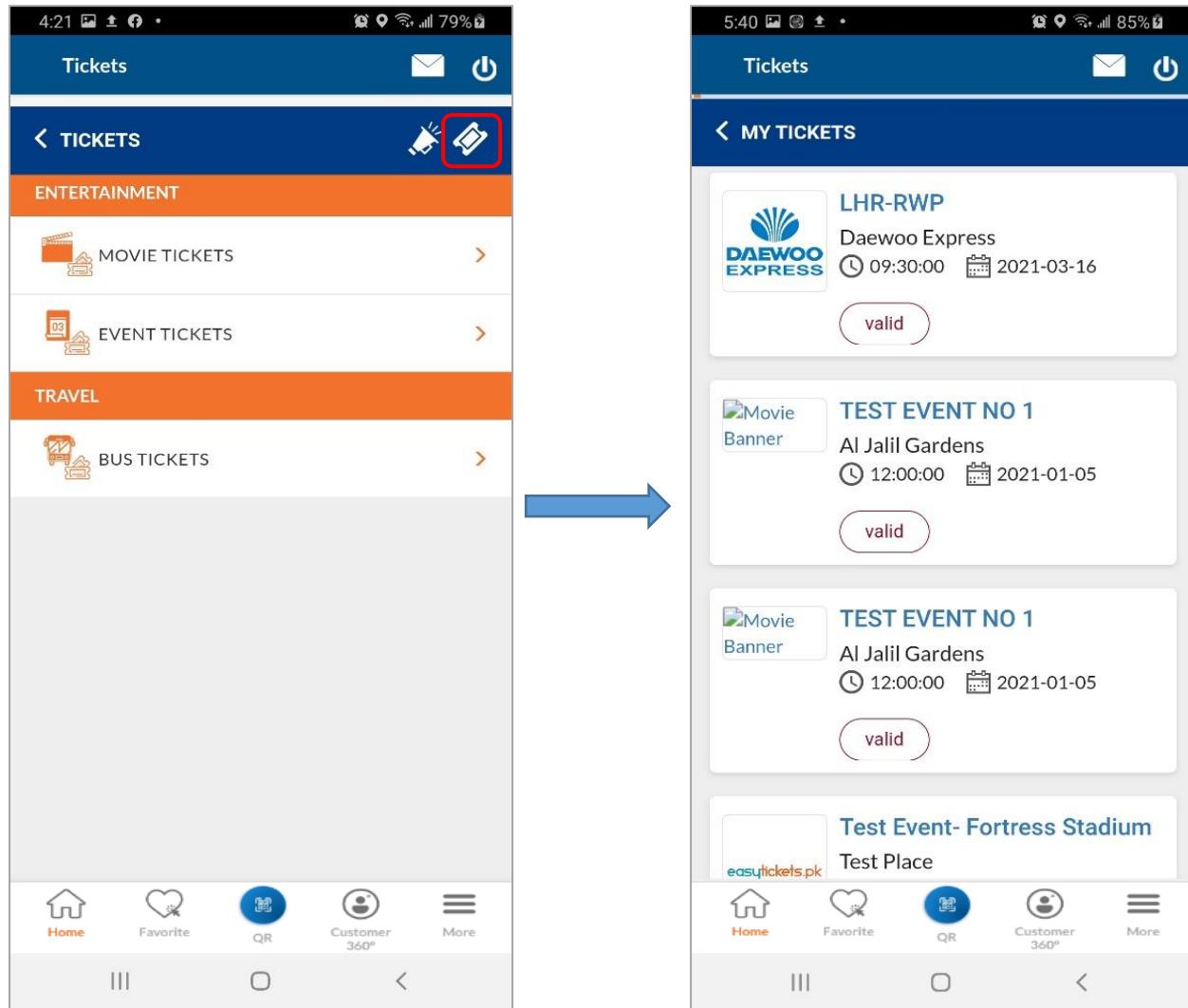
Step 8: User will receive One Time PIN (OTP) on his/her Mobile phone/Email address as per process. After authentication of OTP and successful transaction confirmation, ticket payment details will be popped up and shown to user.

After successful ticket purchase, User will get SMS alert for transaction and also an email will be received to User provided email address from Easy Tickets in which booking reference number along with other ticket details will be mentioned.



16.4. Ticket Purchase History view and Cancellation (Only Bus Tickets):

Purchased tickets could be viewed from “My Tickets” option available on main Ticket screen header.



18.5. Ticket Cancellation

Ticket once booked is non-refundable / non-Cancelable / non-schedulable for all partners except Bus services.

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.



17. QR Payments

myABL Digital Banking apps (Android & iOS) provide the facility of RAAST P2P, MasterCard and Golootlo QR Payments to its Users to enjoy the contactless payment on the go anywhere, any time. You can use your myABL app to pay at a store/merchant by simply scanning the MasterCard or Golootlo QR Code on the merchant location by following below simple steps.

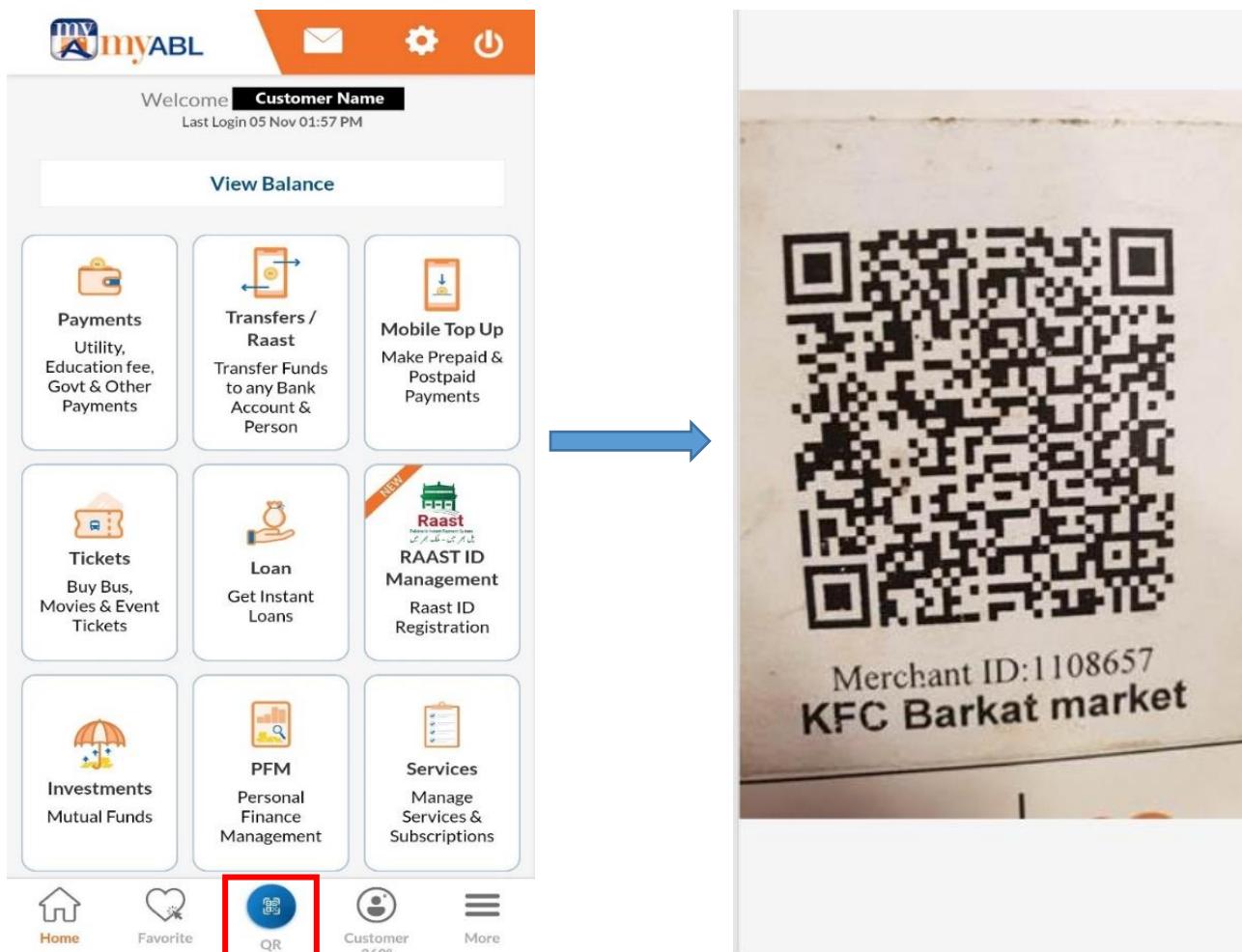
Step 1: User will login myABL mobile banking application. Tap “QR Scan” button at the bottom of the screen.

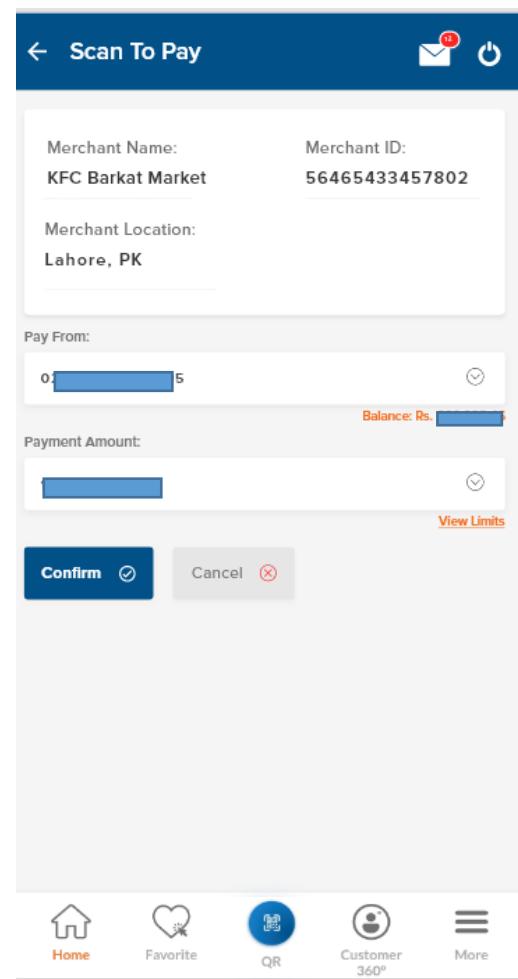
Step 2: Camera screen will be opened automatically. User will scan QR code to process the transaction.

Step 3: System will fetch the QR details and shows all the relevant information on screen related to Merchant i.e., Merchant Name, Merchant ID, and Merchant Location etc.

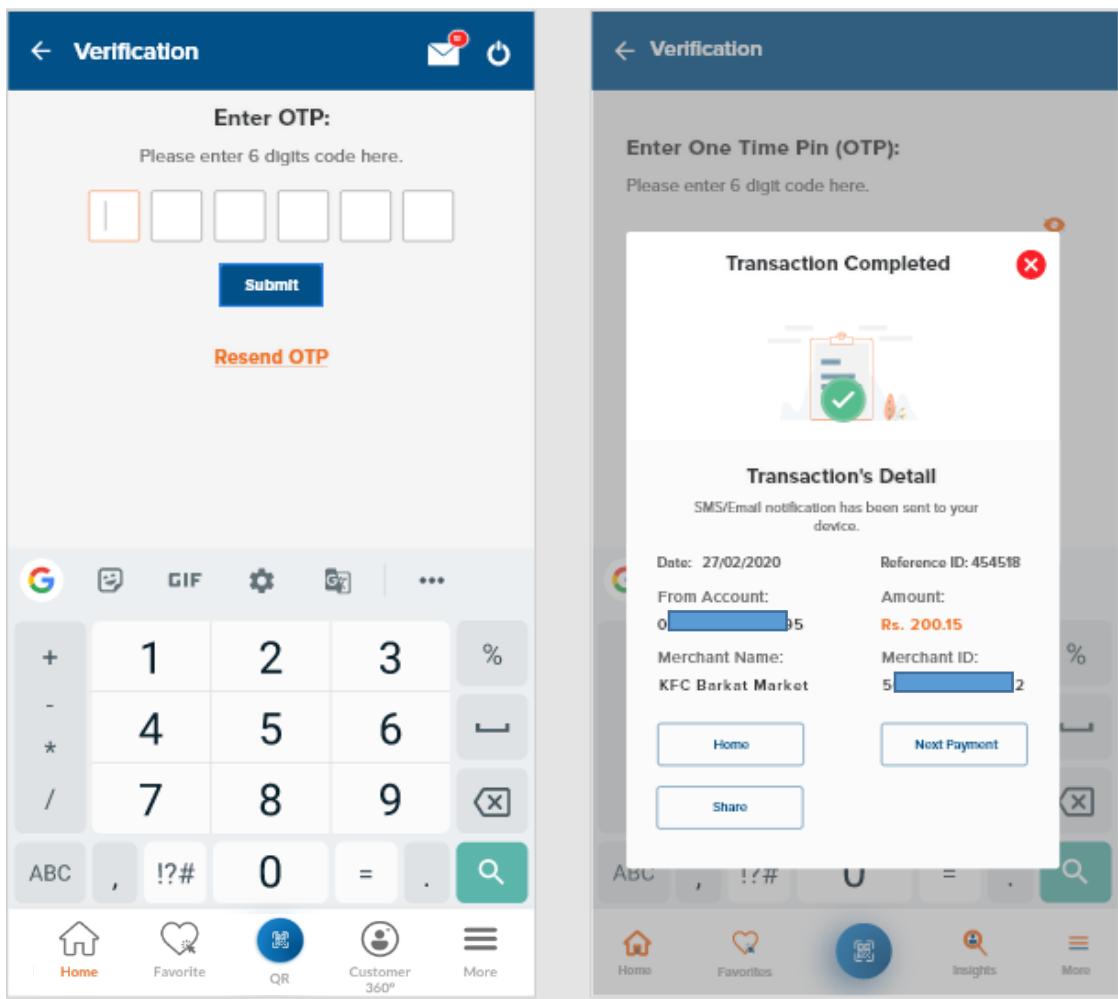
Note: Please carefully read the information before you proceed.

Step 4: User will select his ABL account from which he/she wishes to pay. On pressing “Proceed” button a transaction confirmation screen will be opened where all details of transaction will be mentioned for User’s review prior to execution of payment.





Step 5: After successful validation of OTP via User selected channel (SMS/Email), QR payment will be done successfully and screen will be displayed to the User to note the transaction details.



Upon successful payment, a confirmation Email & SMS will be delivered to the User on their registered mobile number & email address.

Note: QR payment transaction details can also be found from “Transaction History” option.



17.1. Golootlo

With Golootlo QR Discount offers, myABL app (Android & iOS) Users can explore thousands of discounts available at nearby merchants like restaurants, salons, retailers, grocery stores etc. and can also view all merchant information, location, menu, pictures etc.

Golootlo QR Discounts can be accessed from myABL Login Page -> Offers -> Golootlo Deals. This will lead you to Golootlo Discount offers page where details of all discount offer available at selected merchants can be seen

The image shows two screenshots of the myABL app. The left screenshot is the login screen, featuring fields for 'Username' and 'Password', an 'Sign In' button, and a 'Register Now' button. Below the login fields is a link 'Having Trouble Logging in?'. At the bottom are five circular icons: 'Offers' (gift icon), 'Open Account' (person icon), 'Roshan Digital Account' (banknote icon), and 'More' (three horizontal lines icon). The 'Golootlo' icon is highlighted with a red box. The right screenshot shows the 'Golootlo' deals page. At the top, there are buttons for 'Select City' (with a dropdown arrow), a search icon, and categories: 'Nearby Discounts' (blue), 'Food & Beverages' (pink), 'Leisure & Entertainment' (yellow), and 'Electron' (green). A yellow box states 'Get Nationwide Discounts at 12,500 Golootlo merchants through abl application'. Below this is a section titled 'Top Discounts' with a blue arrow pointing from the left screenshot. It lists two offers: 'CP FIVE STAR' (Save Up to 40%, 5.0 rating, 0.9 km away) and 'Papa John's' (Save Up to 40%, 4.9 rating, 1.9 km away). Each offer includes a small image of the food and a 'G scan' QR code.



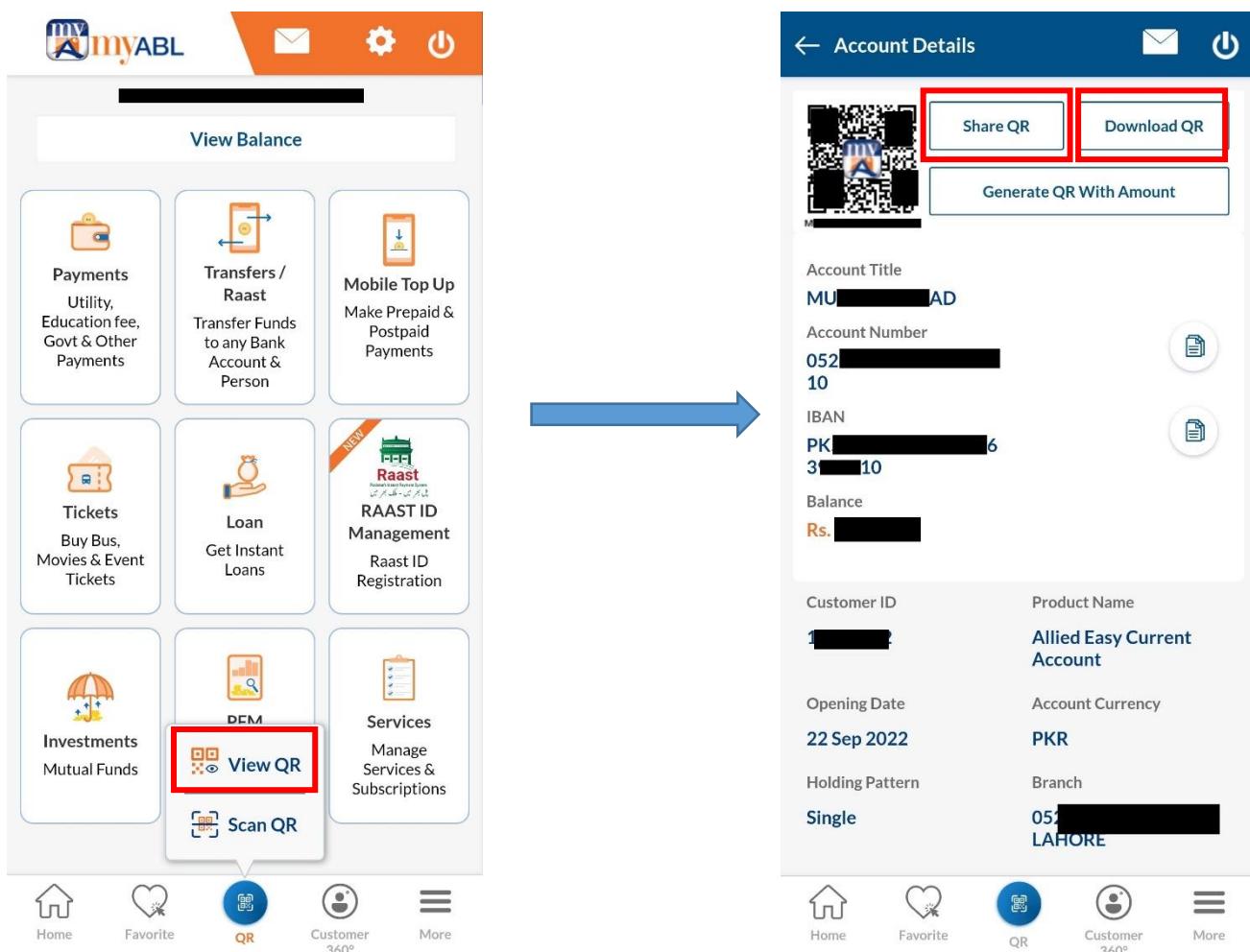
18. QR Funds Transfer

18.1. Account QR

User can generate QR which contains all the necessary information of a user i.e., account number, account title. Account QR is an image form of user's account number. Instead of sending long account numbers for transfer purposes User will just download the QR and send it to sender. The sender will simply scan the QR by uploading it from gallery and your account will be added to sender's list automatically.

Step 1: User will tap on QR Icon in the bottom of home page of myABL.

Step 2: Tap on "View QR" and user will be navigated to QR page where all necessary information is available. Here user can Share the QR with other persons and also download the QR.



Note: User can share the QR directly from myABL application or download it for future use or sharing purpose.



18.2. QR with Amount

User can generate a dynamic QR with different amounts. This QR is used for amount transfer purpose. If User wants to receive funds, instead of sending long account numbers and amount to be transferred separately, user generates a dynamic QR with amount, downloads it and send it to sender. The sender will simply scan the QR using myABL and all details will be automatically fetched. This will ease the funds transfer process.

Step 1: Tap on “Generate QR with Amount” on the QR page of myABL.

Step 2: User will be navigated to generate page. User will enter select the account, then enter amount to be transferred and user can also choose the QR expiry date.

Account Details

Share QR Download QR

Generate QR With Amount

Account Title: MU [REDACTED] AD

Account Number: 052 [REDACTED] 10

IBAN: PK [REDACTED] 6

Balance: Rs. [REDACTED]

Customer ID: 1 [REDACTED]

Product Name: Allied Easy Current Account

Opening Date: 22 Sep 2022

Account Currency: PKR

Holding Pattern: Single

Branch: 052 [REDACTED] LAHORE

Generate QR

Select Account: 0010

Balance: Rs. [REDACTED]

Enter Amount: PKR1,000.00

Amount in Words: One Thousand Rupees Only

Expiry Date: 11/19/22 23:59

Generate Cancel

Home Favorite QR Customer 360° More

Home Favorite QR Customer 360° More



Step 3: After entering the details, tap on “Generate”.

Step 4: QR will be generated. User can download or share the QR to sender.

← Generate QR ⏎ ⏴

Select Account:
05280010100463920010 ⏴

Balance: Rs. 4,864.57

Enter Amount:
PKR1,000.00

Amount in Words
One Thousand Rupees Only

Expiry Date
11/19/22 23:59 ⏴

Generate ⏴ Cancel ⏴

Home Favorite QR Customer 360° More

← Confirm Details ⏎ ⏴

QR Generated ⏴

MU - 0010 PKR 1000

You can share this QR to receive the desired amount.

Share QR **Download QR**

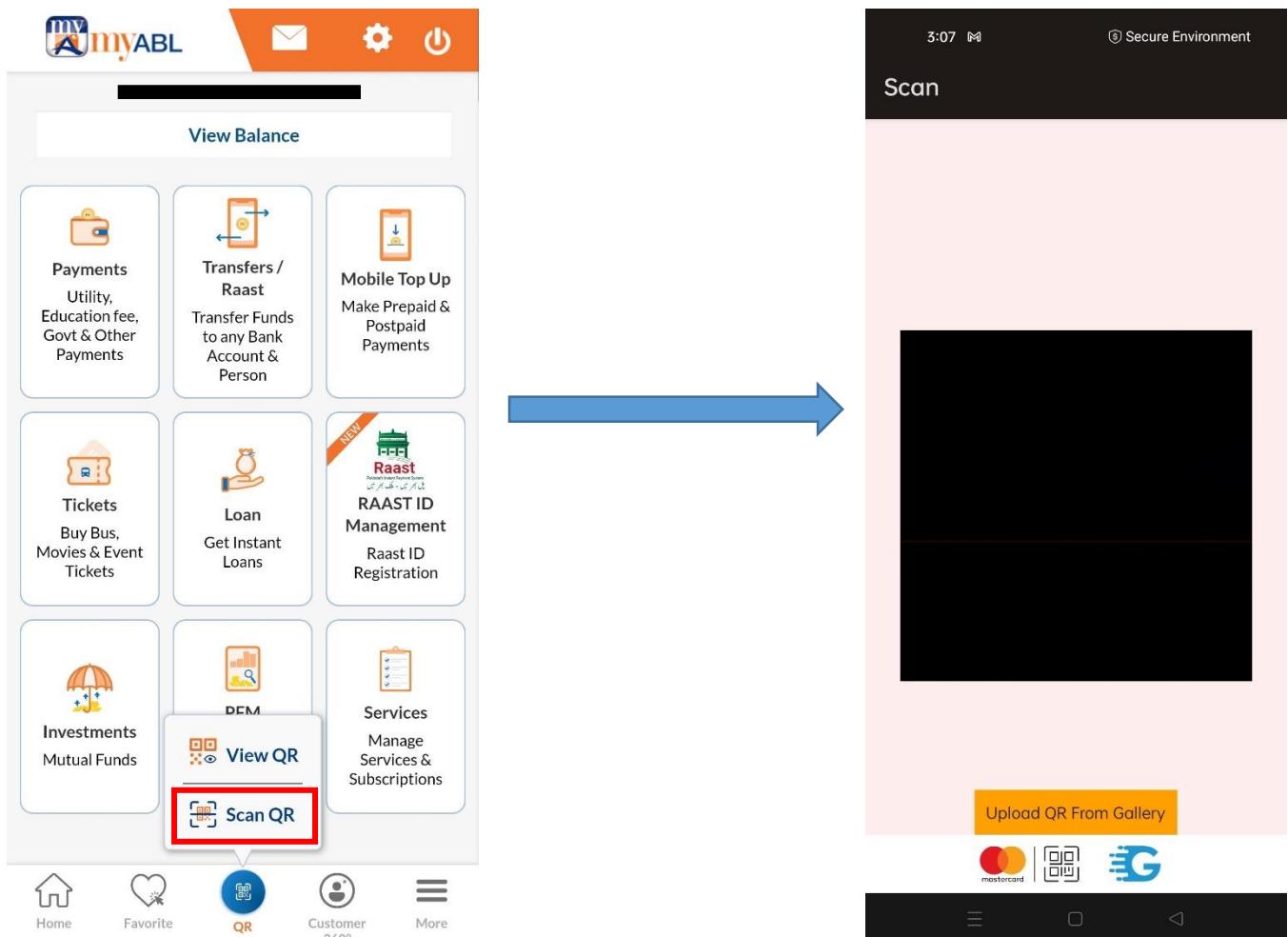
Home ⏴ ⏴ Customer 360° More



18.3. Sending funds using QR scanning

For sending funds User will follow the following steps:

Step 1: User will tap on “Scan QR” from the QR button in bottom of myABL home screen.

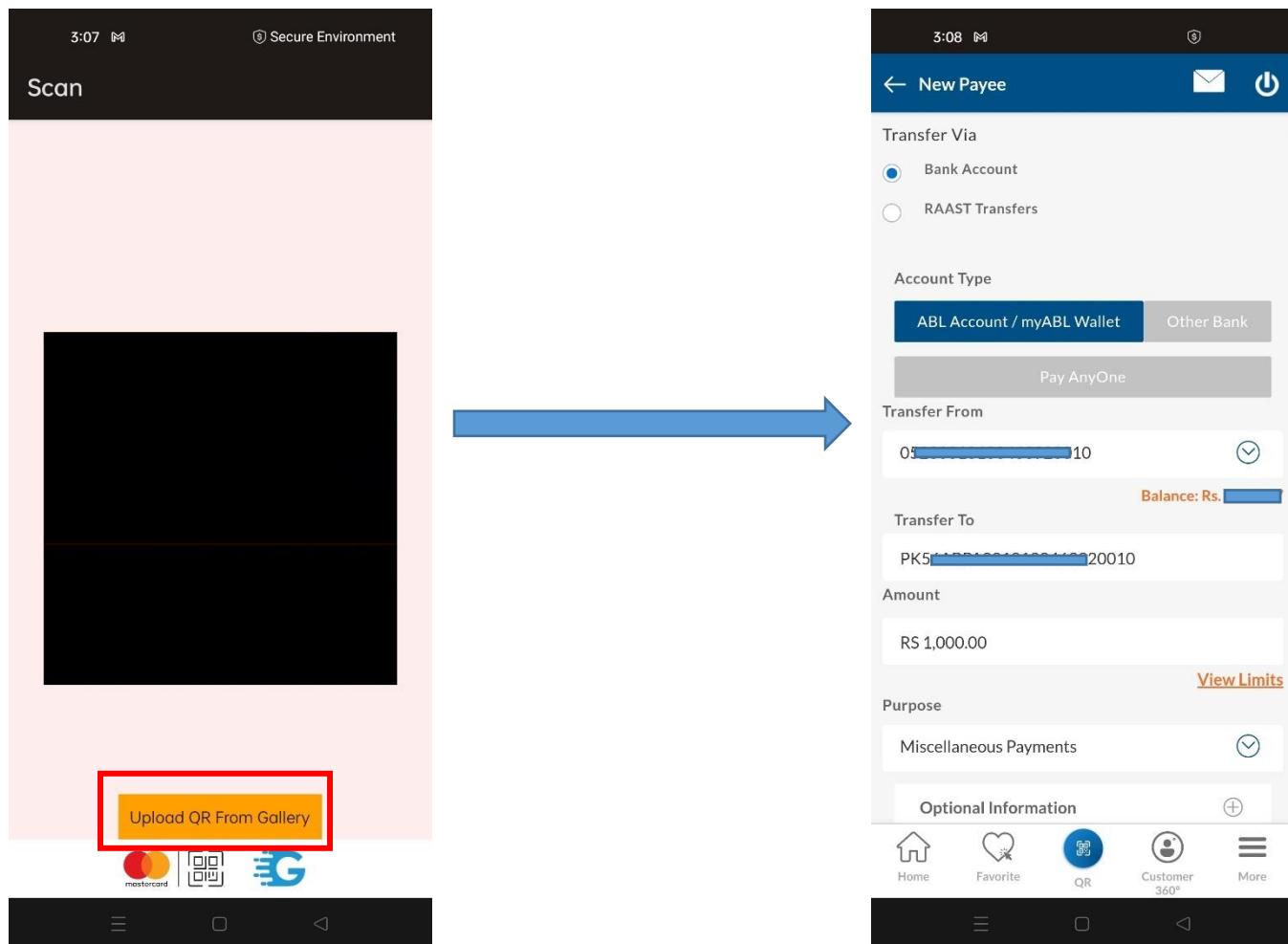




Step 2: If QR is available on another device then simply scan it using myABL QR scanner. If the beneficiary has sent you a QR then use “Upload from Gallery” option to scan the QR.

Step 3: Select the QR which you want to scan and then the details of QR will be automatically filled in the “Funds Transfer” fields.

Step 4: Check the details and select your transfer method and tap “Transfer”.



Note: Dynamic QR codes (having specific amount) will have a specific expiry date before which the QR is useable. After the expiry date the QR will be expired and cannot be scanned.



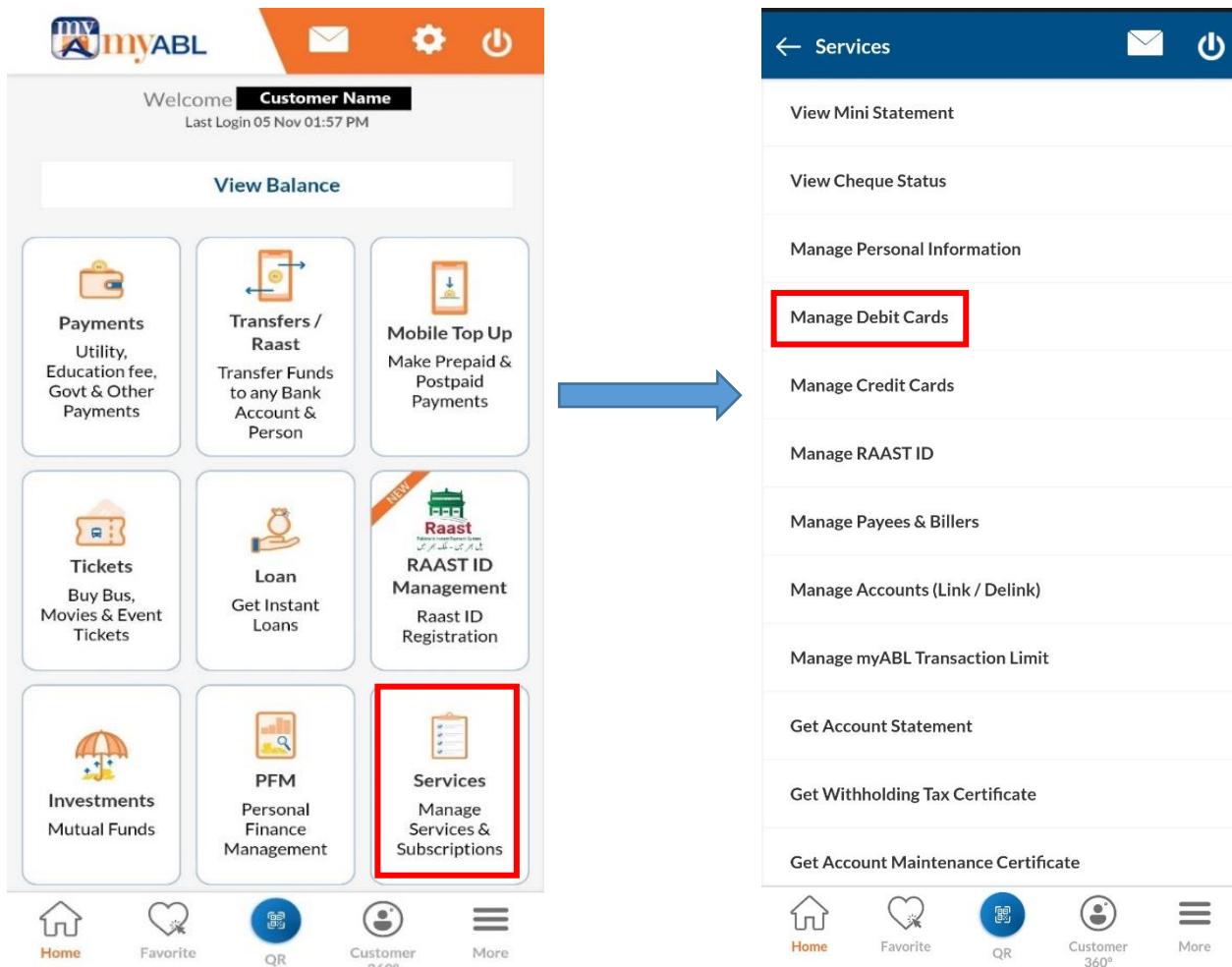
19. Debit Card Management

Users can manage their Debit Card(s) from the convenience of their home, office or on the go by using myABL digital banking platform. Following features are available in this regard:

1. Debit Card Status (Activated/Deactivated)
2. Debit Card Temporary Deactivation and Reactivation
3. Allow eCommerce Use
4. Allow International Use
5. Allow POS Use
6. Allow Mag Strip Based Int'l Use
7. Debit Card PIN change

19.1. Debit Card Activation:

Step 1: To activate new Debit card, you can navigate to the “Debit Cards” option from “Services” tab on Home screen.





Step 2: Screen will display graphical image of User linked Debit card as per card product type. The first toggle button will be used for Card activation (only newly issued card) which will automatically open ATM PIN input field under card image.

Step 3: A confirmation screen will display card related information and a disclaimer (at bottom) that card is under User's possession.

To complete the verification process, OTP will be validated. Successful Debit card activation message will be displayed

The image consists of two screenshots of a mobile banking application. The left screenshot shows the 'Debit Cards' screen. At the top, there is a graphical image of a Visa Platinum Debit card with the 'AlliedBank' logo. Below the card, there is a section titled 'Deactivated/Activated' with a sub-section 'Card Status:' which has a red border around its toggle switch. Below this are other toggle switches for 'eCommerce Use', 'International Use', 'Mag stripe Based Int'l Use', 'ATM Use', and 'POS Use'. At the bottom of this screen, there are date fields 'From Date(PKT): 27 Oct 2022 12:00 AM' and 'To Date(PKT): 27 Oct 2024 12:00 AM', and a 'Change PIN' button. The bottom navigation bar includes icons for Home, Favorite, QR, Customer 360°, and More. The right screenshot shows a confirmation screen titled 'Debit Cards'. It displays a message: 'You initiated a request for ATM/Debit Card Activation. Please review details before you confirm.' Below this are fields for 'Card Number' and 'Card Holder Name', both with blue placeholder bars. To the right of these fields is a 'Product Description' field with the text 'DEBIT CARDS'. At the bottom, there is a pink disclaimer box with the text: 'Please ensure that the physical Note: ATM/Debit Card in your procession.' Below this are 'Confirm' and 'Cancel' buttons, with the 'Confirm' button having a red border. The bottom navigation bar is identical to the left screenshot.

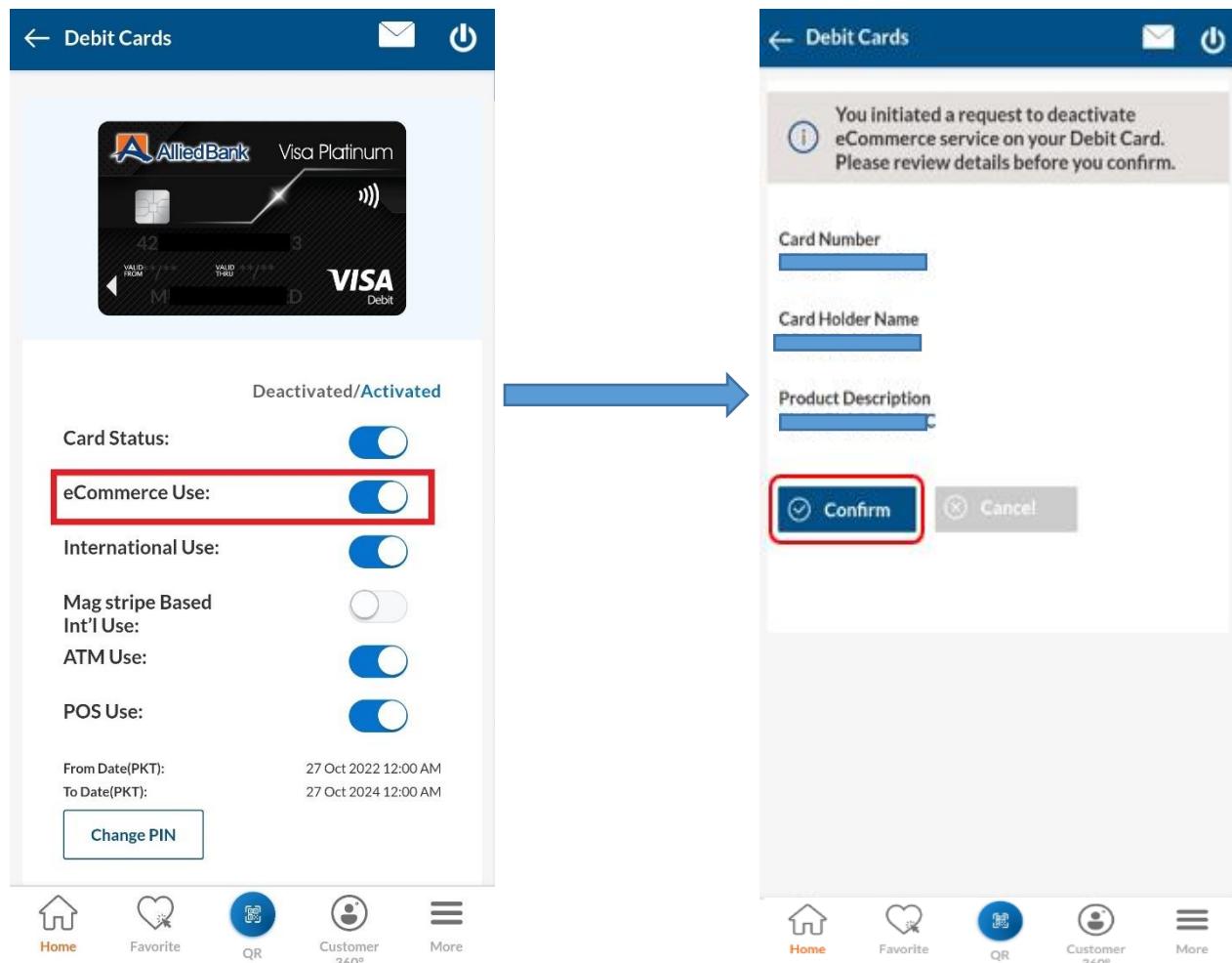


19.2. Allow eCommerce Use

You can use this feature to allow/disallow eCommerce transactions on your ABL Debit Card as per your need. This gives you more control on the use of your ABL Debit Card for eCommerce transactions.

It is currently allowed for all the Users. To block it, press toggle button in front of Allow eCommerce use option. Following confirmation screen will be shown.

OTP verification will take place after which successful activation/deactivation message will be shown.





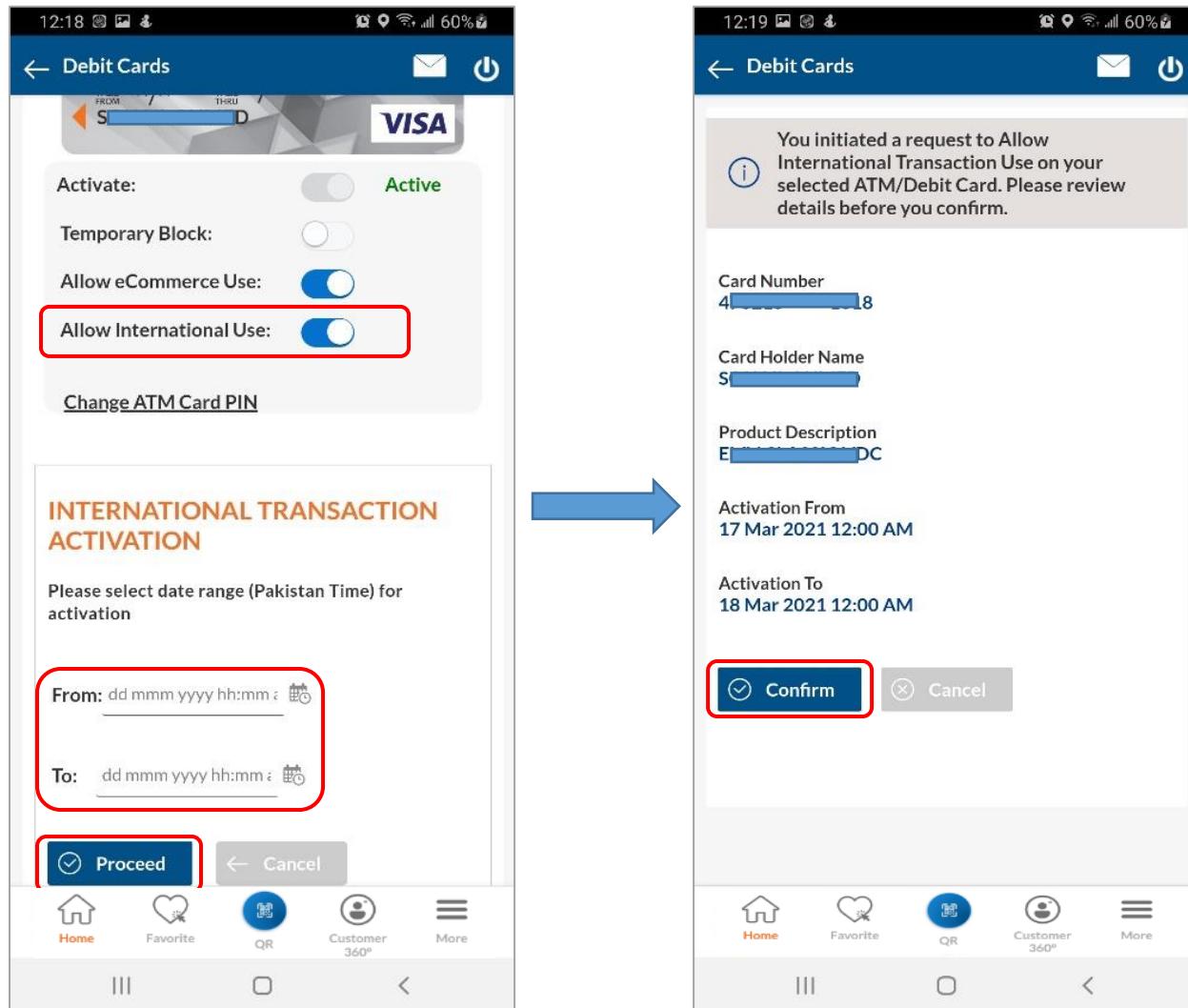
19.3. Allow International Use

This feature provides you the freedom to activate and deactivate international transaction usage on your selected debit card. Please note that this facility is not available for Non-Resident Pakistani (NRP) Users.

Press toggle button in front of Allow International user option as below:

Select "From" and "To" date and time to allow the international use depending upon your need. It will show confirm screen.

After OTP verification, successful activation message will be shown.



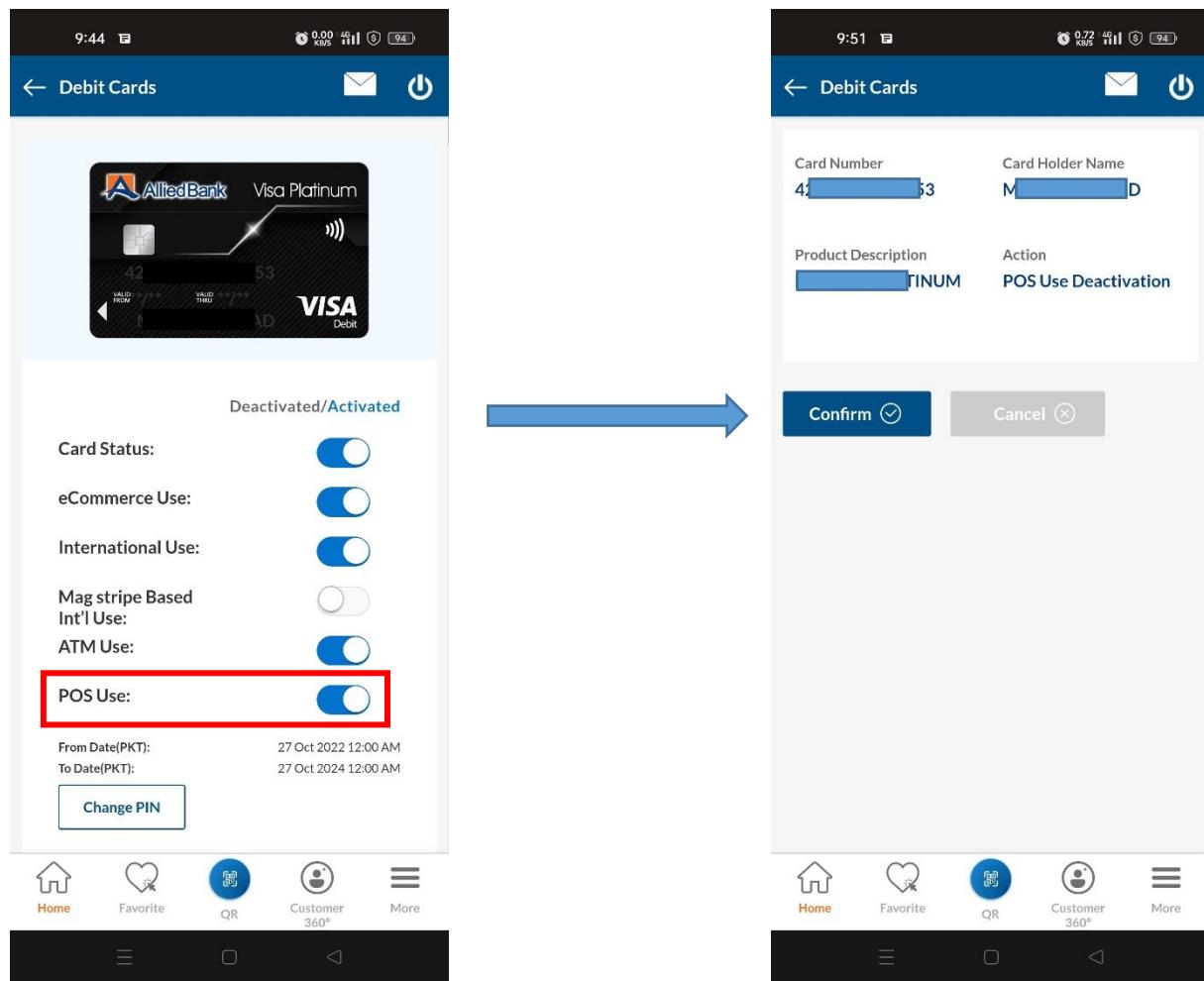


21.4. Allow POS use

This feature allows you to activate or deactivate POS (Point of Sale) machines usage on your selected debit card. This gives you more control on the use of your ABL Debit Card for POS transactions.

Press toggle button in front of Allow POS user option for change the option as shown below:

After OTP verification upon confirming, successful activation message will be shown.



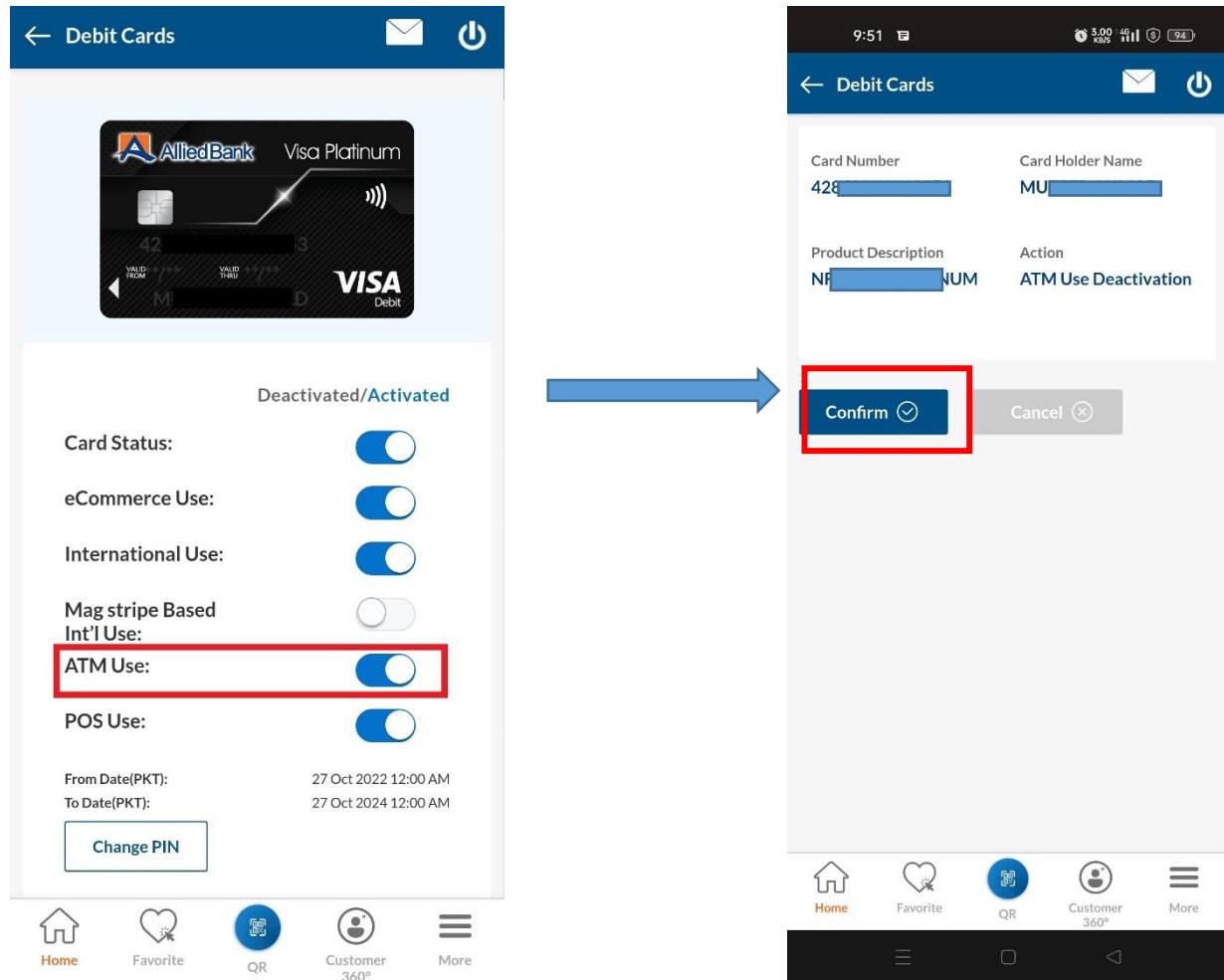


21.5. Allow ATM use

This feature allows you to activate or deactivate ATM machines usage on your selected debit card. This stretches your additional command on the use of your ABL Debit Card for ATM dealings.

Press toggle button in front of Allow ATM user option for change the option as shown below:

After OTP verification upon confirming, successful activation message will be shown.



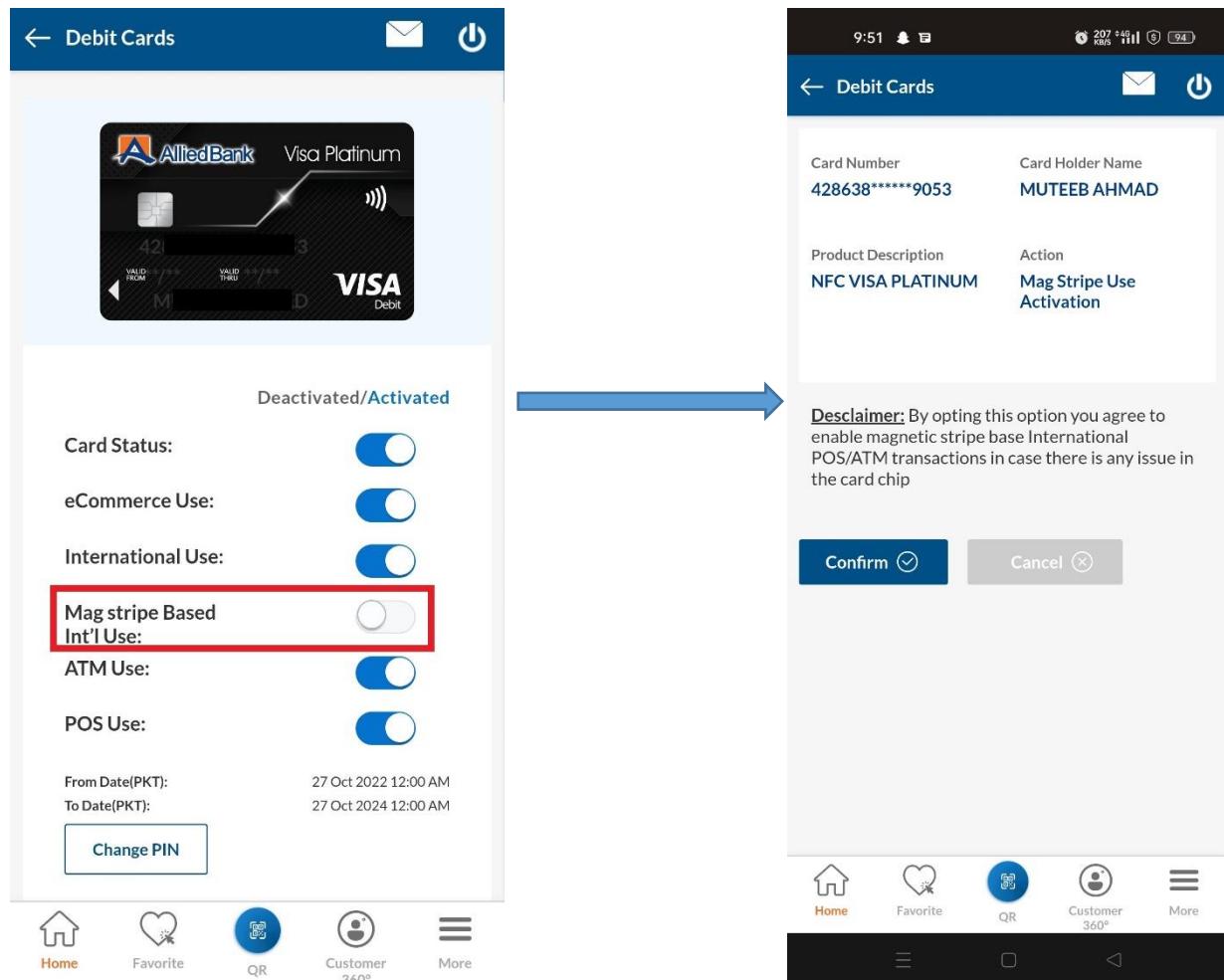


21.6. Allow Mag Strip Based Int'l use

This feature allows you to activate or deactivate Mag Strip POS machines usage on your selected debit card. If you want to use your card on a non-chip-based mag strip POS machine then you can enable this option for more convenience.

Press toggle button in front of Allow Mag Strip Based Int'l use option for change the option as shown below:

After OTP verification upon confirming, successful activation message will be shown.



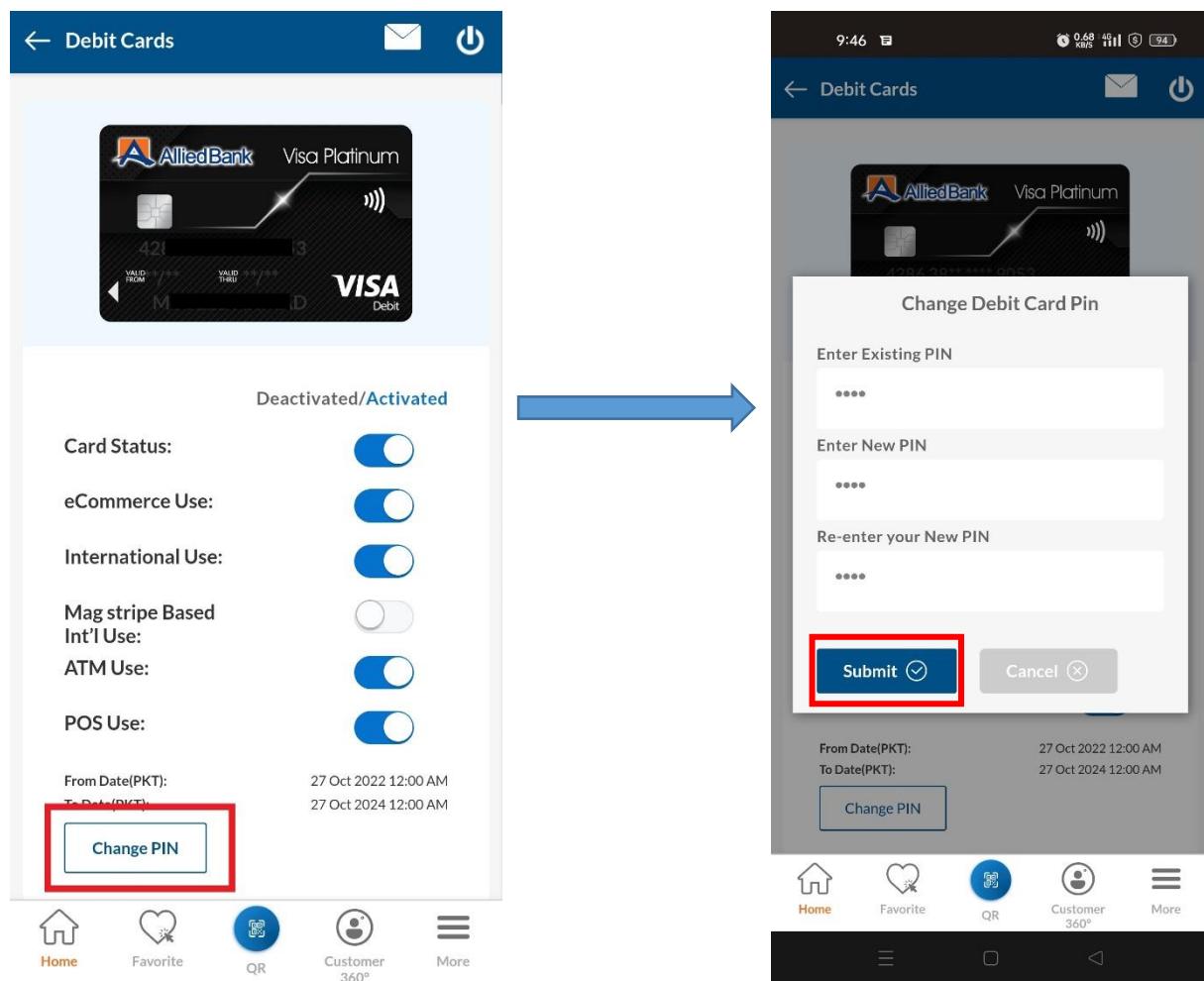


21.7. Change ATM/Debit Card PIN

You can also change the Debit Card PIN anytime using myABL by selecting “Change ATM Card PIN” option in Debit Cards section.

Simply enter the old and new PIN and press “Submit” button to go ahead

After OTP verification, successful PIN change message will be shown.





22. Manage Personal Information

This feature lets you perform certain addition and updating of personal information on bank's record that were previously required to be done by visiting any Allied Bank branch. Now, my ABL Users can perform these activities without visiting any branch. Users can utilize the following services directly from myABL.

1. Addition of New Mailing Address
2. Updating of Existing Mailing Address
3. Marking of Preferred Mailing Address

22.1. Addition of New Mailing Address

Through this option, a new address can be added if it is not available in bank records. Follow below steps:

Step 1: To change address user will go to "Setting" then "Manage Personal Information" section from More menu.

Step 2: Tap "Add Address" and fill in the relevant details and proceed.

The image consists of two screenshots of the myABL mobile application interface. The left screenshot shows the 'More' menu with various options like Services, Personal Finance Management, Marketplace, Loans, and Settings. The 'Settings' and 'Manage Personal Information' options are highlighted with red boxes. The right screenshot shows the 'Manage Personal Information' screen. It displays account details (Email: myABL.com, Phone Number: 012345), a section for 'My Mailing Addresses' with an 'Add New Address' button highlighted with a red box, and three address entries: 'Present Residential Address' (radio button marked), 'Office Address' (radio button unmarked), and 'Other Address' (radio button unmarked). The bottom navigation bar includes Home, Favorite, QR, Customer 360°, and More.



Step 3: You will be shown a screen to confirm your address

Step 3: After OTP verification, your change request will be submitted.

Step 1: Add Address (Left Screen)

Phone No. *

Email Address *

* Note: Mobile No. and Email address provided will not be used for myABL Transaction alerts and OTP

Undertaking اردو

I hereby acknowledge that the provided address details are accurate and represent a real place which is physically accessible by bank's representative or any postal service. I also understand that providing incorrect or incomplete address information to the bank may result in loss of communication from the bank including non-delivery of account statement and bank shall not be responsible for it in any circumstances and will consider the same as delivered.

Submit **Back**

Step 2: Add Address (Right Screen)

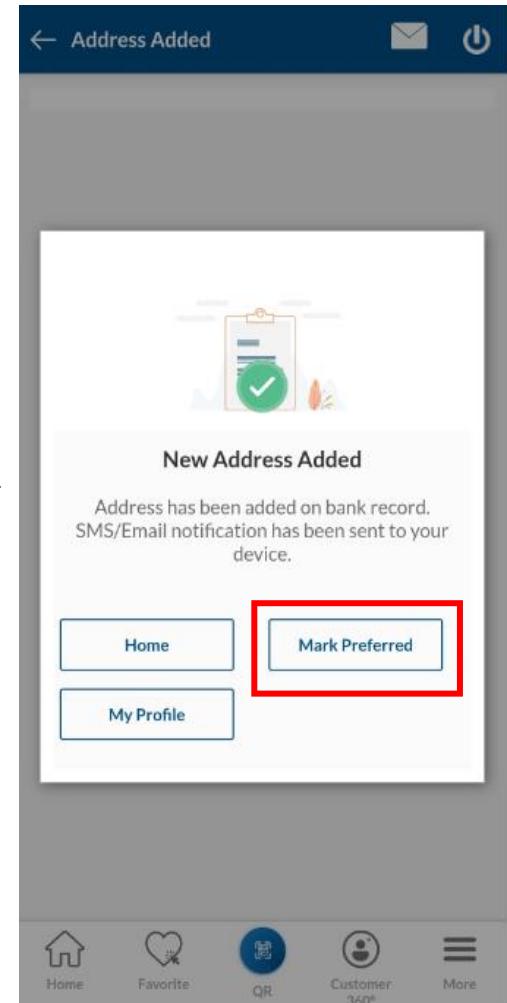
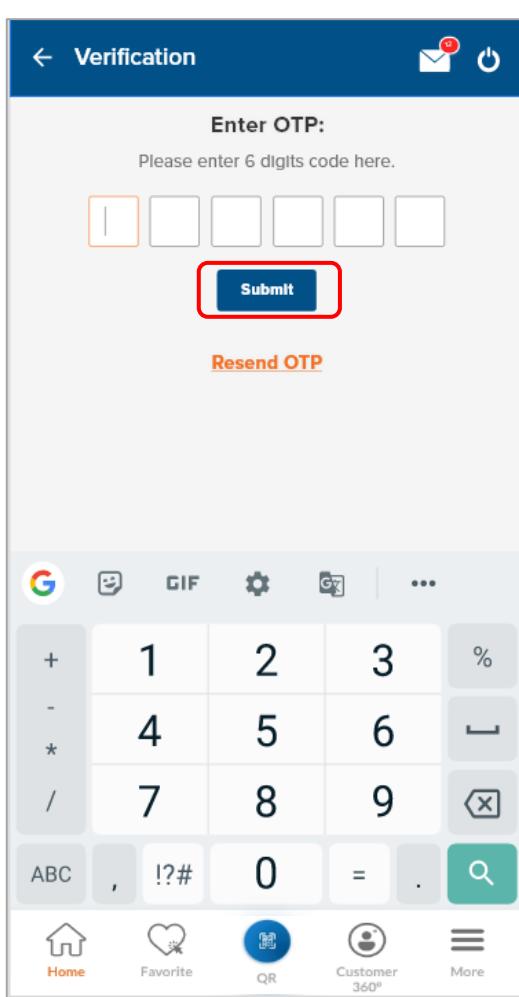
Address Type **Business Address** Address Location **Local**
House & Street No. Including Locality/Village Nearest Land Mark
Town/Tehsil City/District
Province/Administrative Region Country
Postal/Zip code Phone No.
Email Mobile No.
Continue **Back**

Bottom Navigation Bar (Both Screens)

Home Favorite QR Customer 360° More



Step 4: Once your address is successfully added, the following confirmation screen will be shown to you.



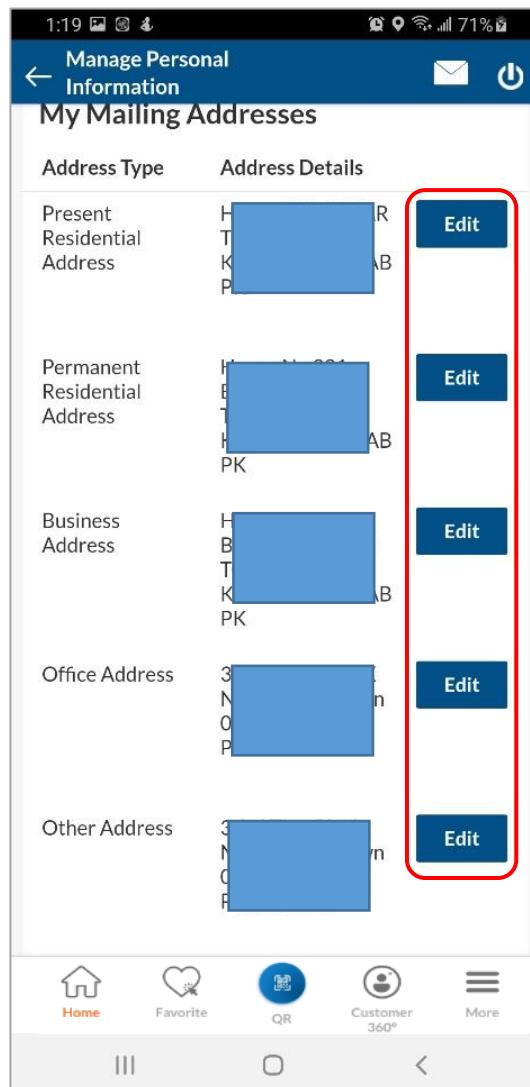
Note: You can also “Mark Preferred” the newly added address



22.2. Edit/Update of Mailing Address:

Step 1: Any address available with the bank records can be edited now. Simply go to Preference> Manage Personal Information" section in hamburger menu where all your address information will be displayed.

Step 2: Press "Edit" button given against each address, to update that specific address information. You will come to this screen. Update all the required details, accept Terms & Conditions and press the "Update Address" button.

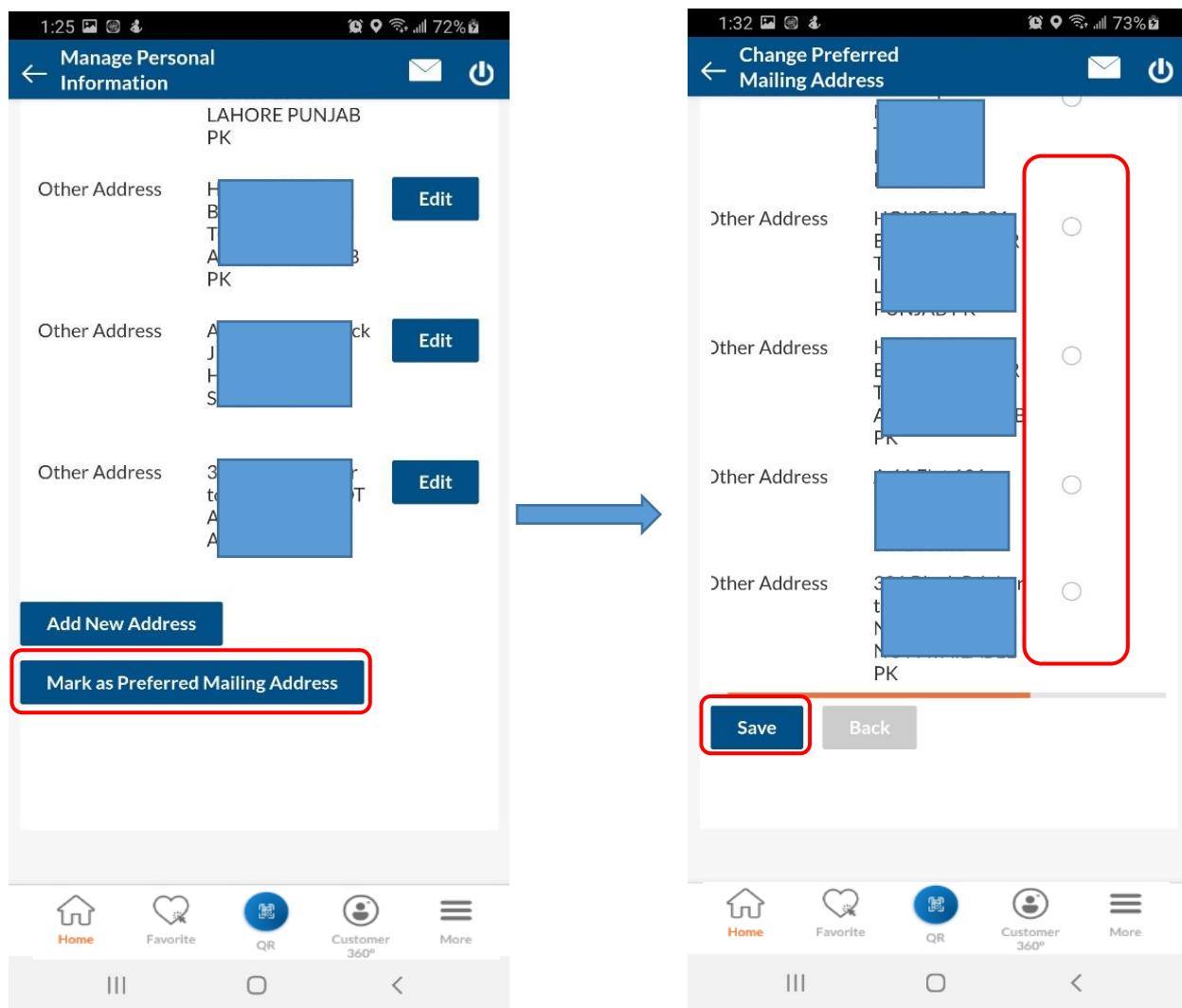




22.3. Change Preferred Mailing Address:

Step 1: If there are many addresses already added by the User, you can mark one as preferred address or change the already marked Correspondence Address by going into “Settings > Manage Personal Information” section in hamburger menu.

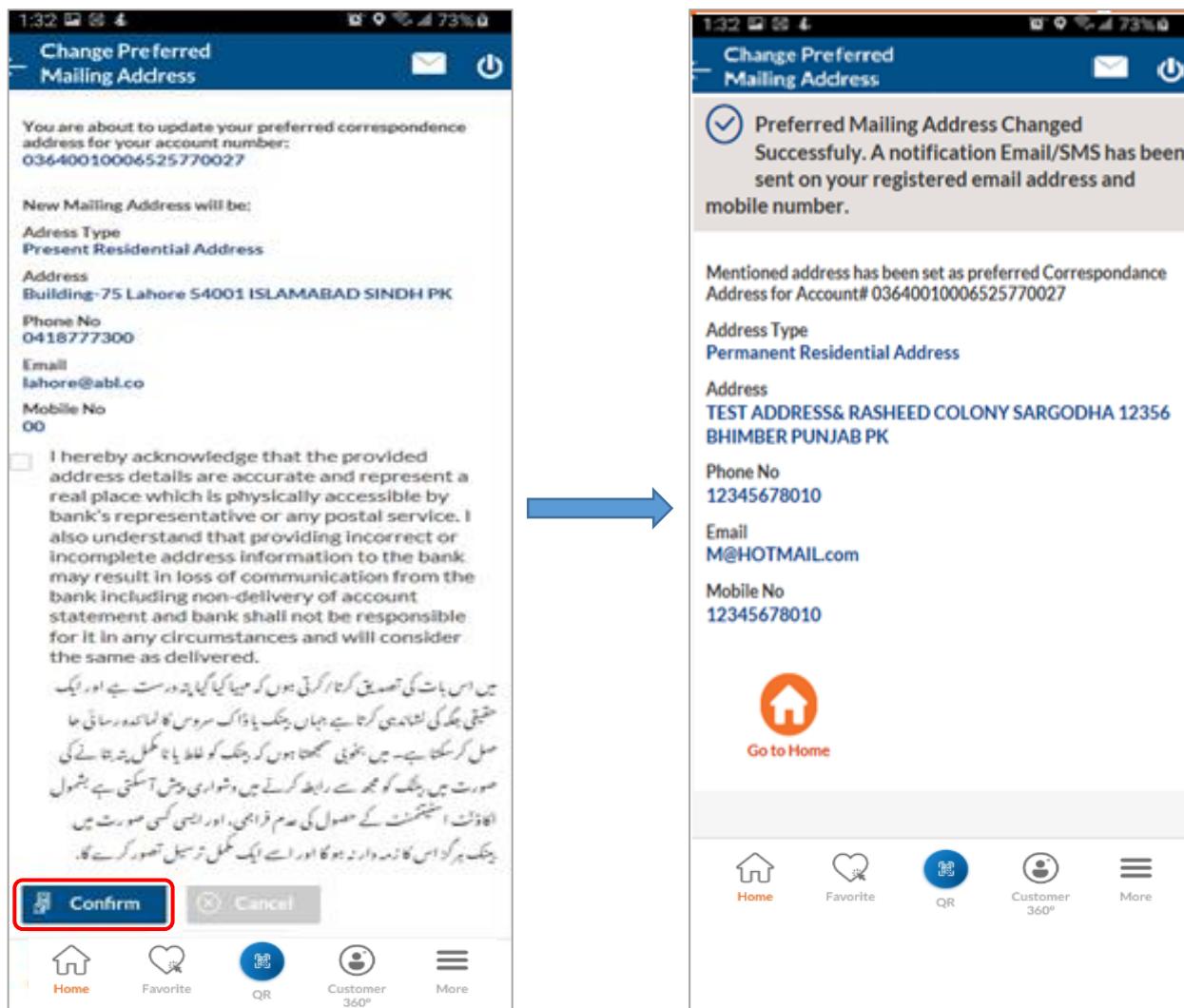
Step 2: On the page, select “Mark as Preferred Mailing Address” option at the bottom of the. You can choose any of your account and mark any of your defined address as your preferred address and press save button.





Step 4: A confirmation screen will be displayed. User will have to accept Terms & Conditions and press confirm button.

Step 5: After OTP verification, your change request will be submitted. Once your request is processed, confirmation screen will be shown to you.





23. Voice assisted banking via Siri (iOS only)

iOS users can now use Siri (Applicable on iOS only) to transfer money to your desired Payee. You can also get your Allied Bank account & credit card balance. The balance and payment instruction is authenticated with use of touch ID and Face ID as authentication method.

Pre-Requisites:

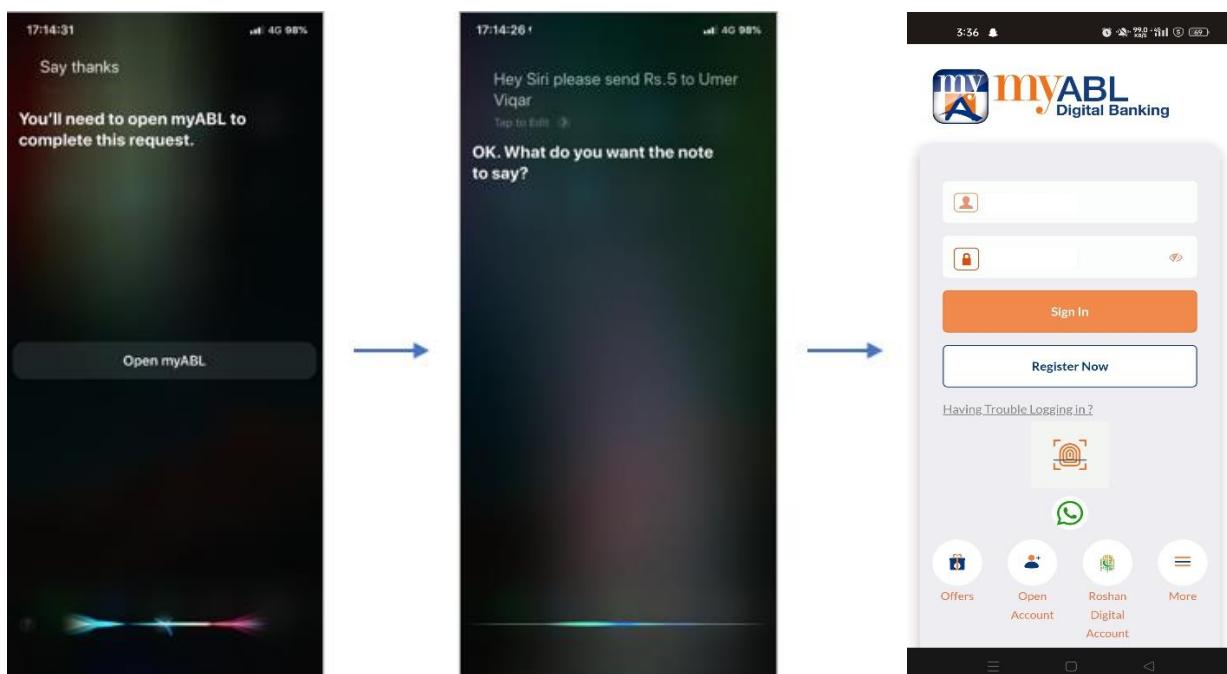
- Provide Siri with the permission to access bank application
- You must have a valid account with Allied bank and myABL installed and enabled on your phone
- You need to enable biometric/Face id login on myABL iOS app before using Siri feature
- You should close myABL app if its running in the background of your phone while using Siri Feature
- User needs to have a device with a minimum version of iOS 10

Transfer Funds

Voice assisted payments can be made to existing payees defined by you in myABL across different payee categories and the voice command match is based on the payee's name defined by the User in myABL.

1. Launch Siri by holding the **home** or **side** button or by calling out 'Hey Siri' depending on the settings enabled on your iPhone
2. Ask Siri using voice command to send the payment request by specifying the details i.e., payee name, amount and remarks if any e.g., Hey Siri, pay Ahmed Rupees 200 for coffee
3. Upon successful voice command authentication, Siri will open myABL mobile app
4. User will login myABL mobile app through biometric verification where a confirmation screen of the payment will be shown to User
5. Upon confirmation of the payment details, User will enter OTP to complete the funds transfer transaction

Note: Payment will be made to already defined beneficiaries only. Siri cannot be used to pay multiple people at the same time



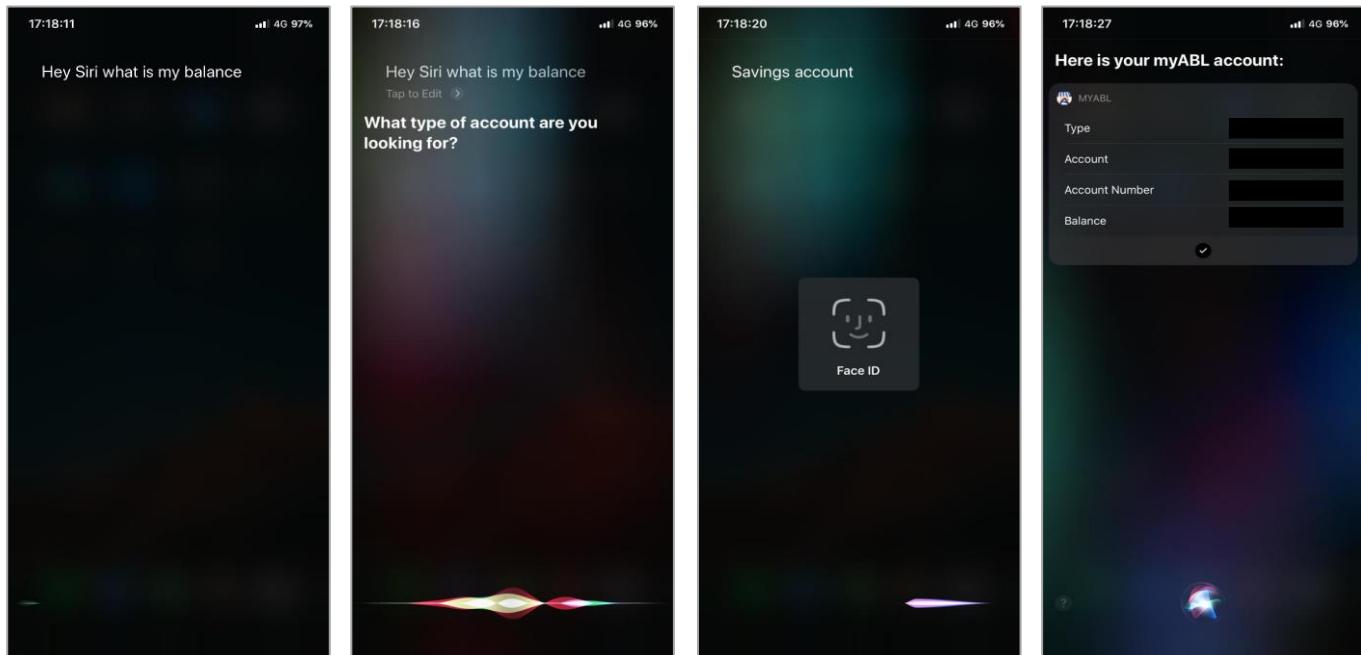


Account Balance and Credit Card Balance Inquiry

It is a voice-based balance inquiry for an account using Siri without having the need to access myABL.

1. Launch Siri by holding the home or side button or by calling out 'Hey Siri' depending on the settings enabled on your iPhone
2. Ask Siri for account balance by specifying the details i.e., account type e.g., Hey Siri, what is my account balance in Savings account or Credit card Balance.
3. User will be asked to authenticate using Touch ID/Face ID
4. System will display the account balance(s) for all the accounts of the enquired account type

Note: Siri cannot be used to fetch account balance of multiple accounts in one go



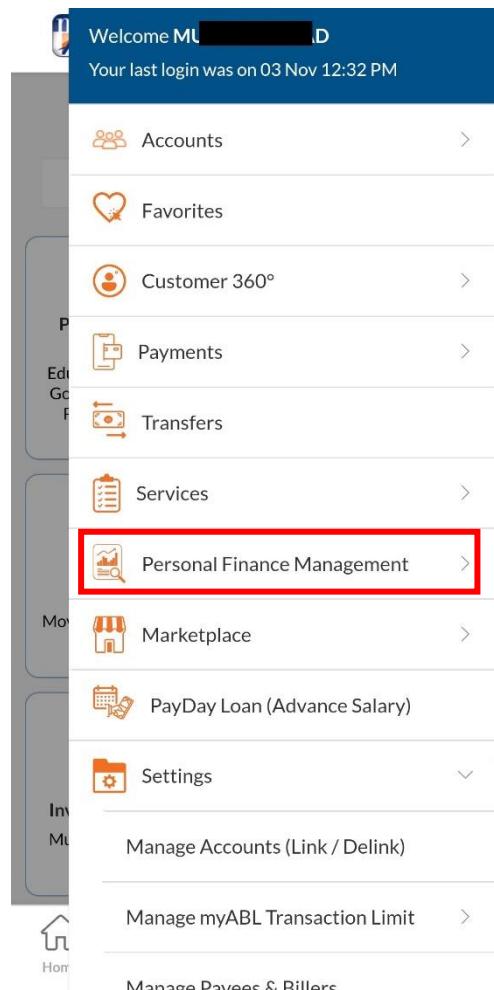


24. myABL PFM

MyABL PFM (Personal Finance Management) is a powerful Spend Analysis tool that helps you to better plan and manage your expenses by having insight on the pattern of expenditures. You can make smarter financial decisions by tracking your expenses over time against your specified budget.

From “More” navigate to PFM, this will provide an insightful view into your spending habits. PFM section has the following options which can be accessed through myABL’s hamburger menu

- My Spending Trends
- My Spendings
- My Budgets

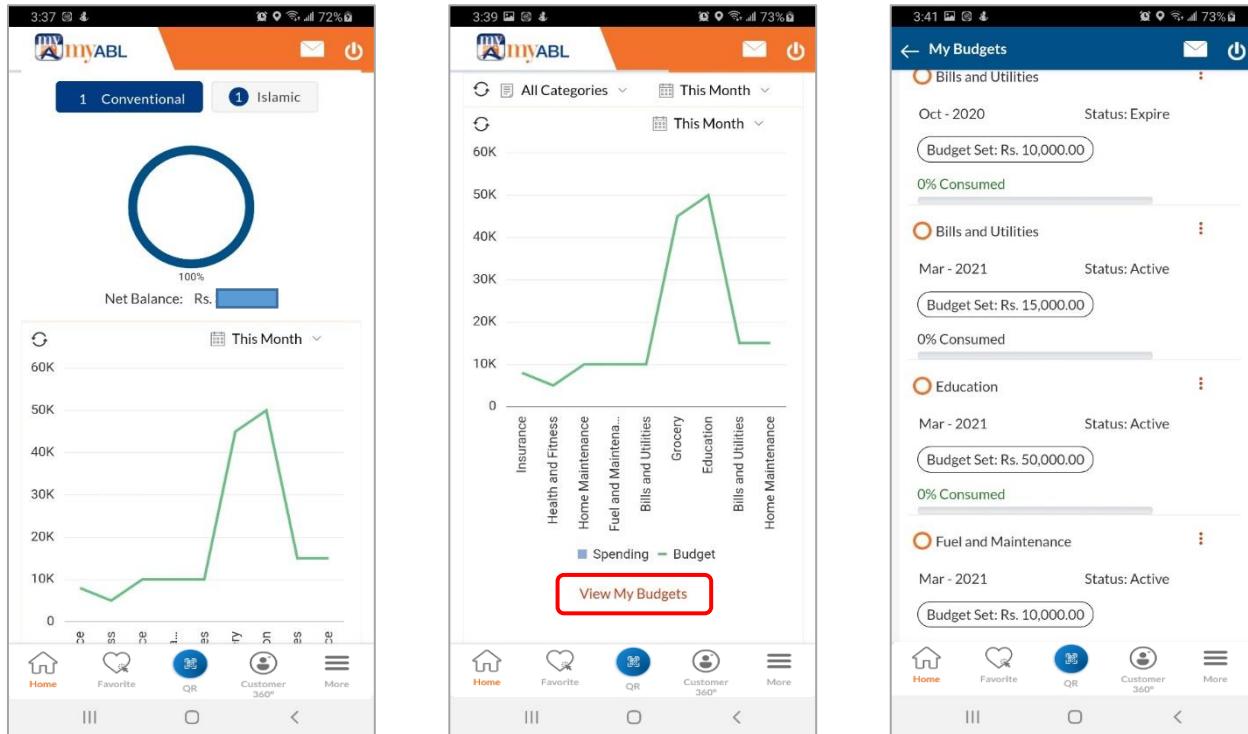




24.1. My Spending Trends:

My Spending Trends Dashboard is divided into different sections, which displays summary graph, User Account balance summary, My Spending and comparison between Budgets vs Spends

Tapping on “view My Budget will take the User to its spending details.





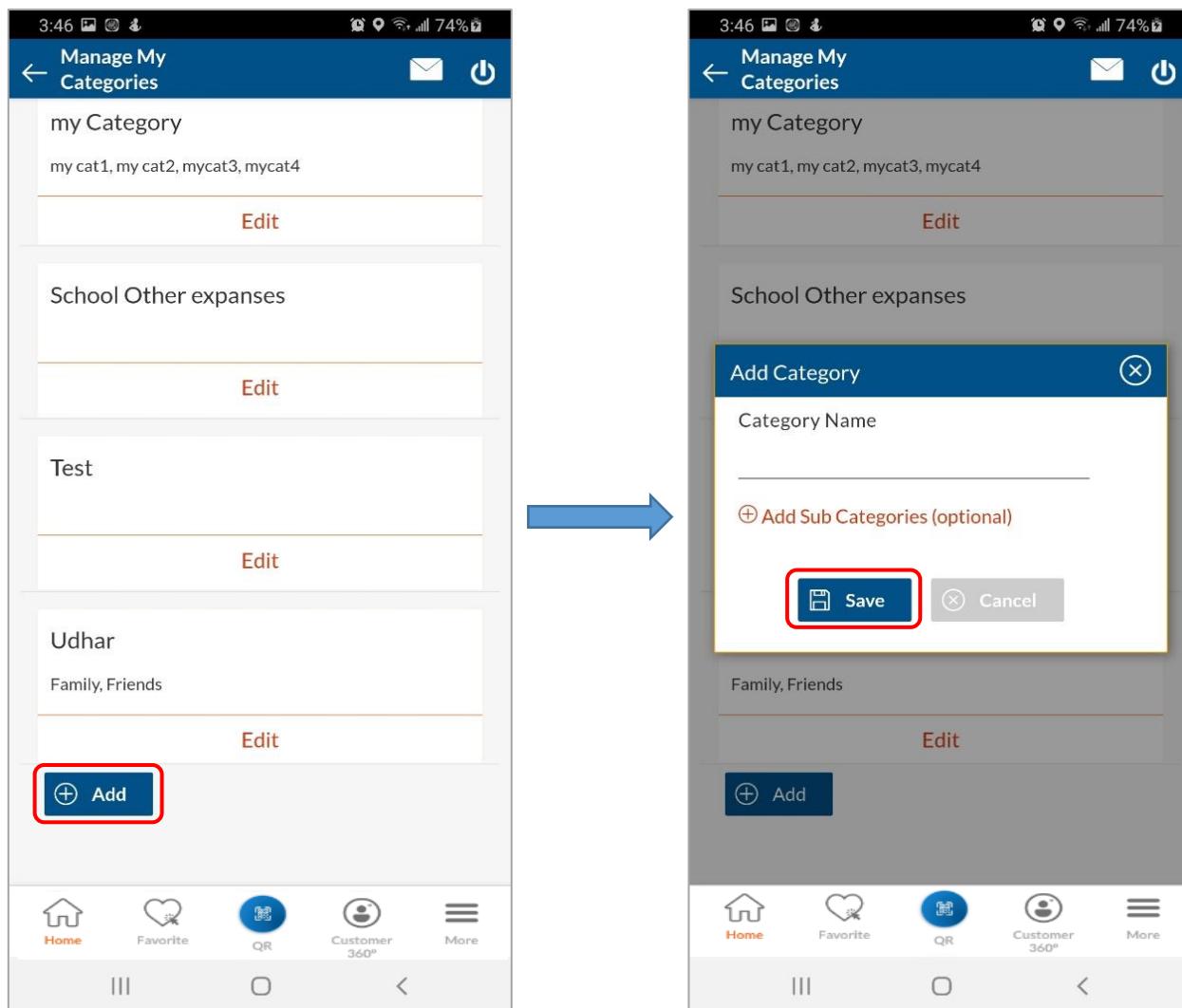
24.1.1. Manage My Categories:

In this section Users can add new expense categories or edit these categories.

Add Category

Users can set up their own categories to define their expenses as desired. For this User will have to select “Add” option in the “Manage My Categories section.

After that User can name their category and sub categories (optional) and select “Save” to complete the process

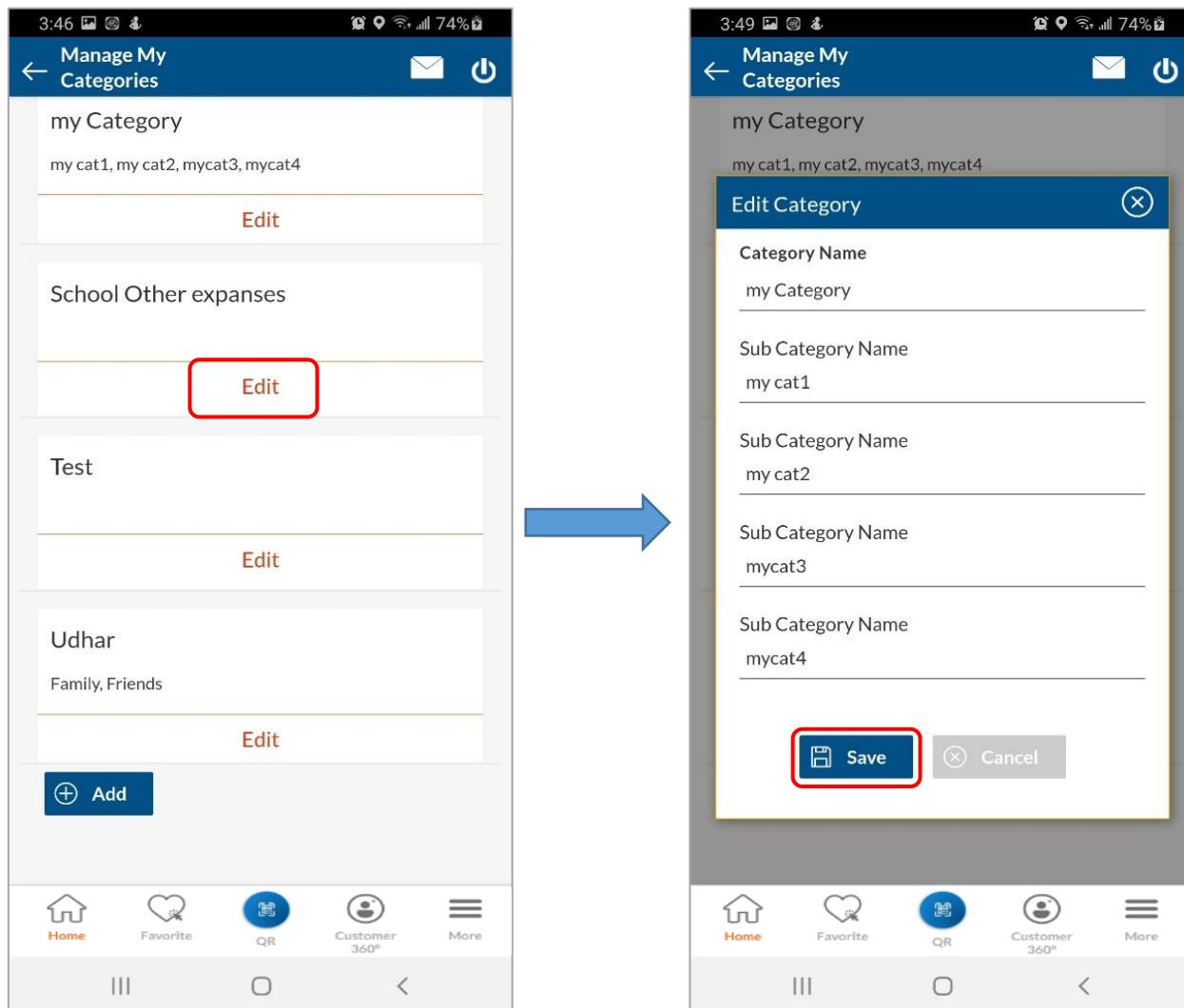




Edit Category:

By tapping the "Edit" option you can also edit already defined category and its sub-category

Once done, tap on "Save" to save your changes





24.1.2. View Transactions:

Under View Transactions, you will see all the expenses made from current month to last 1 year. By default, all the transactions would be shown as “Uncategorized”.

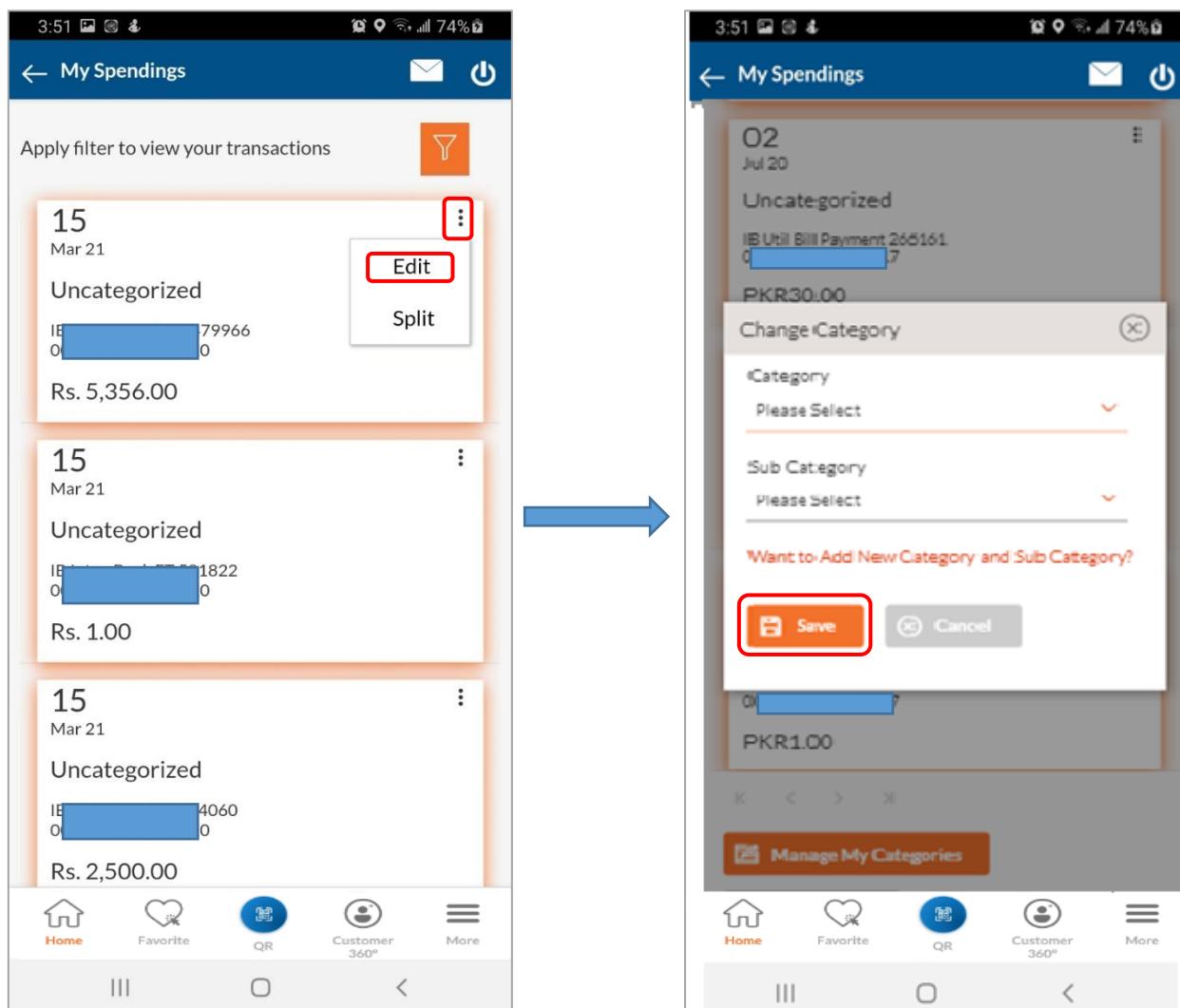
Two actions could be performed in View Transactions area.

1. Assign/Change Transaction Category
2. Split Transactions

Assign/Change Transaction Category

User can assign/change categories to the transactions by tapping Action button given in front of each transaction.

Select a Category and Sub Category for the transaction and save changes by tapping on “Save”

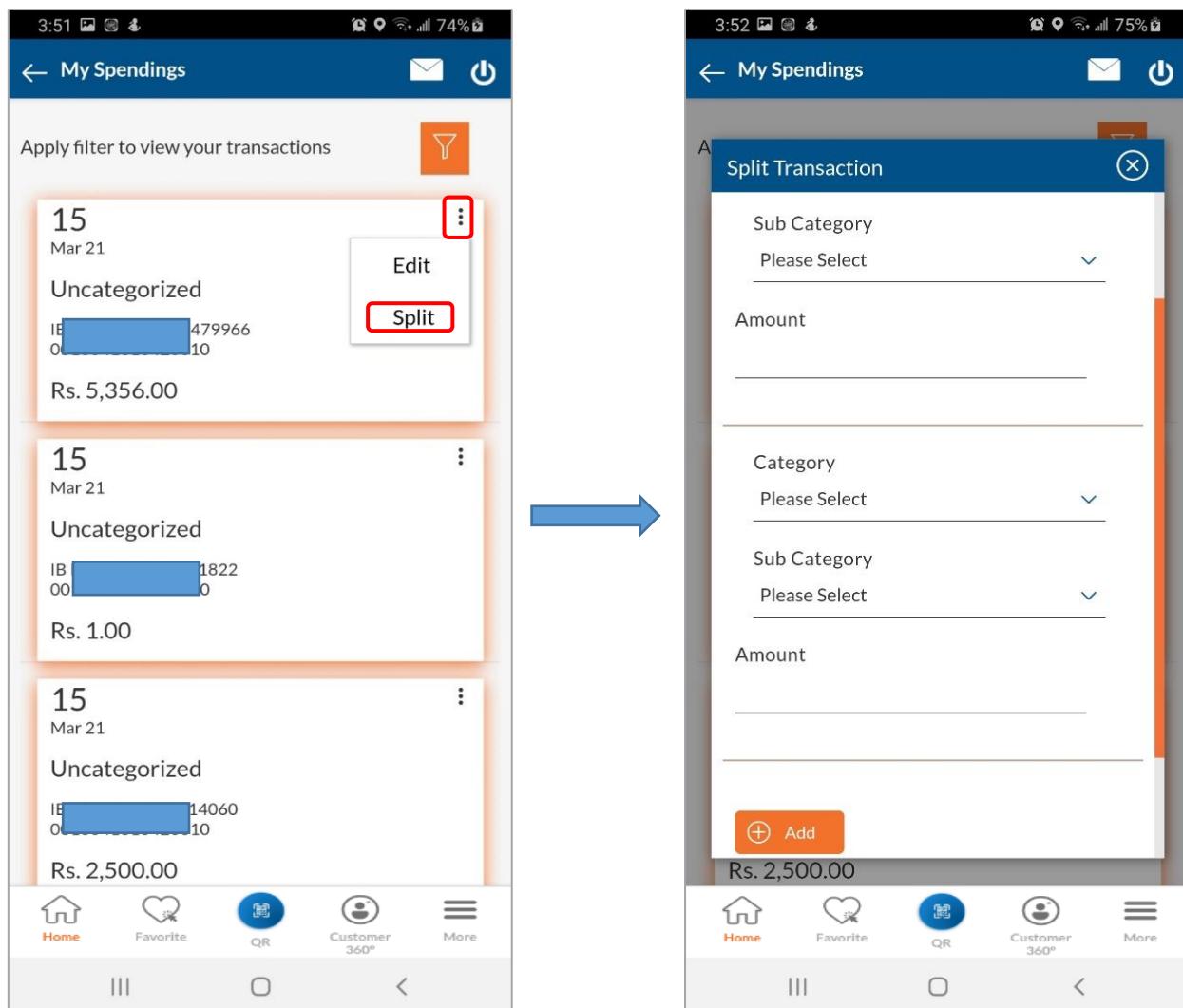




Split Transactions

Further, user can also split a transaction category he/she has done into two or more sub transaction categories by tapping Action button given in front of each transaction.

On this screen, select categories along with their sub-categories to split your transactions as required in multiple categories. Select them and press save button.



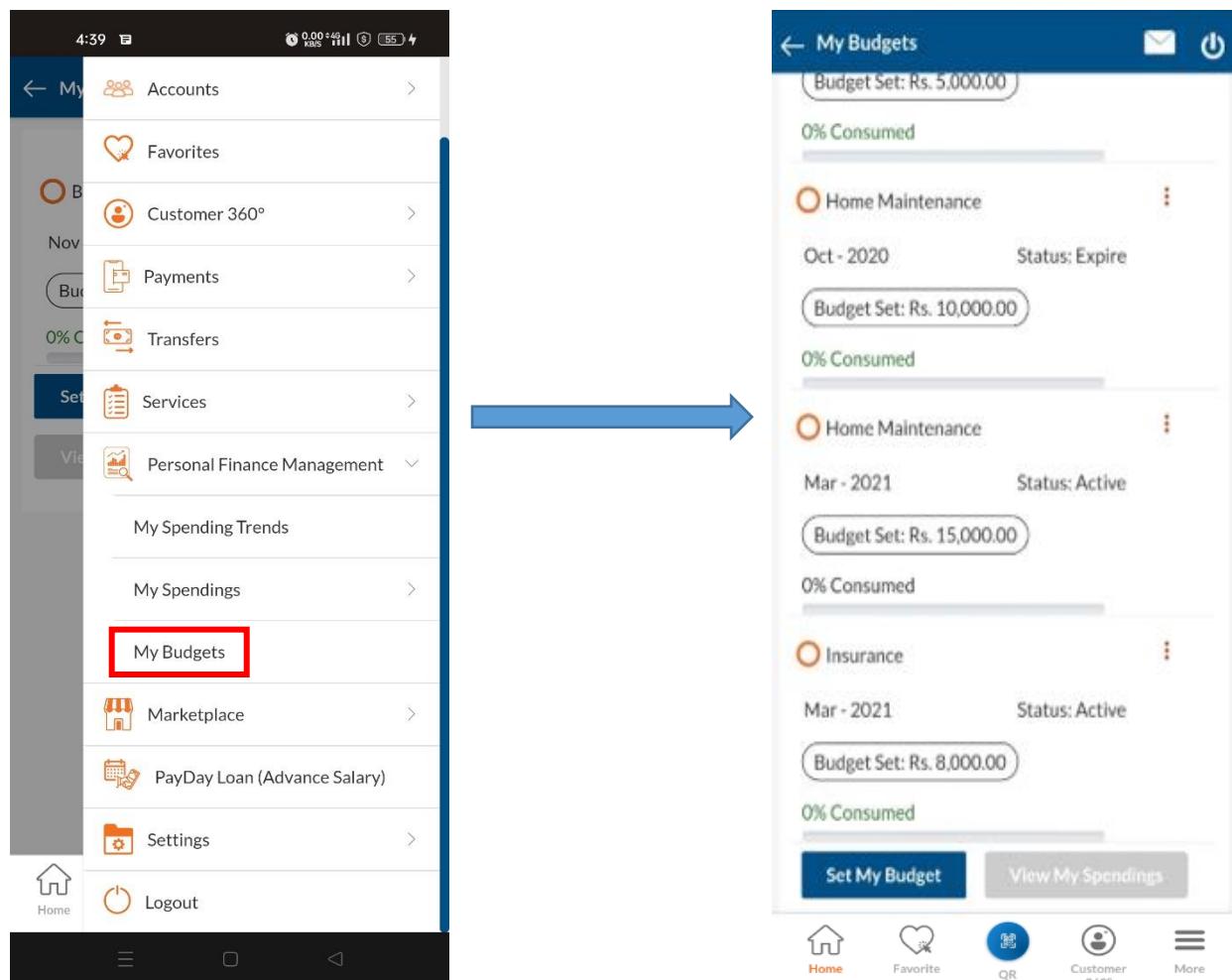


24.2. My Budget:

User can set up periodic budgets according to different categories to control their expenses. myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.

Using this option, the user can set a budget for a particular period with a monthly frequency. The user is allowed to create a budget for a category. The option to continue with the same budget on a rolling basis is also available.

From the hamburger menu and select PFM option and tap on "My Budget".





Users can perform two activities here which are defined as following:

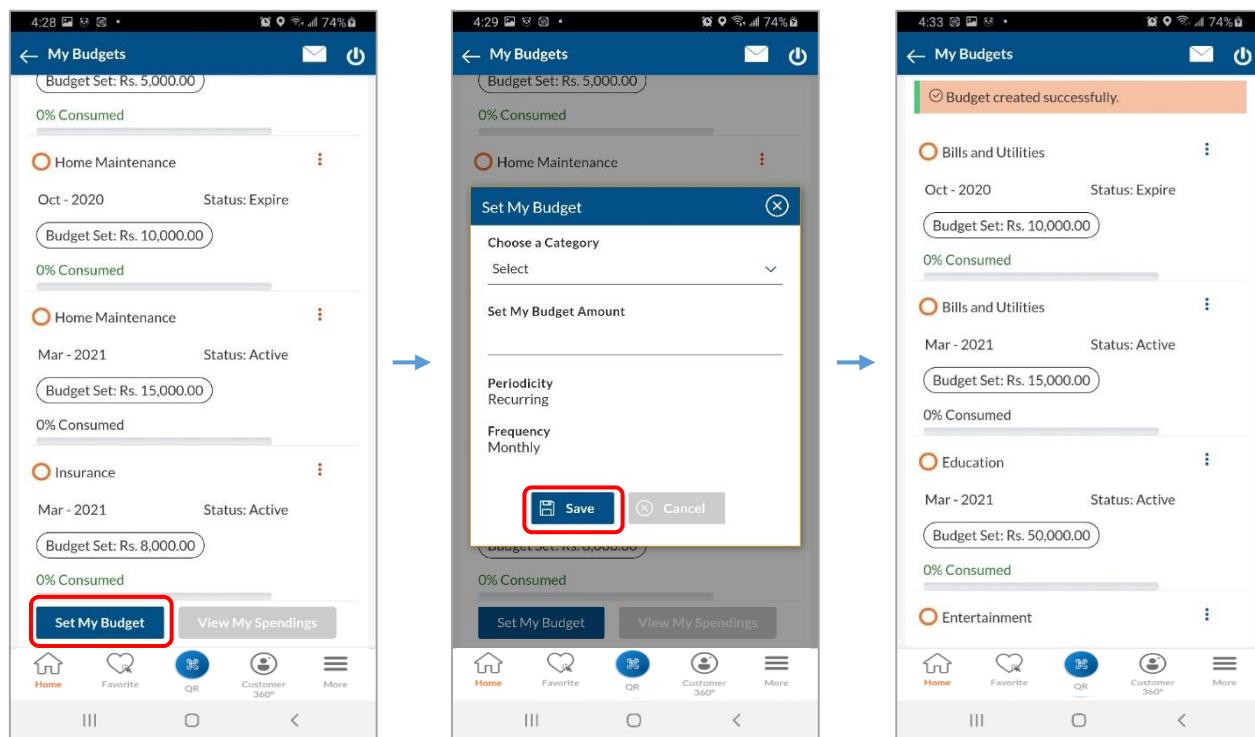
1. Set My Budget
2. Modify/Delete My Budget

24.2.1. Set My Budget

In order to set your budget, tap on the “Set Budget” option.

From the Choose a Category list, select the appropriate category. In the Set Budget Amount field, enter the amount for the budget.

Tap Save. The success message of creating the budget appears on the My Budgets screen.

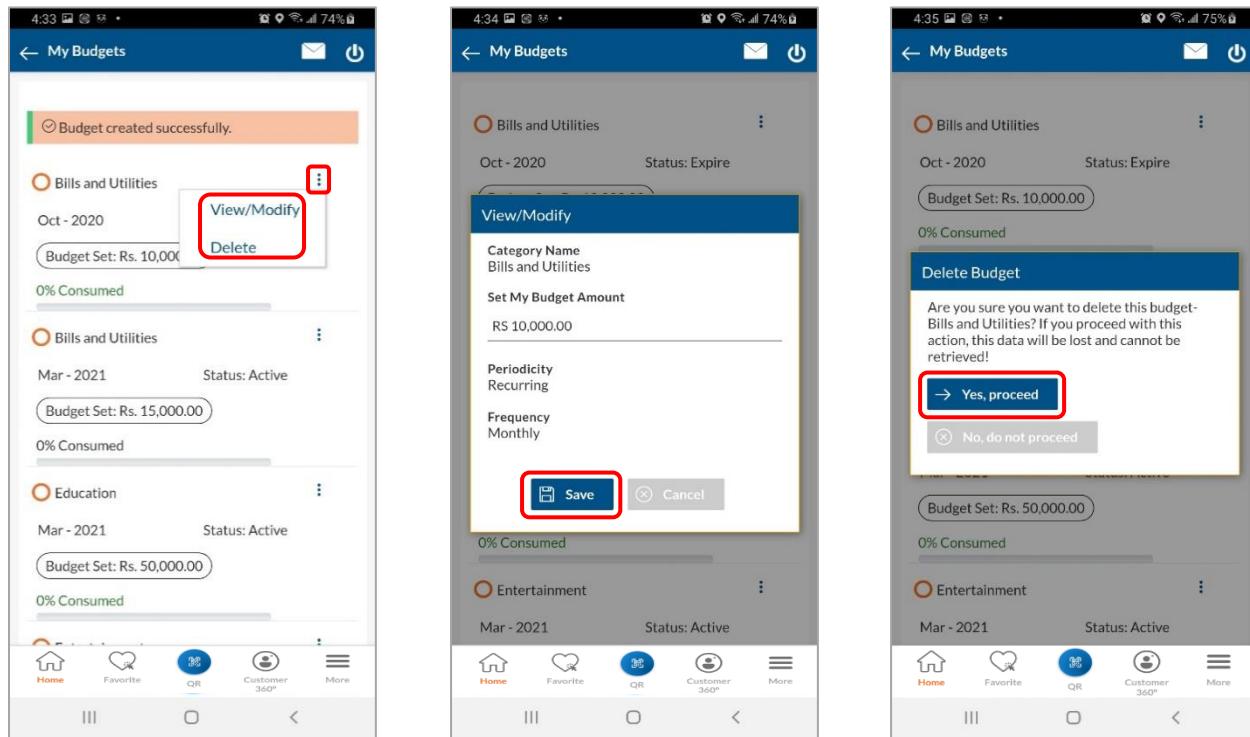




24.2.2. Modify/Delete My Budget

The user can view/modify or delete all his created budgets as per need basis. In the My Budgets section, select a category for which you want to view/modify or delete budget by tapping on the three dots (menu option) given on the right side.

For editing, select “View/Modify” option and make changes. For deletion, select “Delete” and press “Yes, proceed” to remove it.



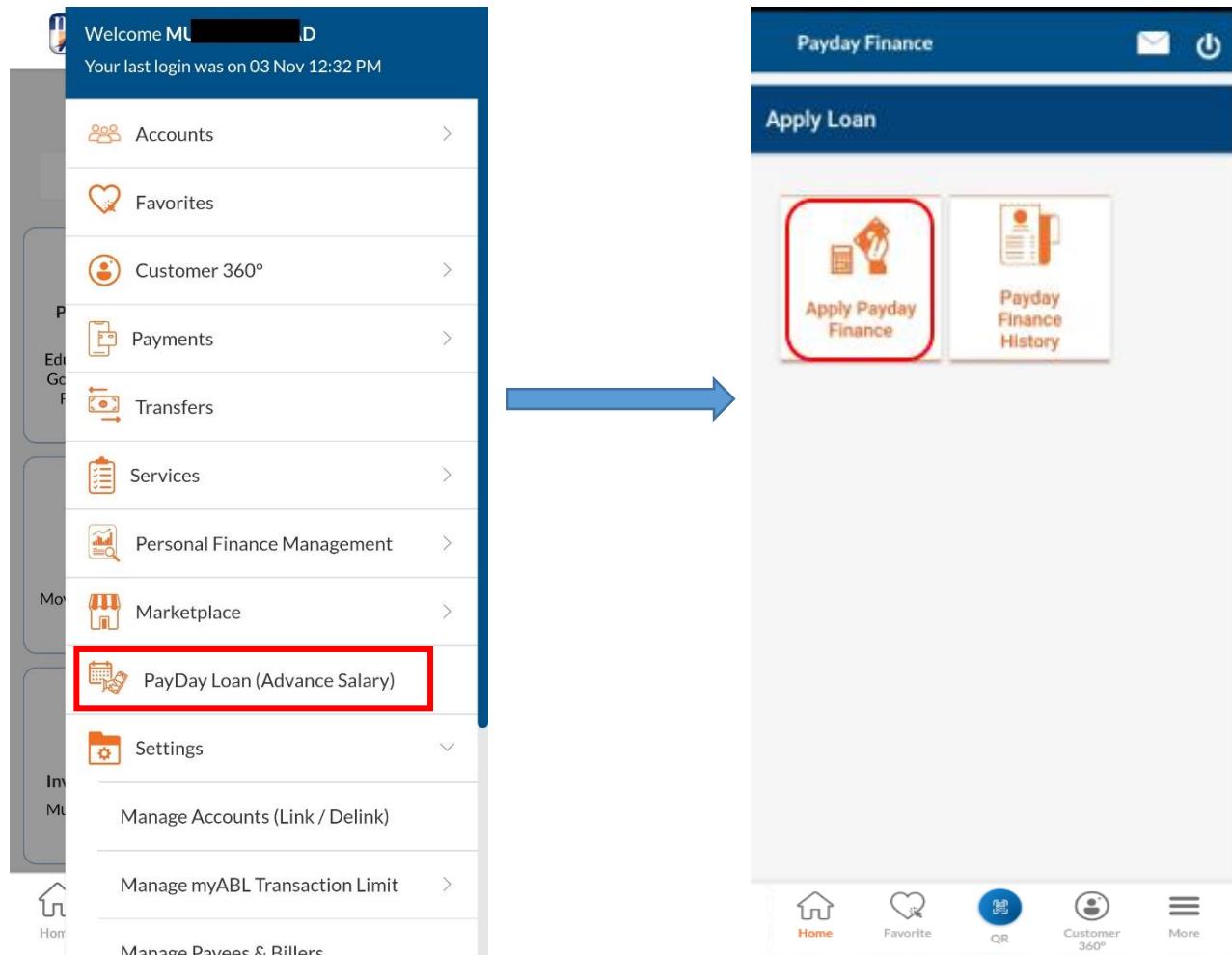


25. PayDay Loan

PayDay Loan is a short-term loan which is being offered to those myABL users who are maintaining their salary account in Allied Bank Limited. Users can get instant loan through myABL in paperless environment without visiting branch. The loan will be recovered from user's next salary credit.

myABL App users can access PayDay Loan by selecting more option from bottom menu. Web user can access PayDay Loan from Quick Access section on Dashboard.

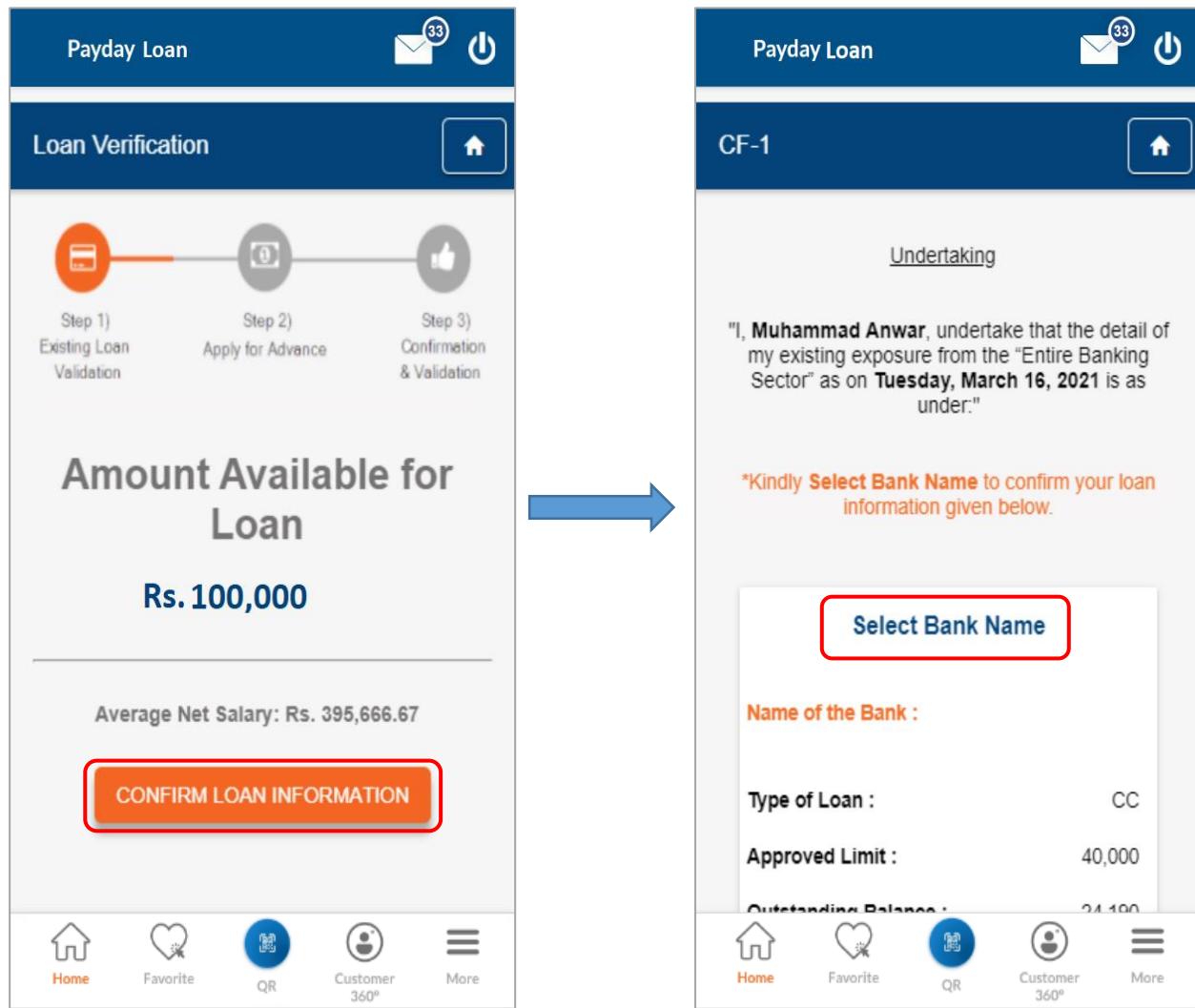
Step 1: Log in to myABL app. Tap on main menu tab and select PayDay Loan. PayDay Loan widget will be opened. Tap on Apply PayDay Loan tab.





Step 2: Loan Verification screen will be opened showing maximum loan amount available for loan.

Step 3: Tap on select bank name in CF 1 to confirm loan information and tap the done button.





Step 4: Enter the amount and tap apply. The screen will show the requested loan amount along with the charges.

Step 5: Accept the Terms & Condition and Product Key Fact Statement. Tap apply and generate OTP button to proceed.

Payday Finance

Terms & Conditions and Product Key Fact Statement

Step 1) Existing Loan Validation Step 2) Apply for Advance Step 3) Confirmation & Validation

Requested Amount
Rs. 10,000.00
Loan Service Charges + FED
Rs. 348.00

Terms and Conditions

PLEASE READ THESE TERMS AND CONDITIONS ("Terms") CAREFULLY. THESE TERMS FORM A LEGAL AGREEMENT BETWEEN BANK

Home Favorite QR Customer 360° More

Payday Finance

Terms & Conditions and Product Key Fact Statement

Term of the finance: 45 days
Mark-up Type: No Mark-up

B. Estimated cost of this financing:

Annual Percentage Rate (APR)	N/A
What other charges will you have to pay?	Processing Fees
	Late Payment Charges plus FED
	3% per month
What will be the monthly installment payable?	Balloon payment

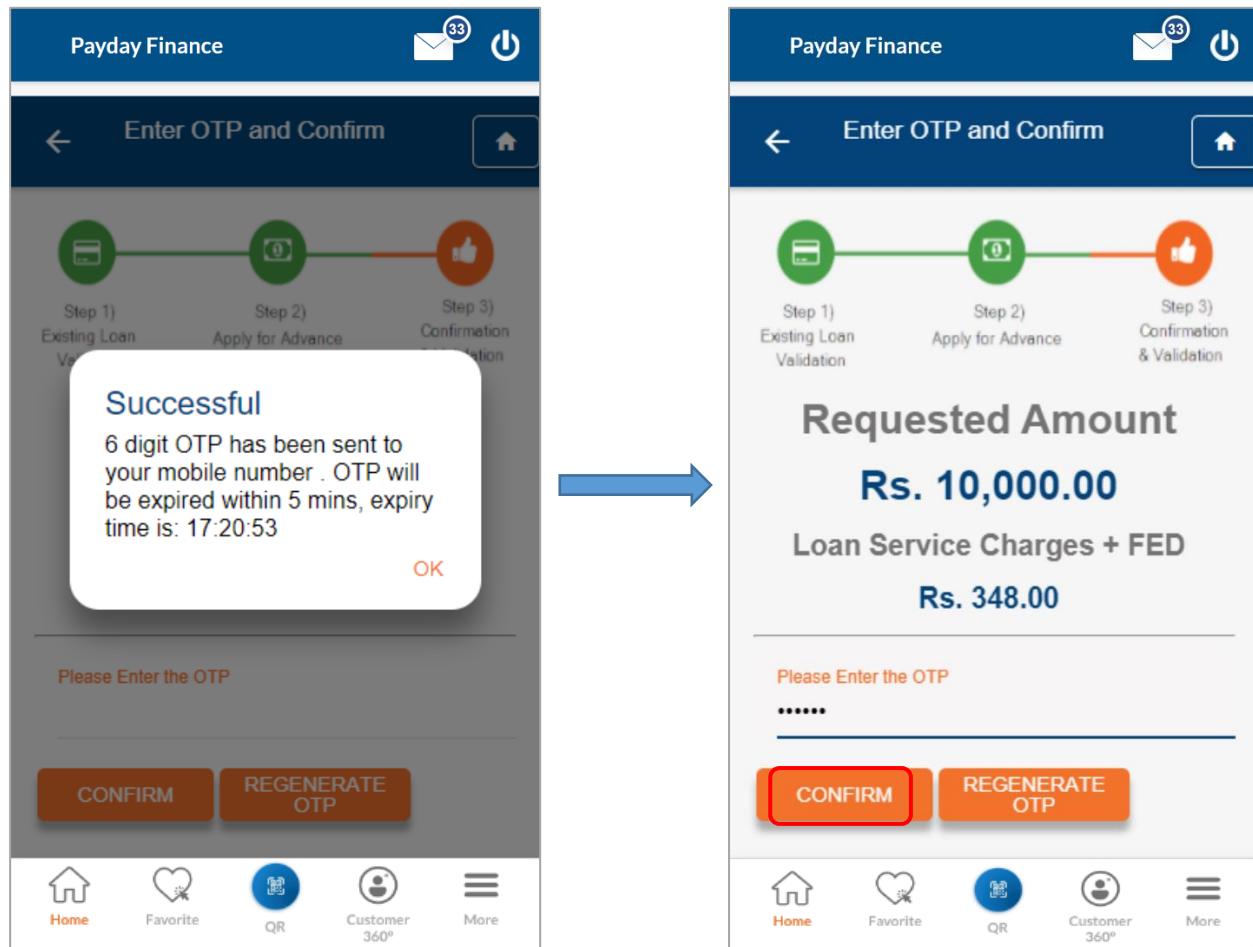
I Agree to the Terms & Conditions and Product Key Fact Statement.

APPLY & GENERATE OTP

Home Favorite QR Customer 360° More



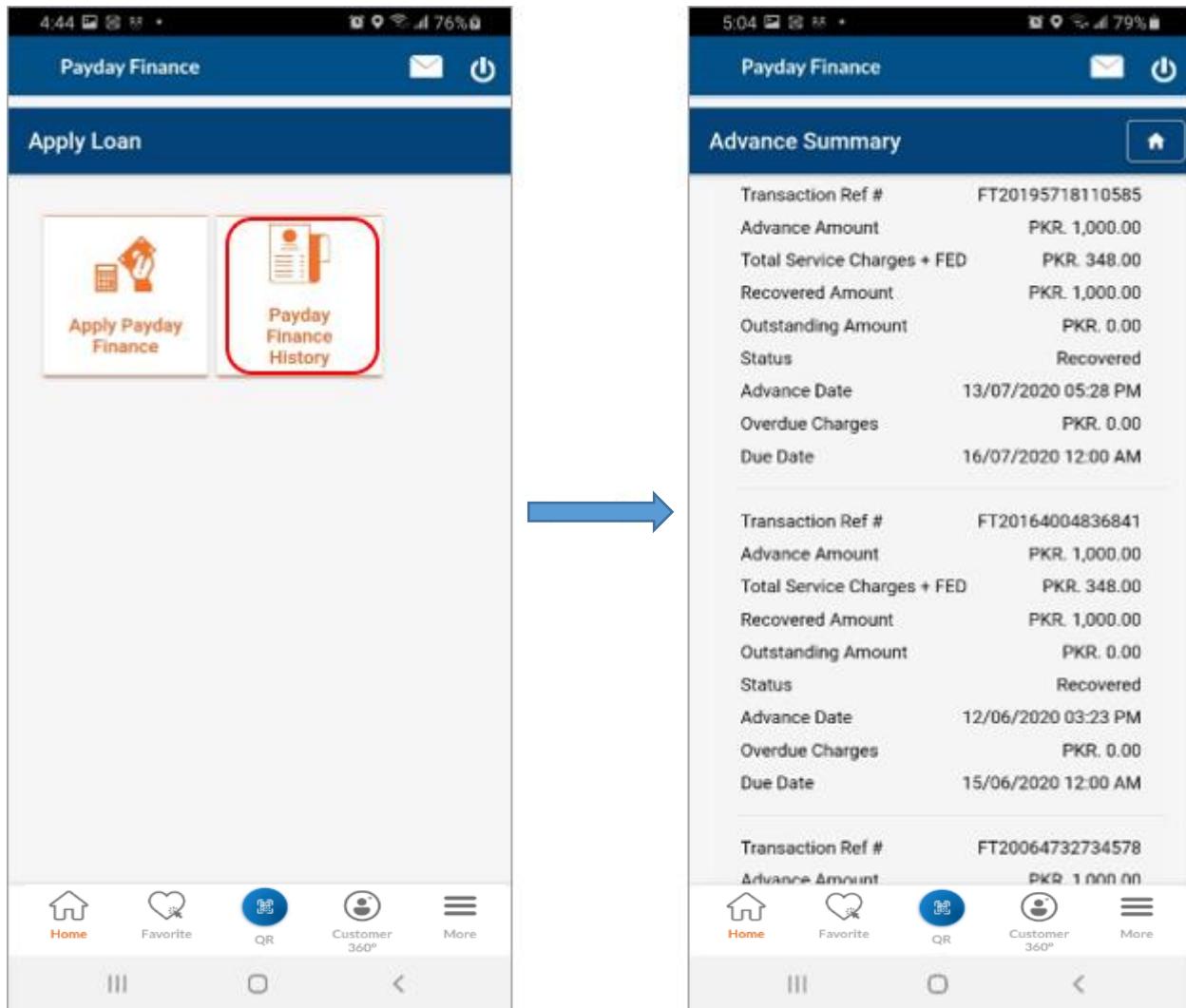
Step 6: OTP will be sent on the registered mobile number. Enter OTP and tap Confirm button to proceed.





Step 7: Once OTP has been entered, loan will be successfully credited to user's account and user can view his PayDay Loan details under "PayDay Loan History".

Loan History details will be available to user for his review.



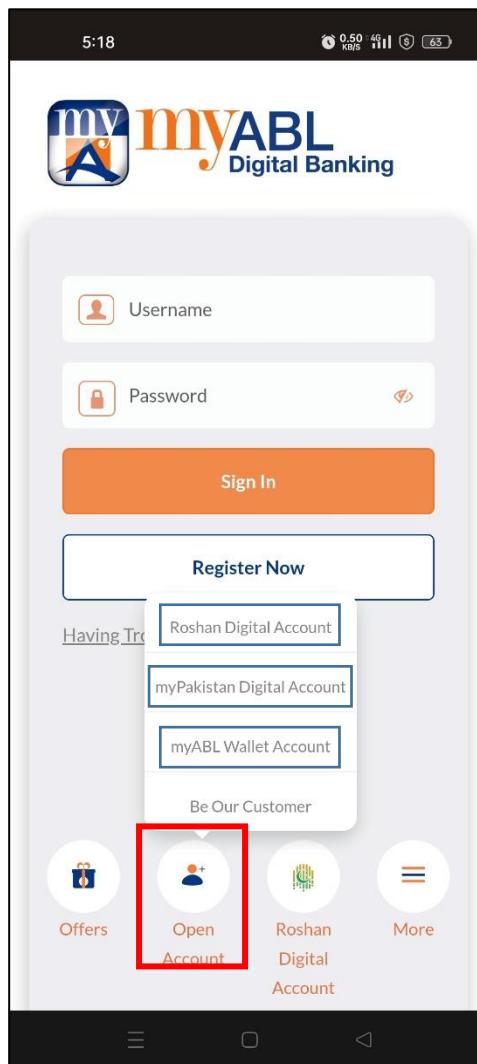


26. Open Digital Account using myABL

User can open multiple accounts using myABL. Following are some digital accounts which myABL user can open:

- Roshan Digital Account
- myPakistan Digital Account
- myABL Wallet Account

By tapping on the dedicated Open Account button on the Login screen of myABL, user will be able to open digital accounts.

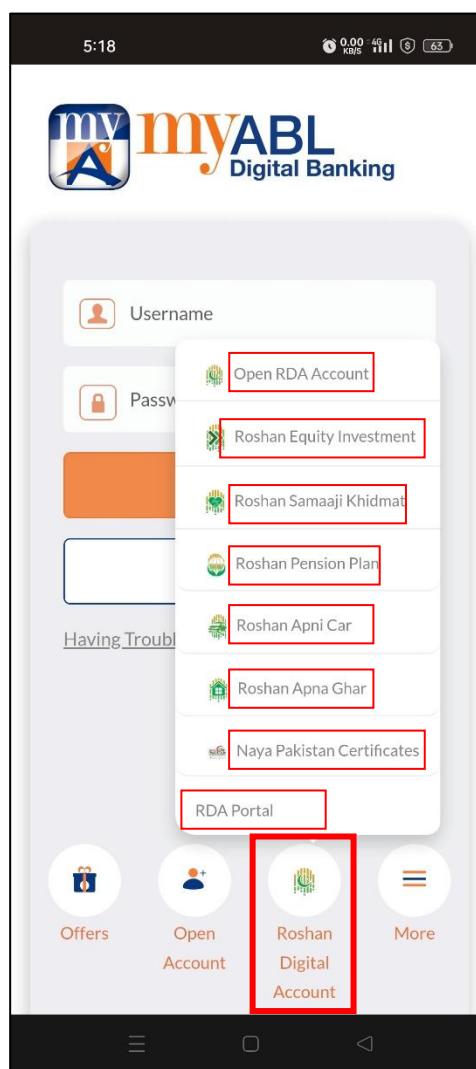




27. Roshan Digital Account Section

myABL also provides a dedicated section for Roshan Digital Account (RDA), where user can have a look to all RDA related products. Following are the list of RDA related products offered by myABL:

- User can Open RDA Account
- Roshan Equity Khidmat
- Roshan Samaaji Khidmat
- Roshan Pension Plan
- Roshan Apni Car
- Roshan Apna Ghar
- Naya Pakistan Certificated
- Access to RDA Portal





28. More Options

Some more options offered by myABL at login screen are as follows:

- Biometric Verification
- User can read Product Features
- User can read FAQ's
- User can lodge Complaints
- User can report Disputes
- User can use Located Us to locate ABL branches and ATMs

