# User Guide

# *myABL* Digital Banking (Mobile App)

*"Simplify your banking experience"*

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## 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 |
| RTP | Request to Pay |
| VDC | Virtual Debit Card |

## 1. GLOSSARY

| Words | Definition |
|---|---|
| *myABL* | ***myABL*** refers to the Digital Banking Service offered by Allied Bank to its Users. ***myABL*** 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 ***myABL*** 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 ***myABL*** 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 not an ABL customer, 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)
- Funds Transfer to New Payee
- Funds Transfer to Saved Payee
- Bill Payment to New Biller
- Bill Payment to Saved Biller
- RAAST fund transfer
- RAAST Merchant 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
- Payee and Biller Addition
- Account QR Code
- QR with Amount
- Mastercard QR Scan
- Golootlo QR Scan
- RAAST P2M QR Payments
- myABL Tickets
- Franchise Payments
- PayDay Finance Loan
- Manage ABL AMC Mutual Fund Investments
- Daily transaction limit view
- 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
- New Cheque Book request
- CNIC Expiry date Update
- Cheque Status Inquiry
- Account Link/Delink
- Manage Linked Devices
- Dormant Account Activation
- 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)
- Virtual Debit Card
- 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
- Temporary Limits Enhancement
- Complaints and Disputes
- Discount Offers
- 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 at **Login** and upon **OTP** generation.

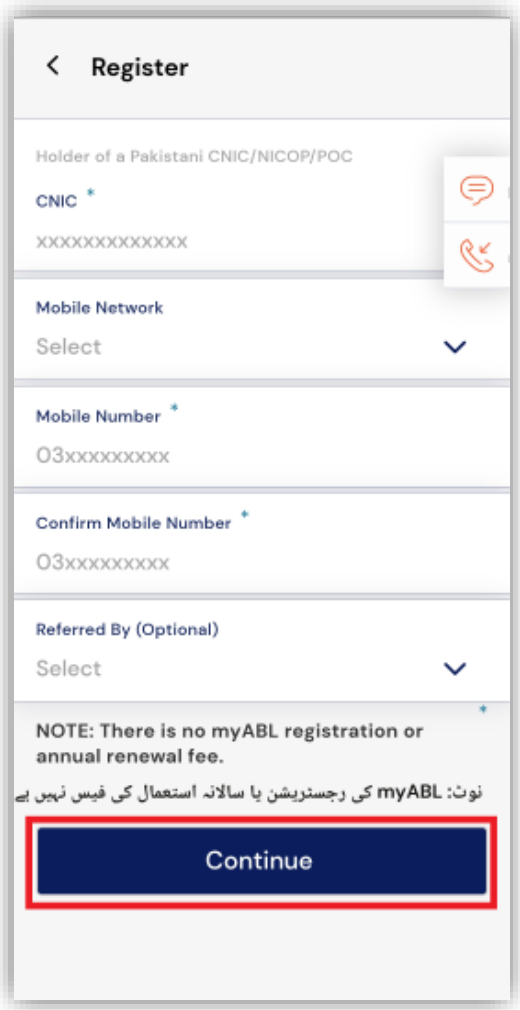
## 4. Registration Process

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

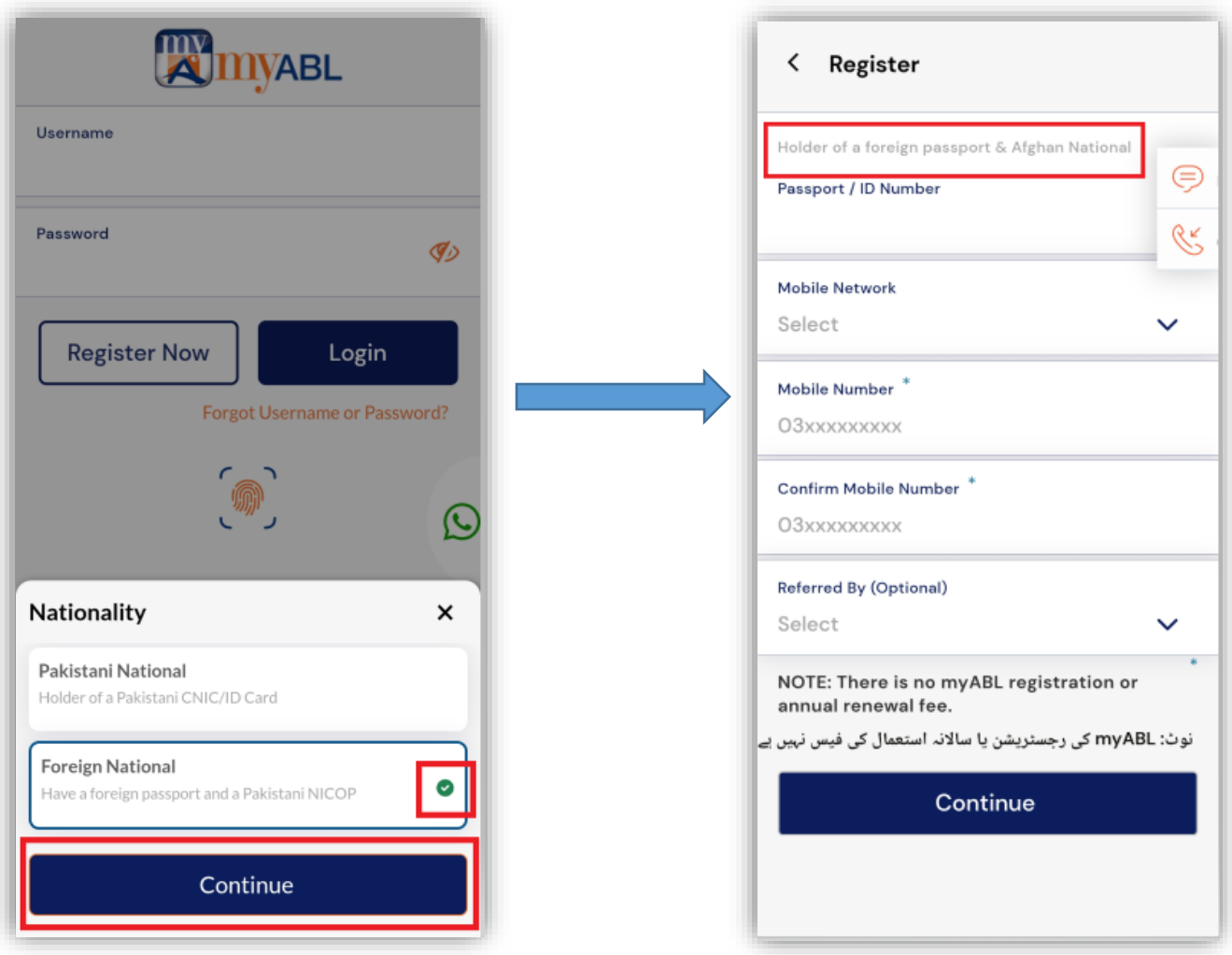
Step 1: Download *myABL* mobile Android app from the Google Play store or iOS app from the App Store or Huawei App Gallery, tap on the Register Now button

**Step 2: P**rovide 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.



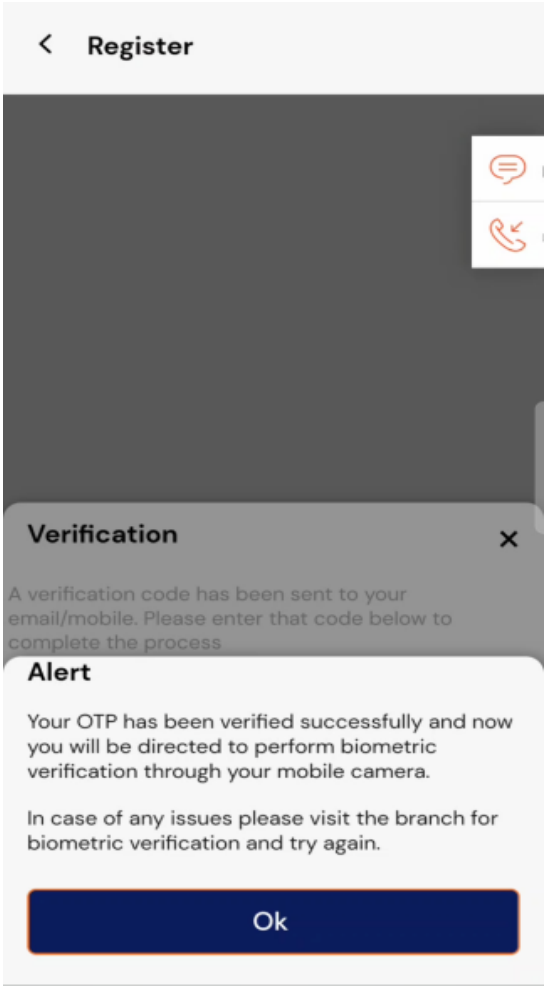
**Note:** Passport holders & Afghan Nationals will tap on the Foreign National registration option to perform the Registration.



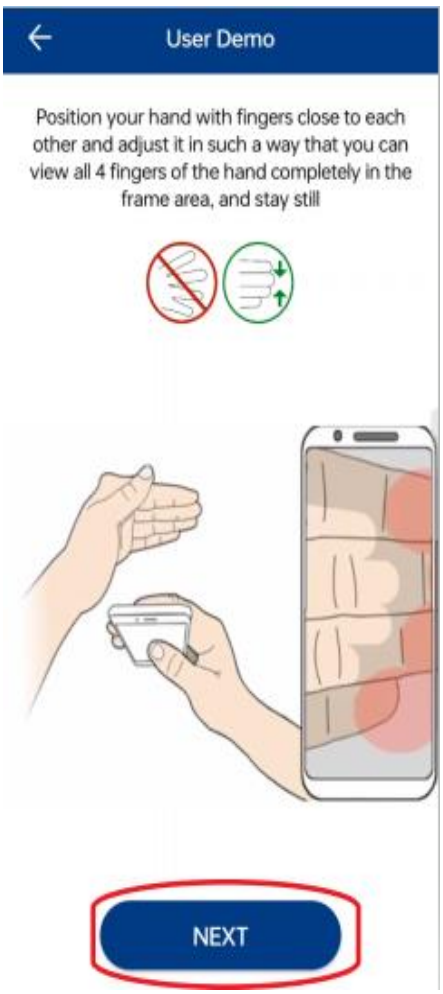

**Note:** Users can write queries and issues to ABL representatives anytime as the **Allied Live Chat** team is always available to help. They can use it to get in touch with our support team regarding any issues they face during Registration or resetting passwords using the Forgot Password option.

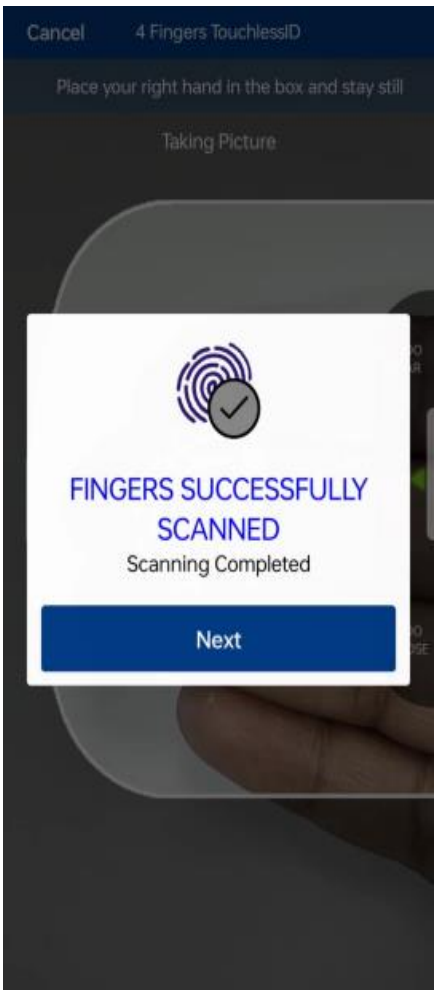
**Step 3:** User will receive a complex One Time PIN (OTP) on his/her Mobile phone. The user will enter OTP and press “Submit”.

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



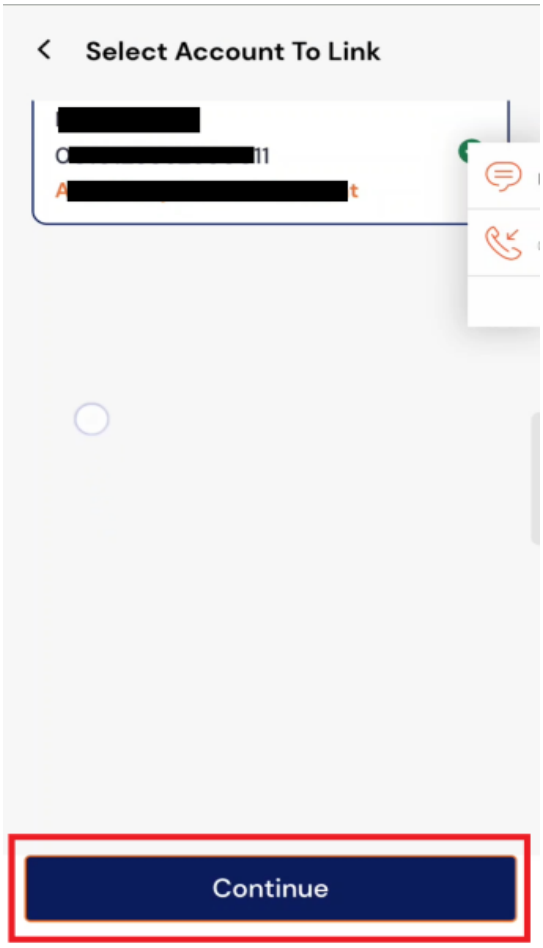
**Step 5:** If the user is not biometrically verified then In-app biometric verification will be initiated. The user will need to scan both hand's fingers using the mobile camera for biometric verification.



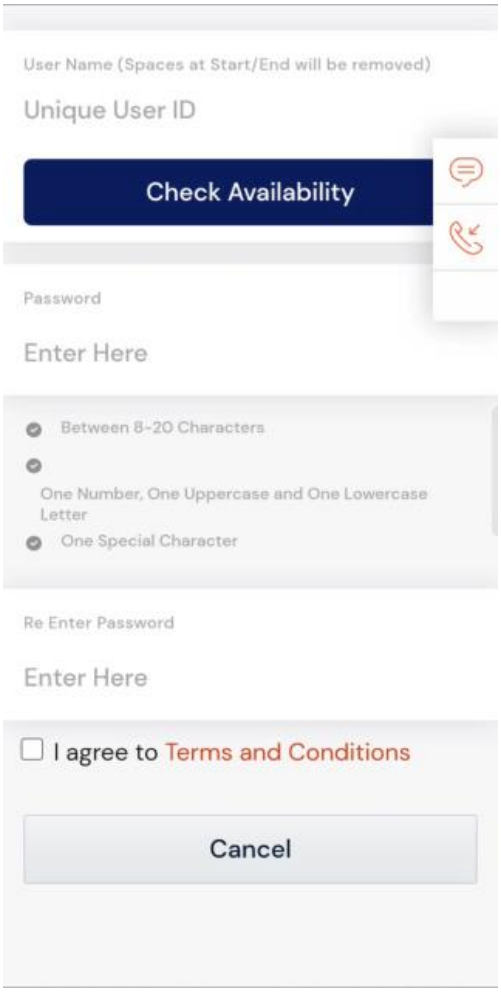



**Step 6:** If the verifications fail then the user will have to visit any ABL branch for biometric verification.

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.



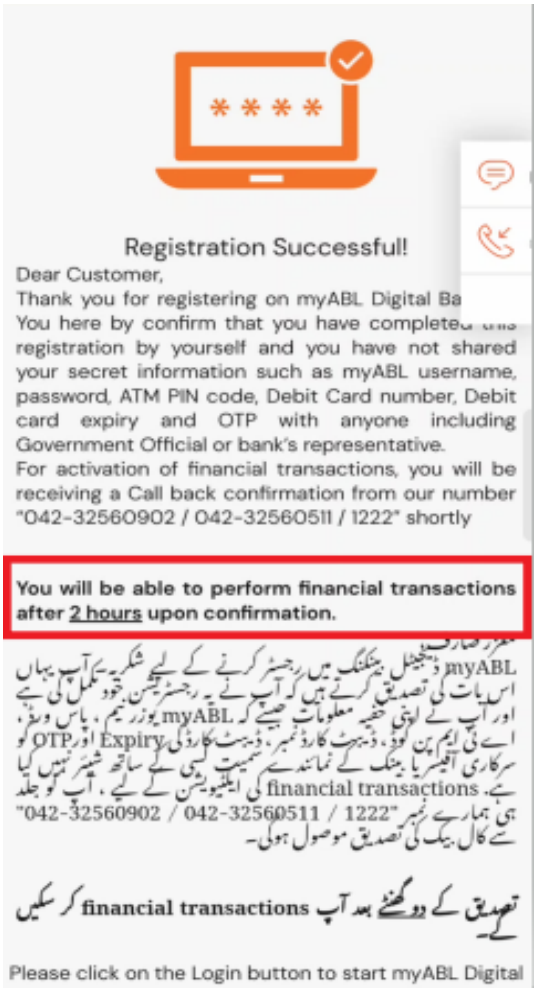
**Step 8:** User will set Username and Password afterwards.




**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.
- 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.




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

## 5. Device Binding Process

When a user logins myABL from a new device, the device will be registered using the sender binding mechanism.

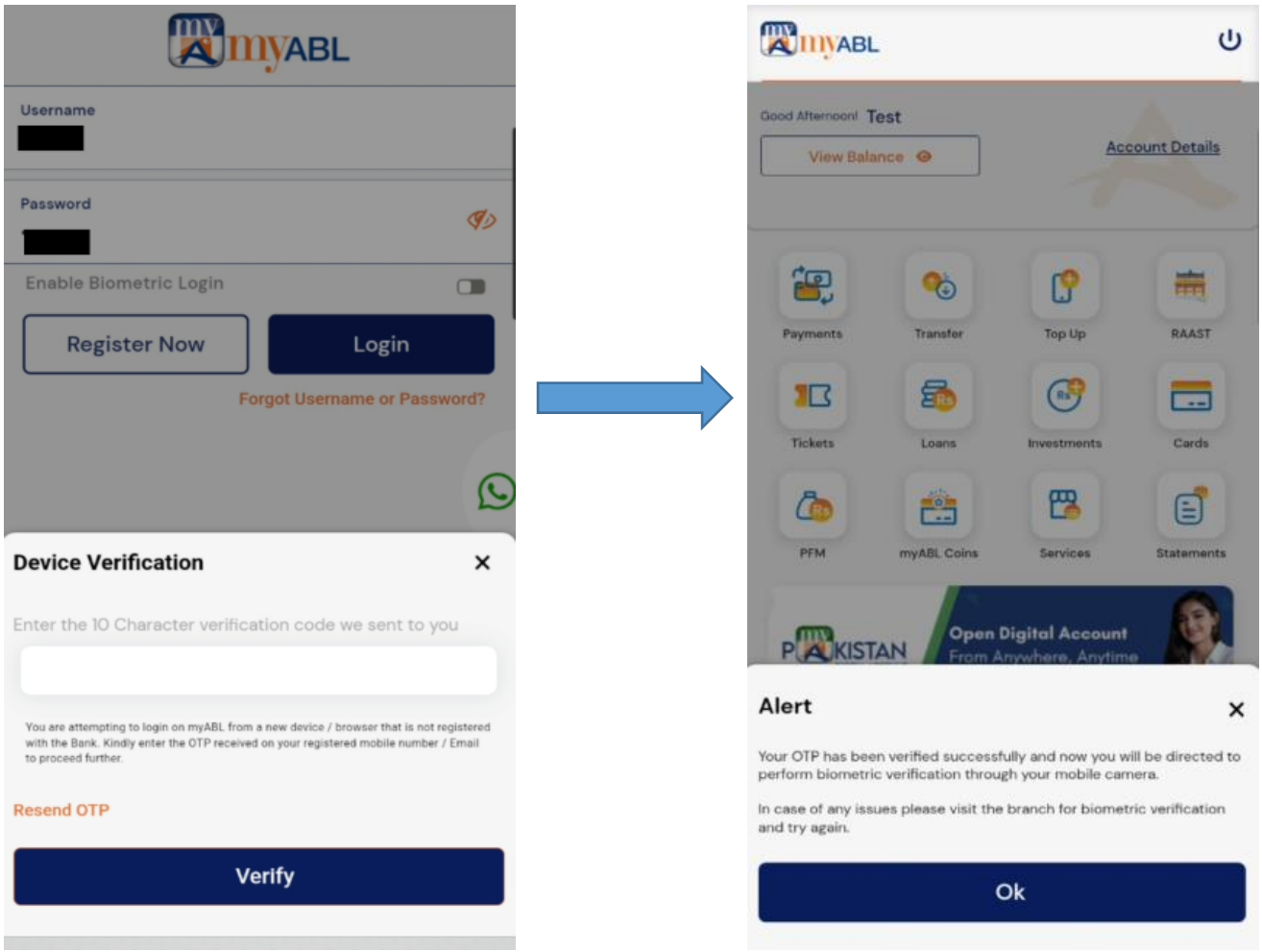
In order to use myABL, user must register a device first. Both Mobile Device and Web browser platforms are required to be registered.

Users can follow below steps to register their devices.

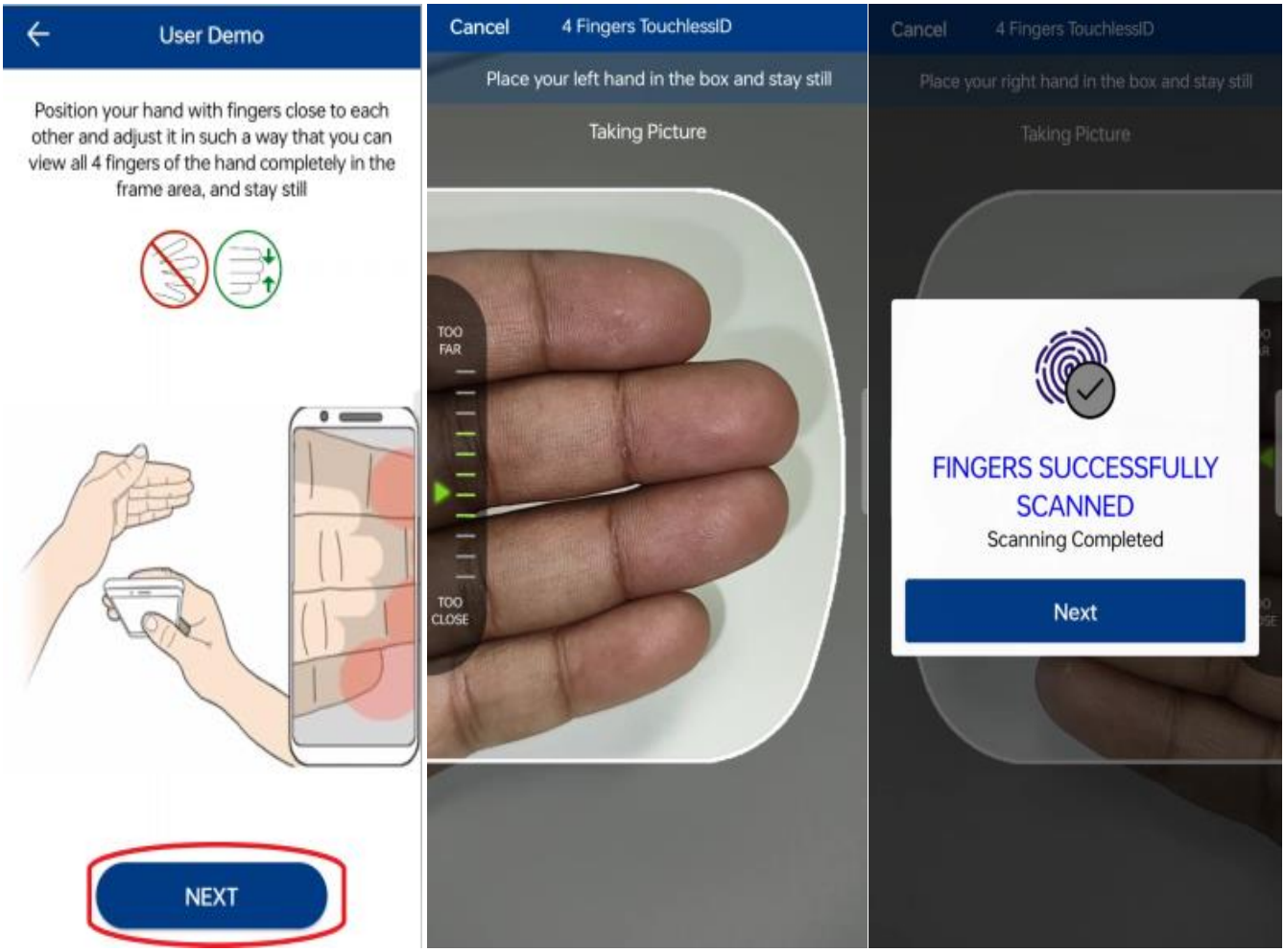
**Step 1:** Whenever a user login from a new device a complex OTP will be received on the users registered SMS/Email (depends on the preferred email medium set by the user)

**Step 2:** Complex OTP will be auto fetched from SMS on Android device and Auto Filled from SMS on iOS device. (user must enable auto fetch settings of the Android device as manual entry is restricted on Android device)

**Step 3:** After Complex OTP verification, user will be redirected to perform In-app biometric. Just follow the guidelines provided while performing biometric verification through device camera.

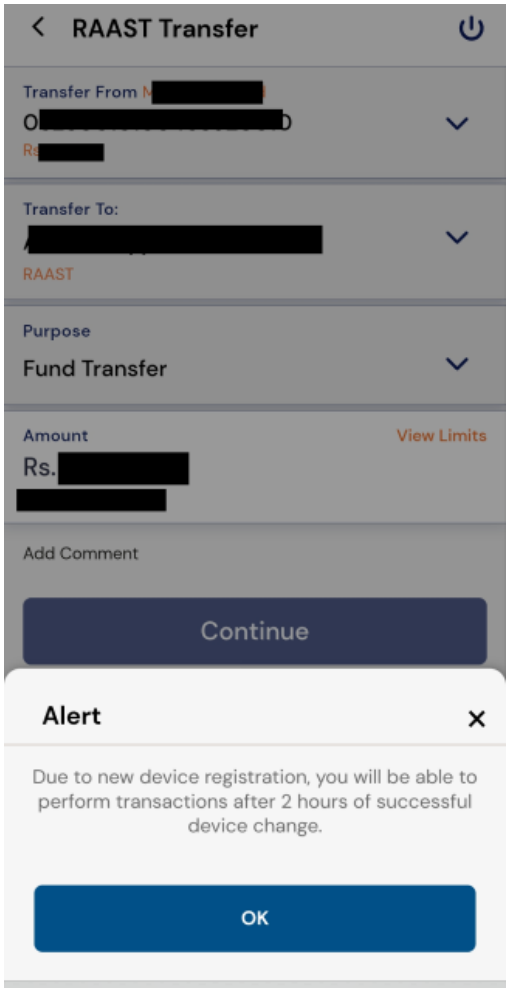



**Step 4:** The user will need to scan both hand's fingers using the mobile camera for biometric verification. If the verifications fail then the user will have to visit any ABL branch for biometric verification.




Step 5: After successful biometric verification, user will be allowed to perform transactions after 2 hours.

Step 6: If a user tries to perform transaction during the 2 hours cooling period, then below error will be displayed.




## 6. myABL Processes

### 6..1. Process to Generate OTP:

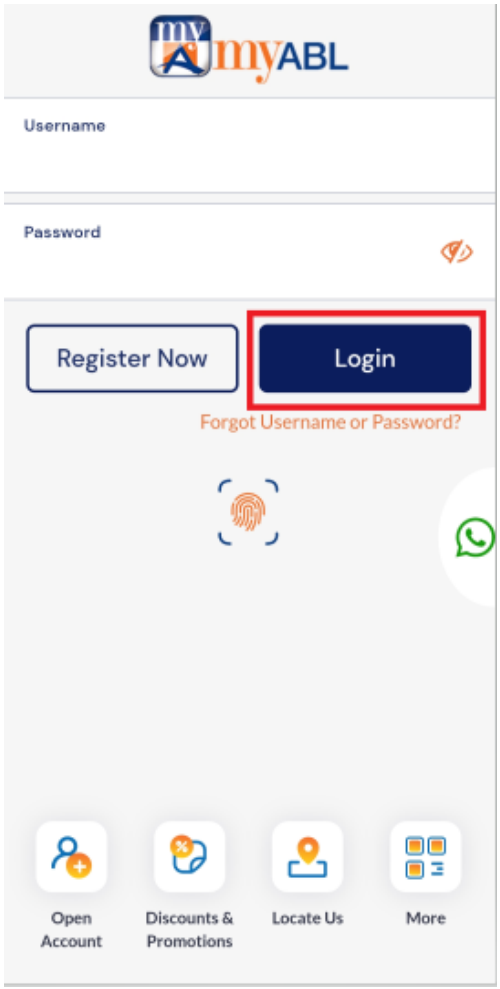
For financial transactions such as Funds Transfer, Bill Payments etc. The user needs to enter a One-Time PIN (OTP) as an additional security. This OTP is automatically generated by the System; however, if the user doesn't receive the OTP in time, on the payment screen User can tap on the "**Resend OTP**"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

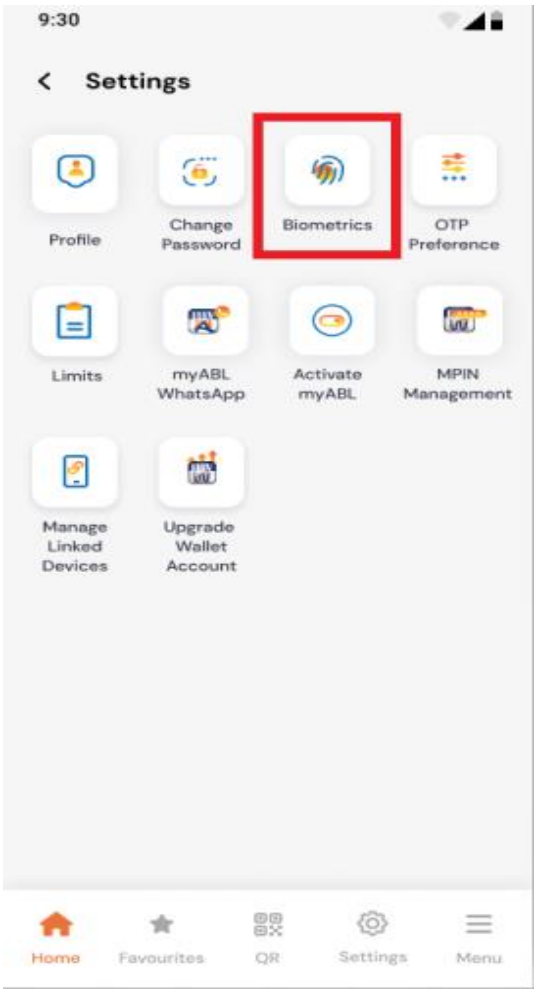
## 6.2. Login Process

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



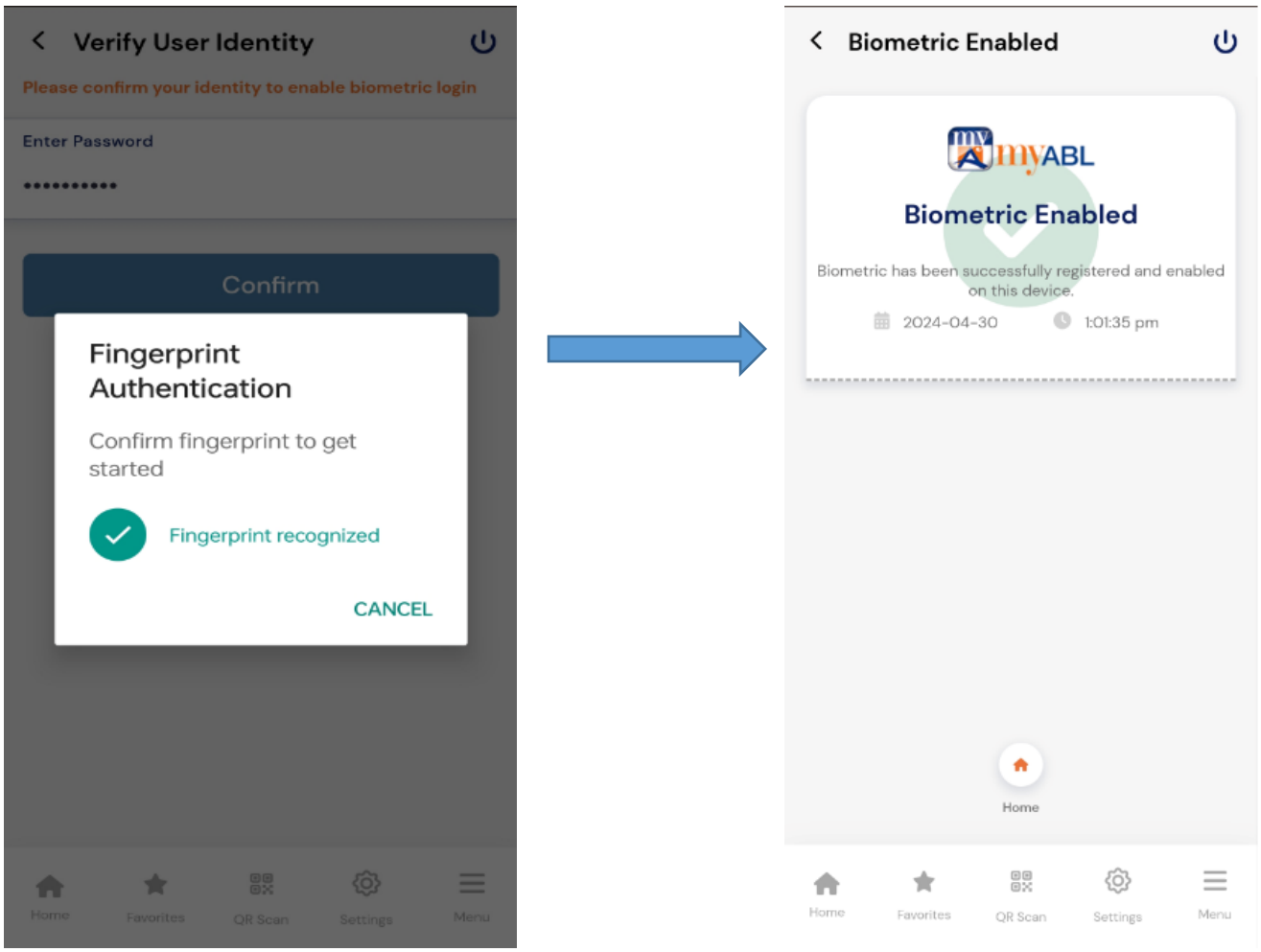
## Biometric Login

The user has the choice to enable the biometric option from the Biometrics menu in the Settings menu available on the Home screen. The user then needs to verify the identity by entering password as reflected in the following images.



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

After verification, a success screen will be shown to the user.

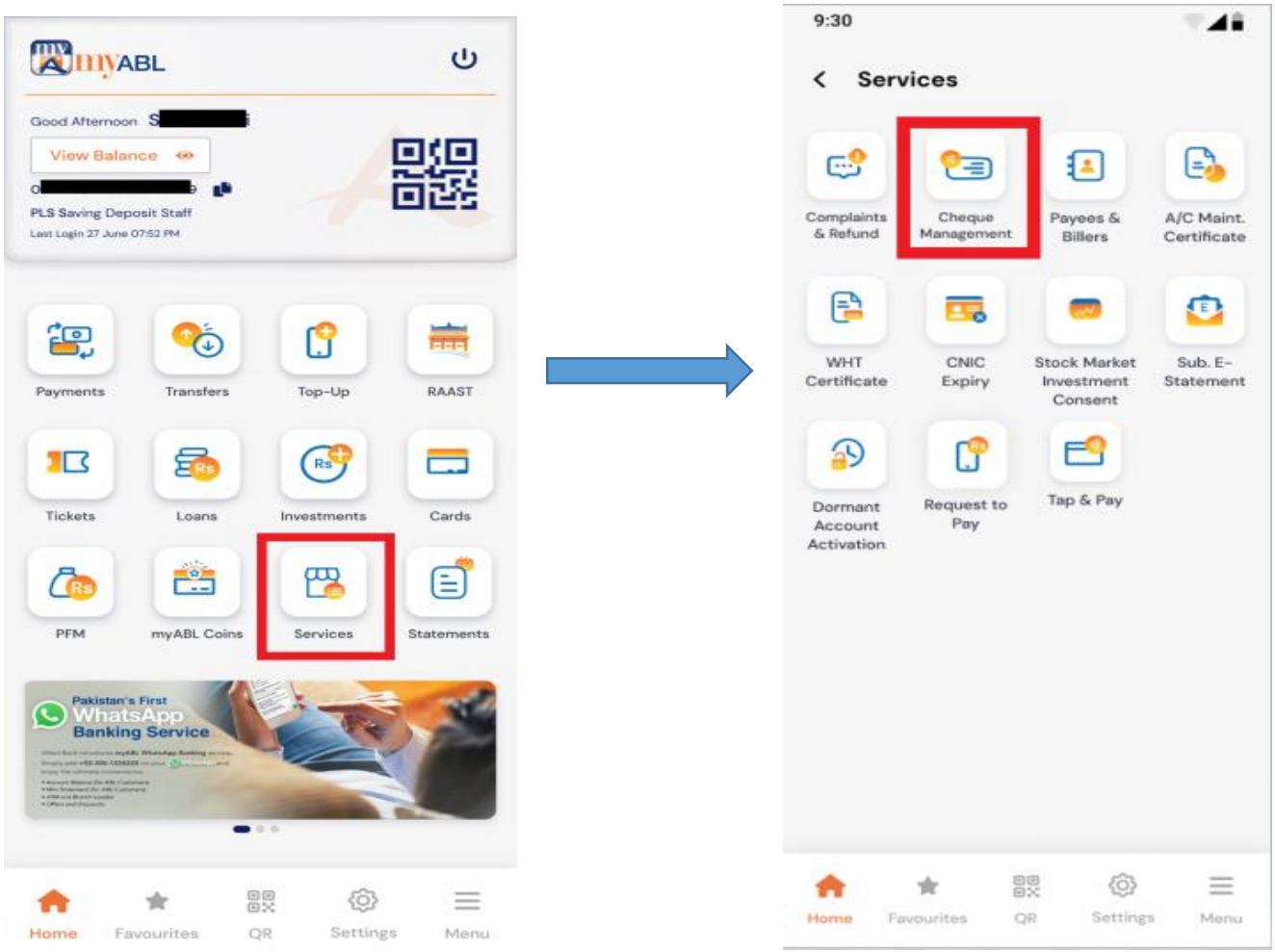



*Note: User can also tap on the "enable Biometric" toggle button on the Login screen.*

## 6.3. 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.

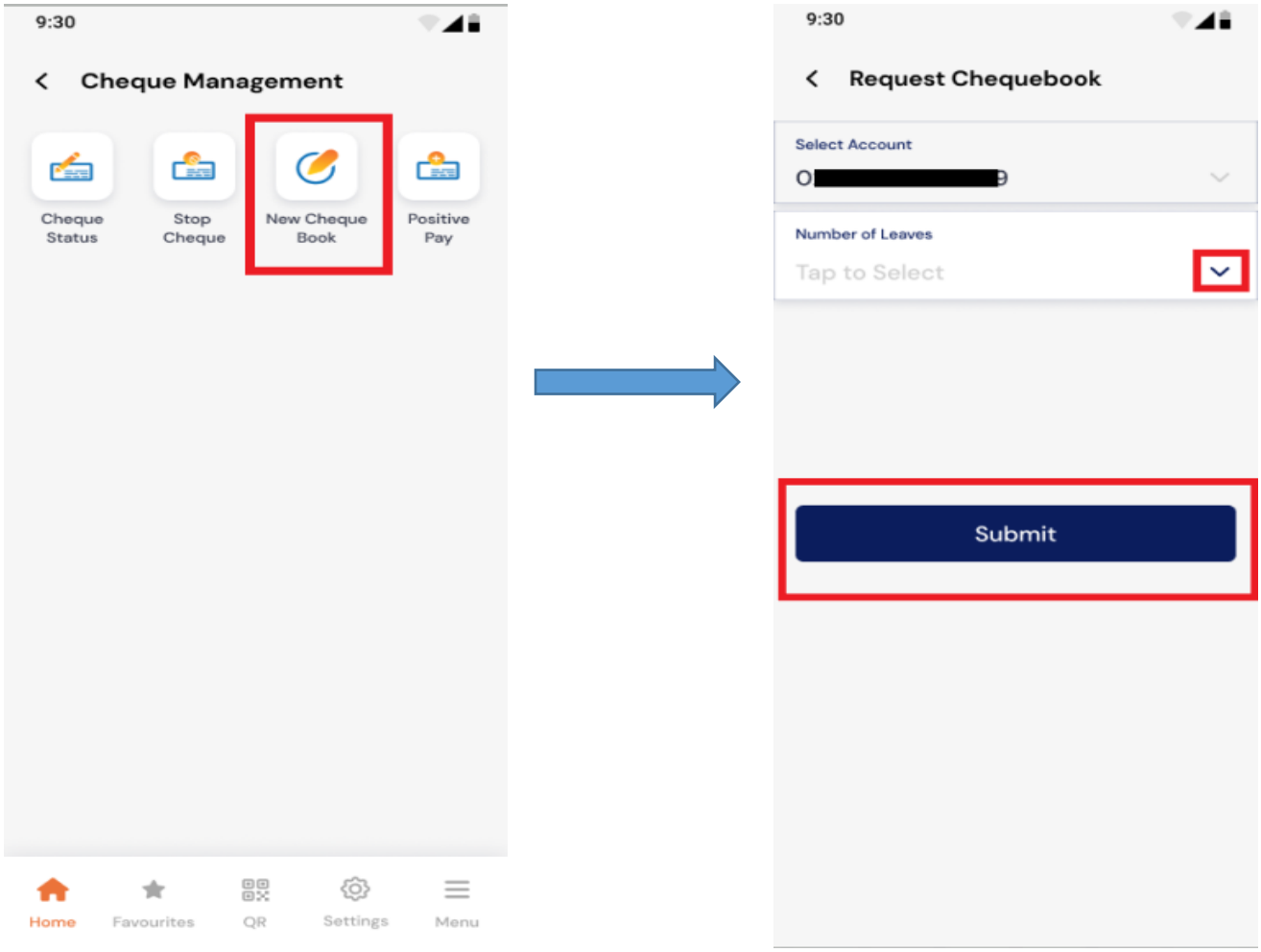
**Step 1:** The user needs to tap the "Services" option on the Home Screen and then tap on "Cheque Management".



**Step 2:** Options are available related to Cheques in this menu. Users will tap on “New Cheque Book” option and then select the account number and number of leaves as per their account type i.e., 10, 25, 50, 75 and 100.

**Step 3**: Tap on “Submit”.

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



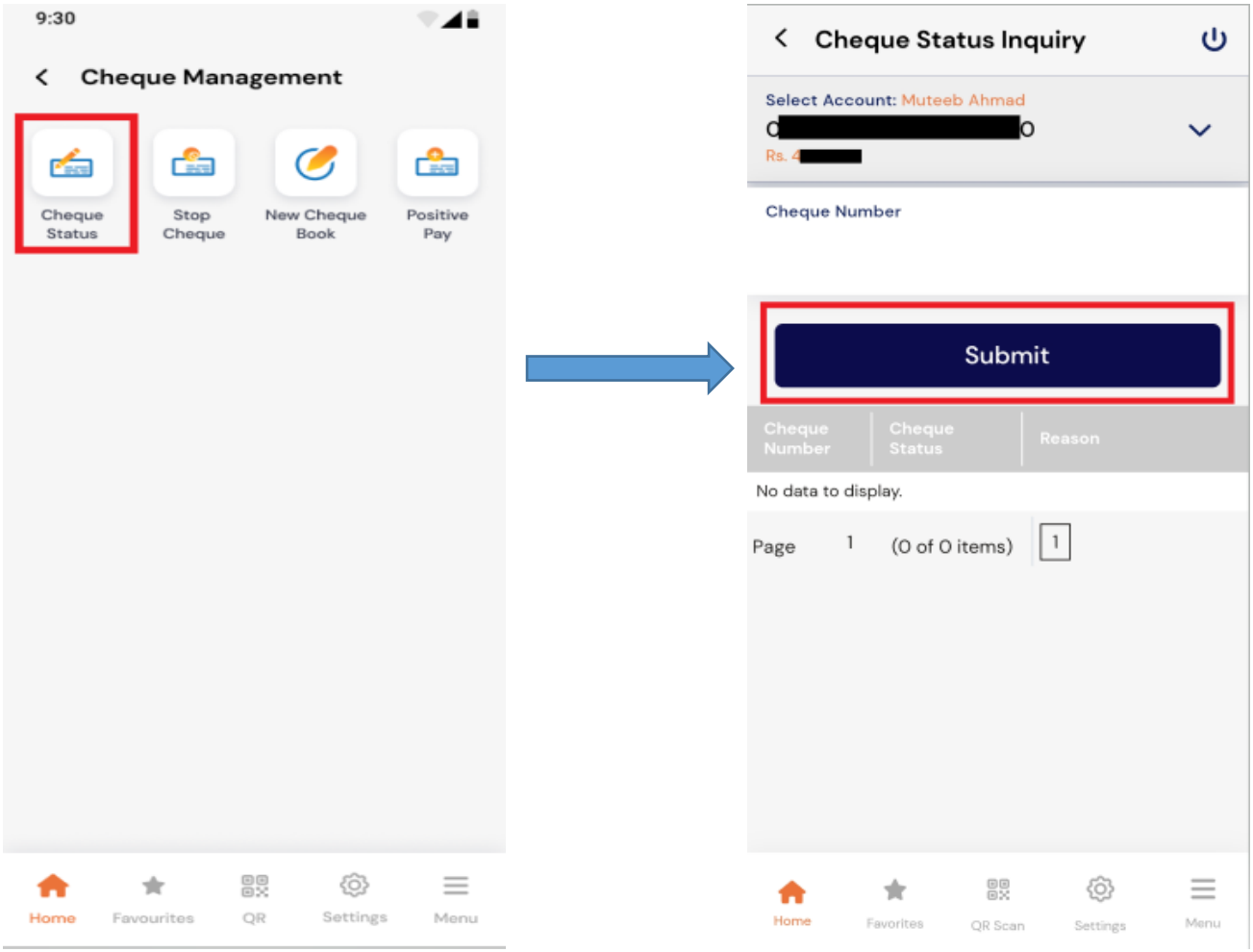
## 6.4. Process for Cheque Status Inquiry

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

**Step 1:** The user needs to tap the “Services” option on the Home Screen and then tap on “Cheque Management” then tap on “Cheque Status” option.

**Step 2:** In 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.

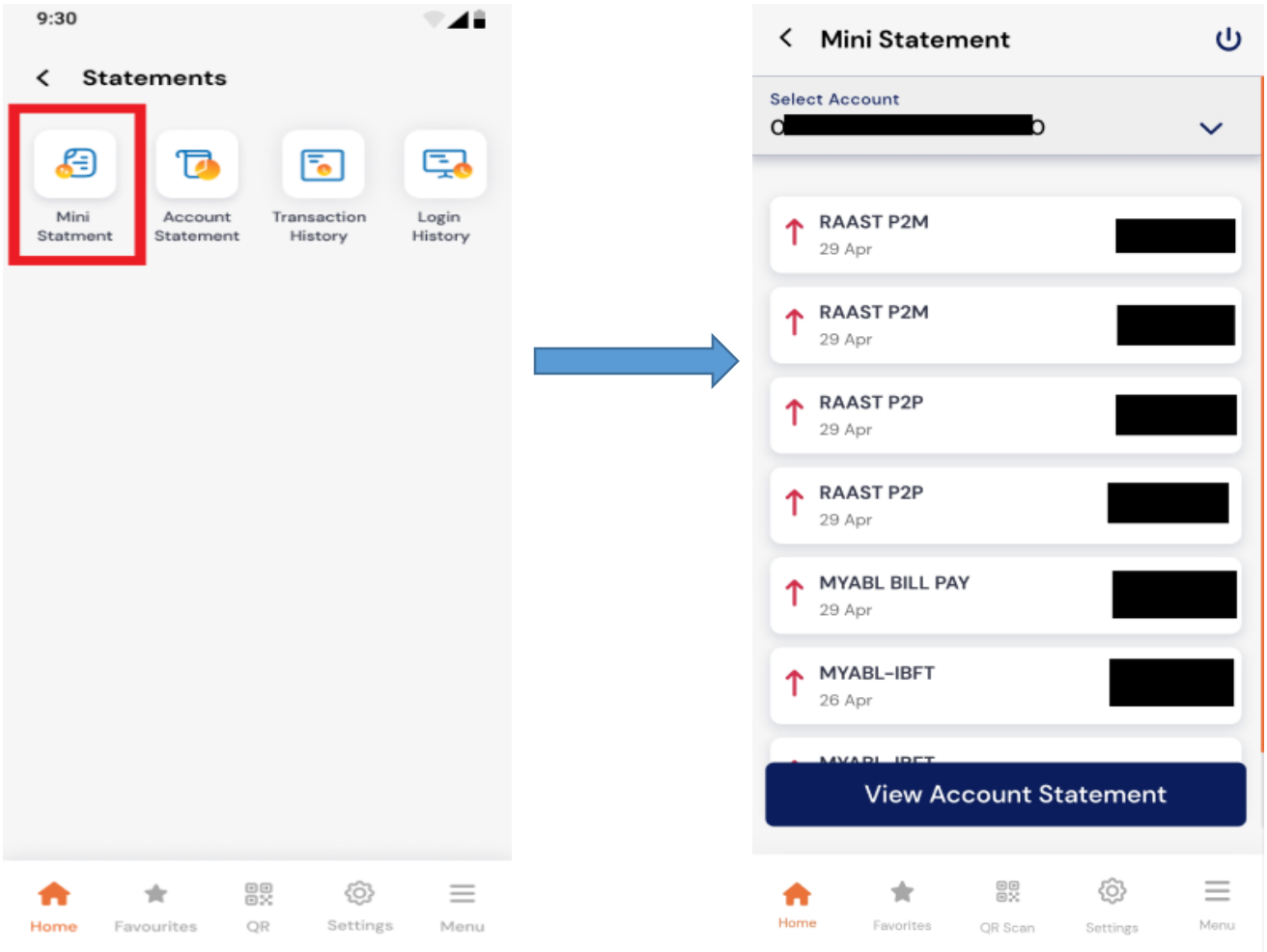


## 6.5. Process to View Mini Statement

User can view their Mini Statement using the below steps

**Step 1:** Tap on the “Statements” option on the home screen.

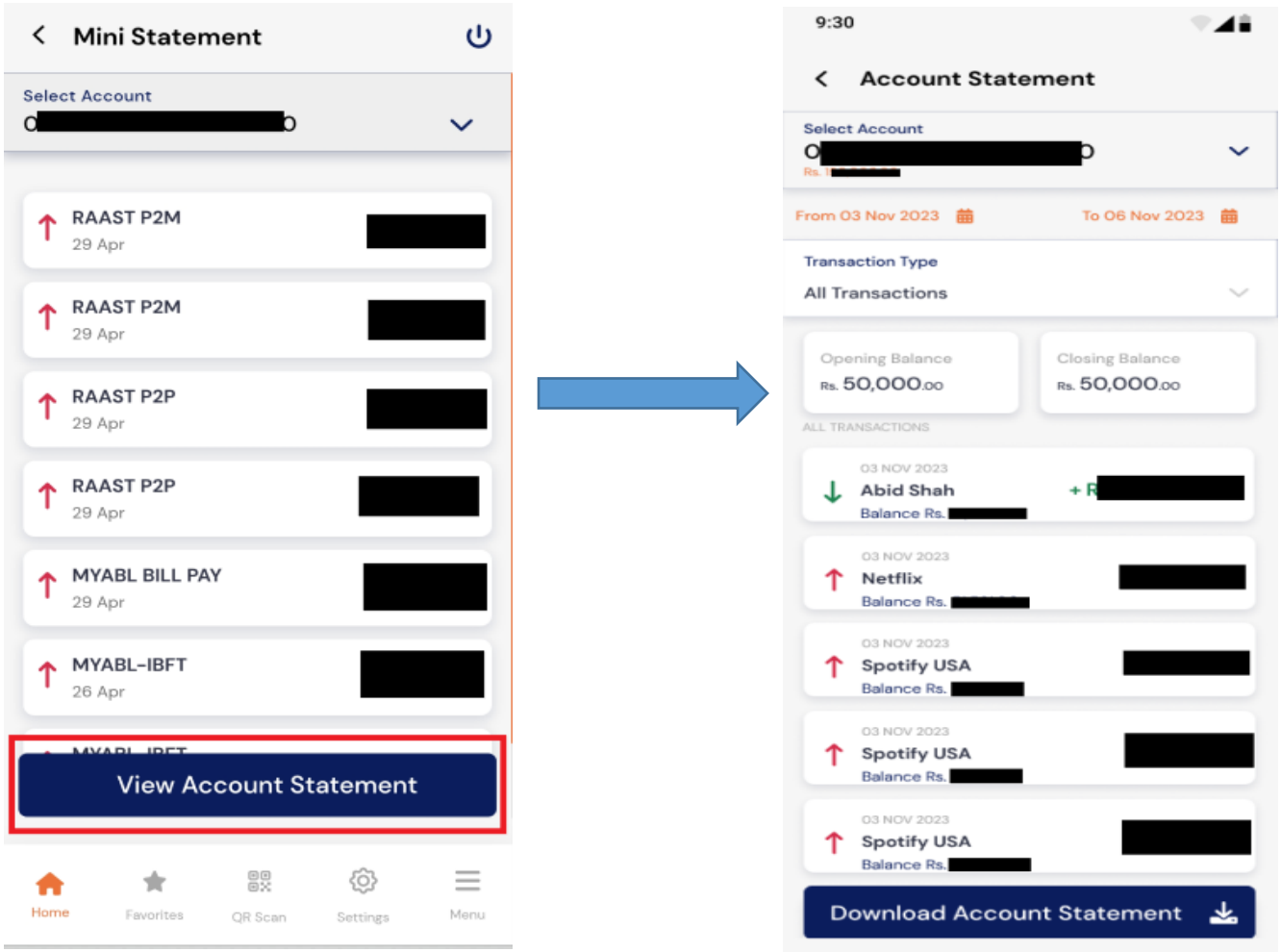
**Step 2:** Tap on “Mini Statement” option in the Statement menu to populate the mini statement.



## 6.6. Process to View Full Account Statement

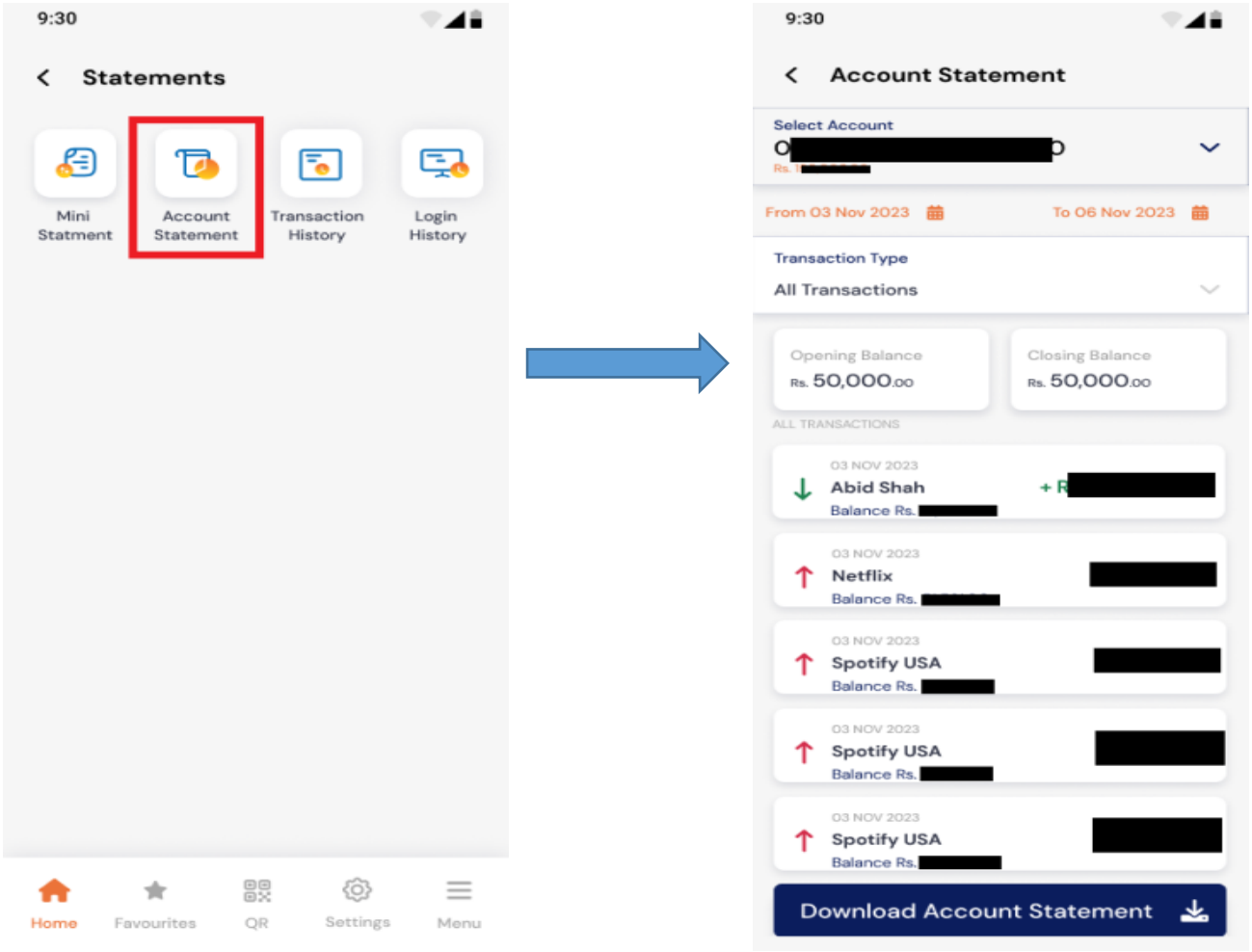
Besides the Mini statement, the user can view the full Account statement of multiple available accounts by following different ways.

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.



2) User can also tap on “Statements” on the home screen then tap on “Account Statement”.

User can enter specific dates to view his/her Account statement i.e., selecting Date Range and also select the Transaction type for “Credit” and “Debit” as well. The statement is also downloadable.

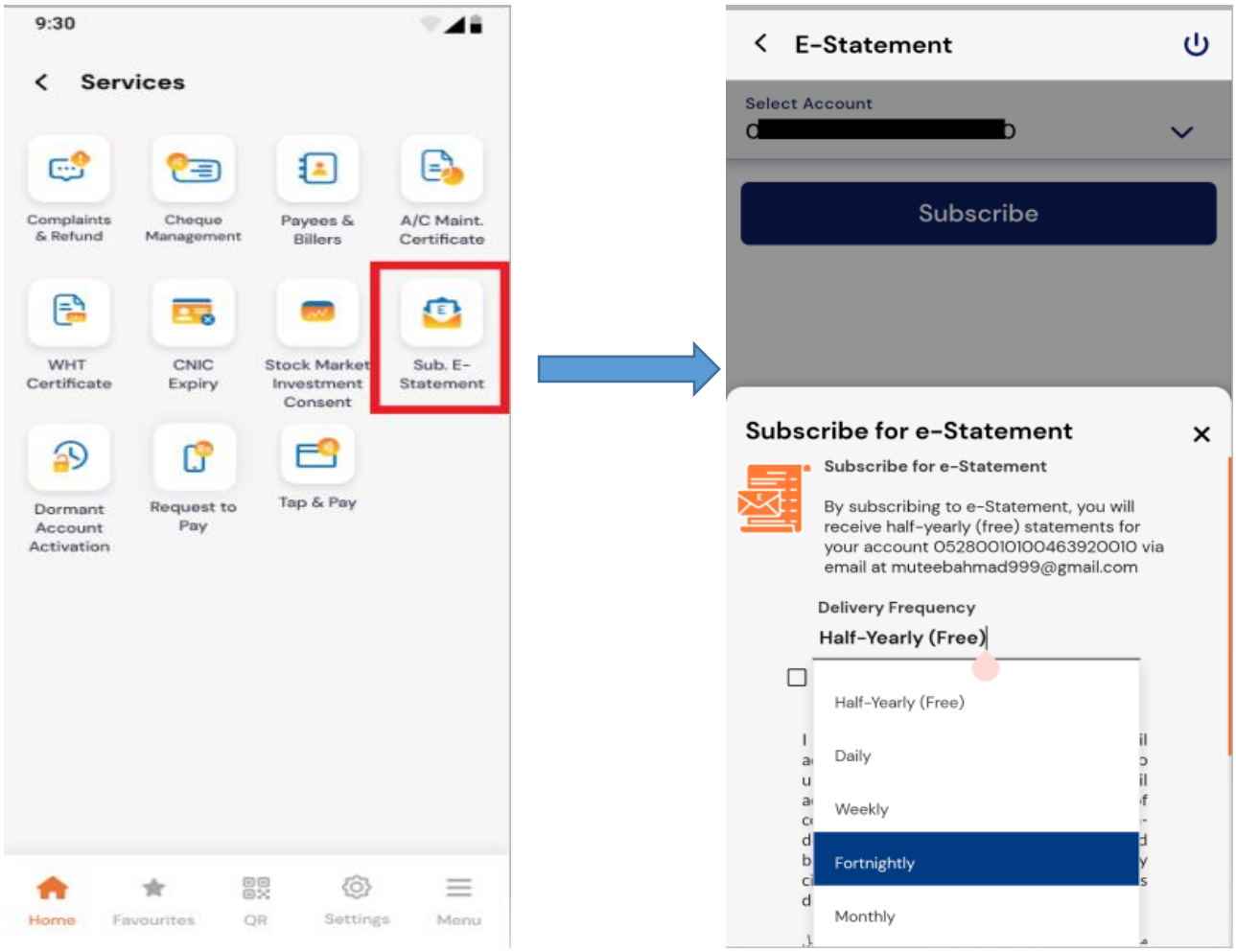


## 6.7. Subscription of e-Statement

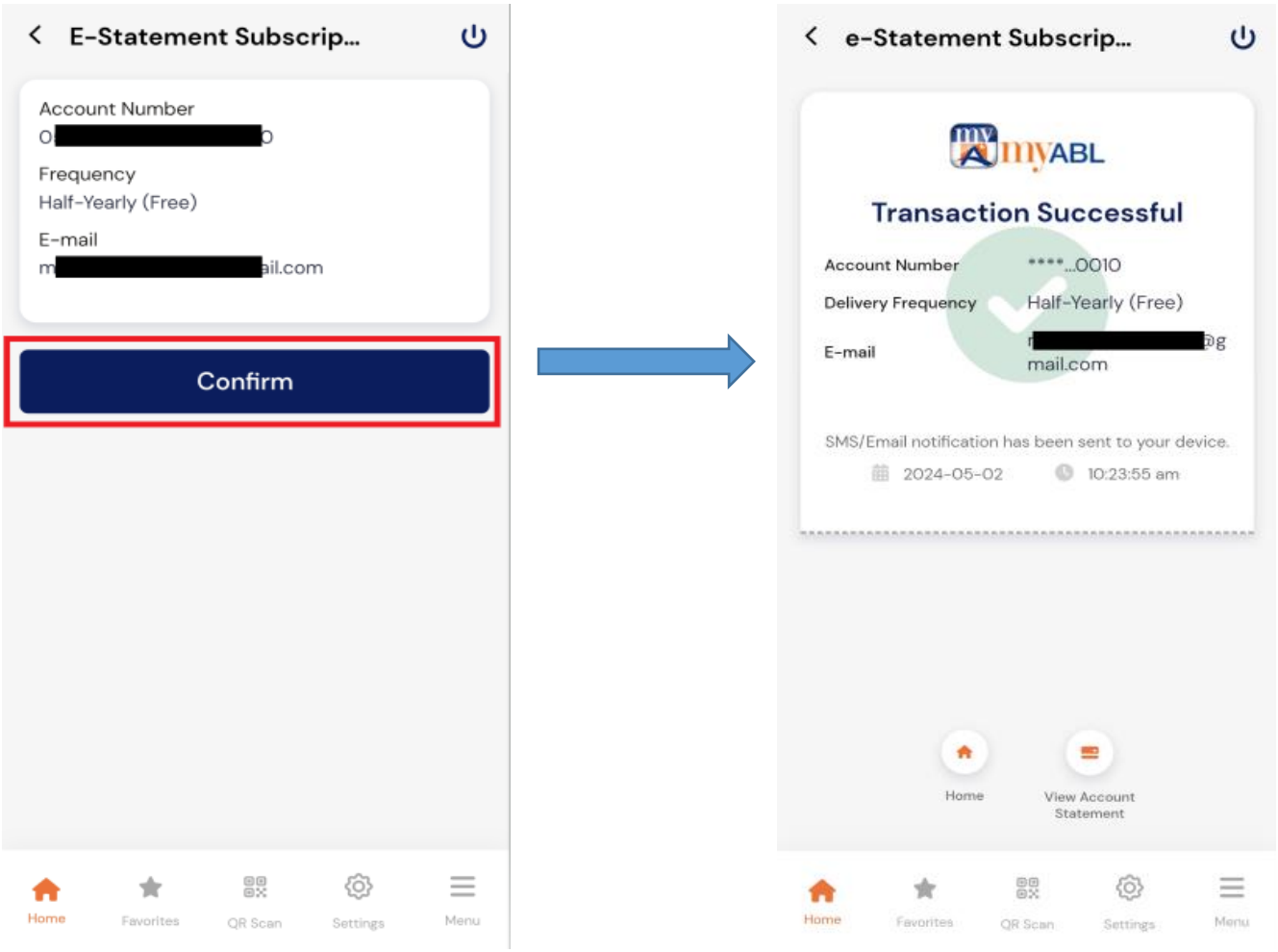
The facility of e-statement subscription is available in myABL.

**Step 1:** User will tap on “Services” option → “Sub. E-statement” option.

**Step 2:** On this 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.



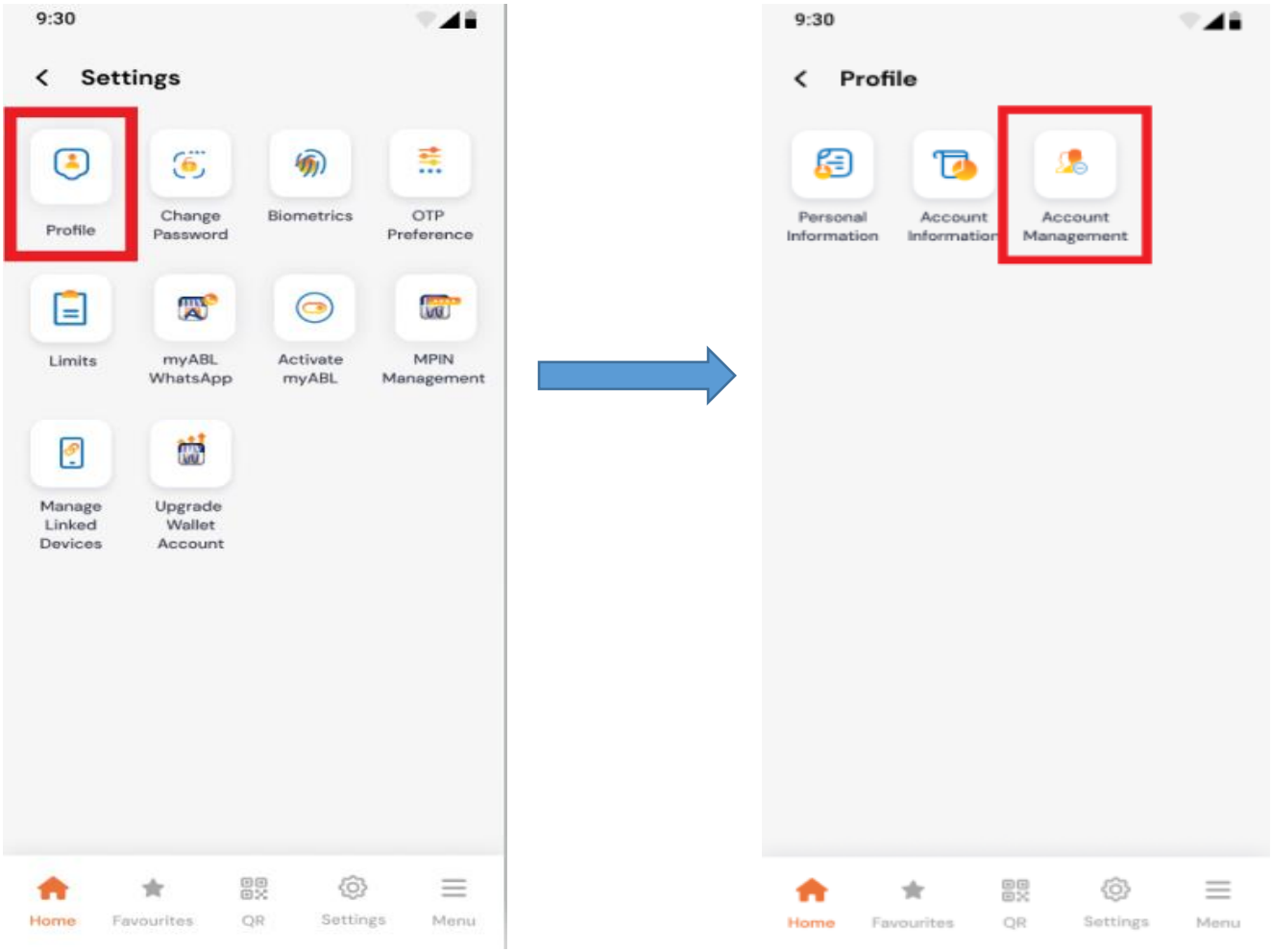
After Review Screen Confirmation screen will be shown to the User.




## 6.8. Process for Account Management

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

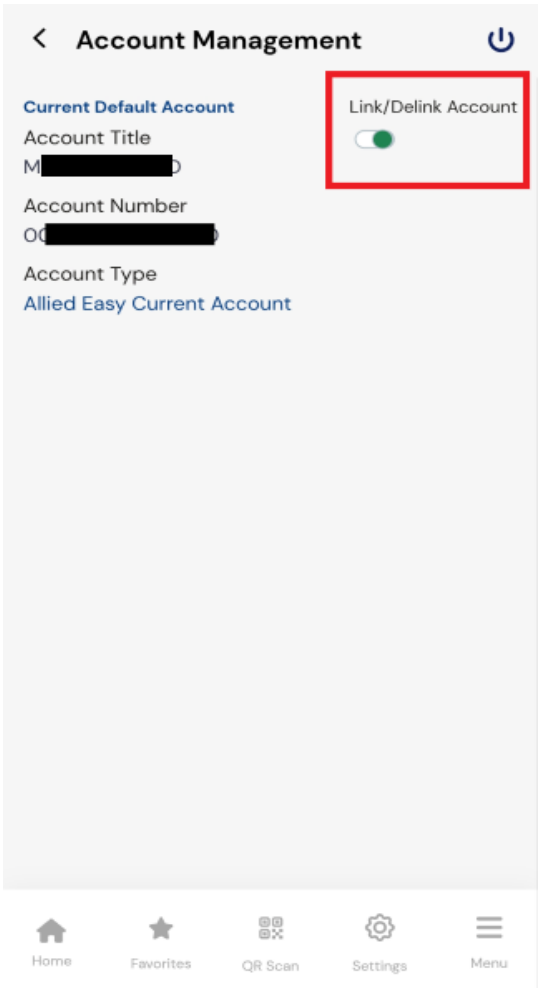
**Step 1:** User will tap on "Settings" menu on Home Screen → "Profile" option → "Account Management".




**Step 2:** The User will link or de-link his/her account(s) by selecting the account. Users can also set an account as the default account.

**Step 3:** User will then change the Toggle button to link/delink the account.

A success screen will confirm the linking/ delinking of the Account.



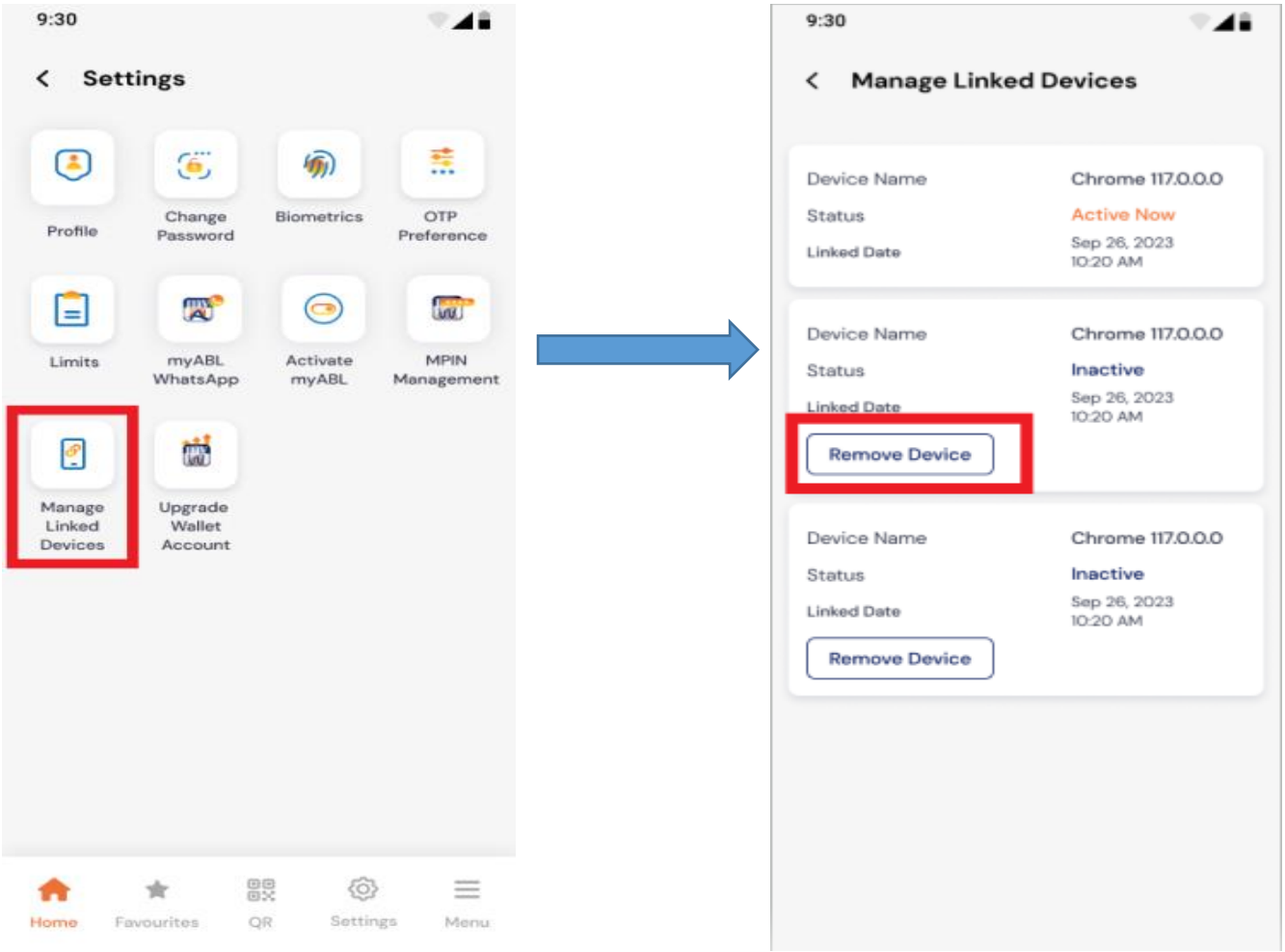

**Accounts explicit consent**

In Account management, user will be shown all accounts for linking/delinking.
Users need to provide consent when they try to link/delink any account from myABL from account linking screen.

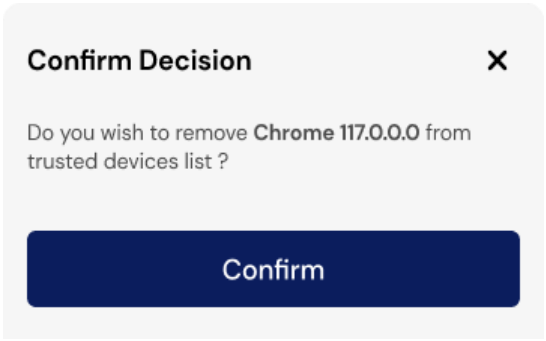
For any change in account linking, standard OTP verification will be mandatory. After OTP verification user account will be linked/delinked.

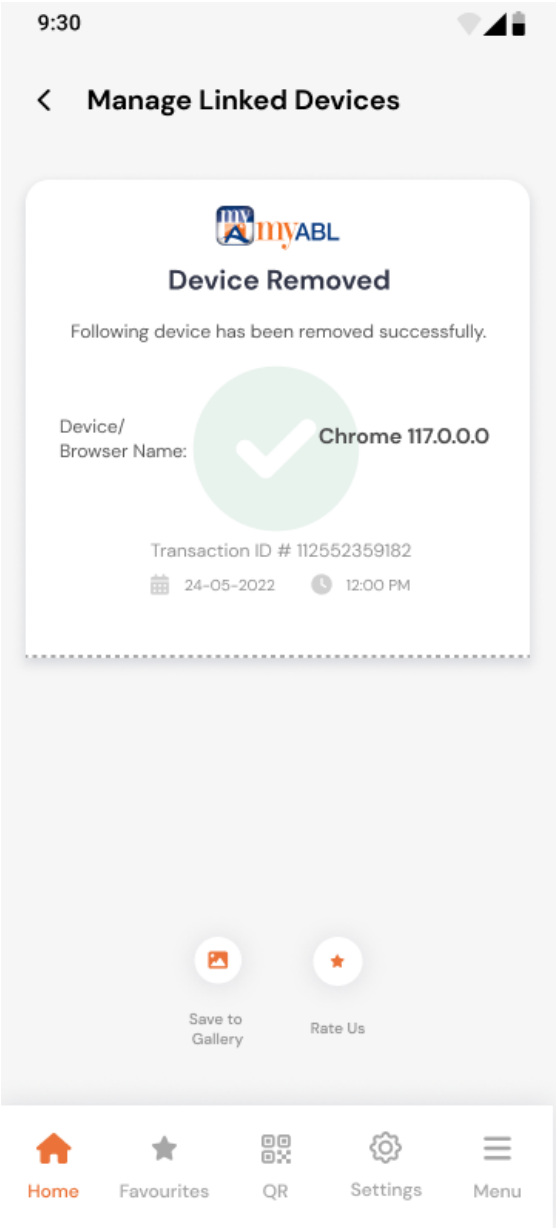
## 6.9. Process for Linked Device Management

**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 taping on ‘Remove device’ button



**Step 3:** A confirmation message will be shown to the user. User will tap on confirm to proceed and Device will be successfully removed.



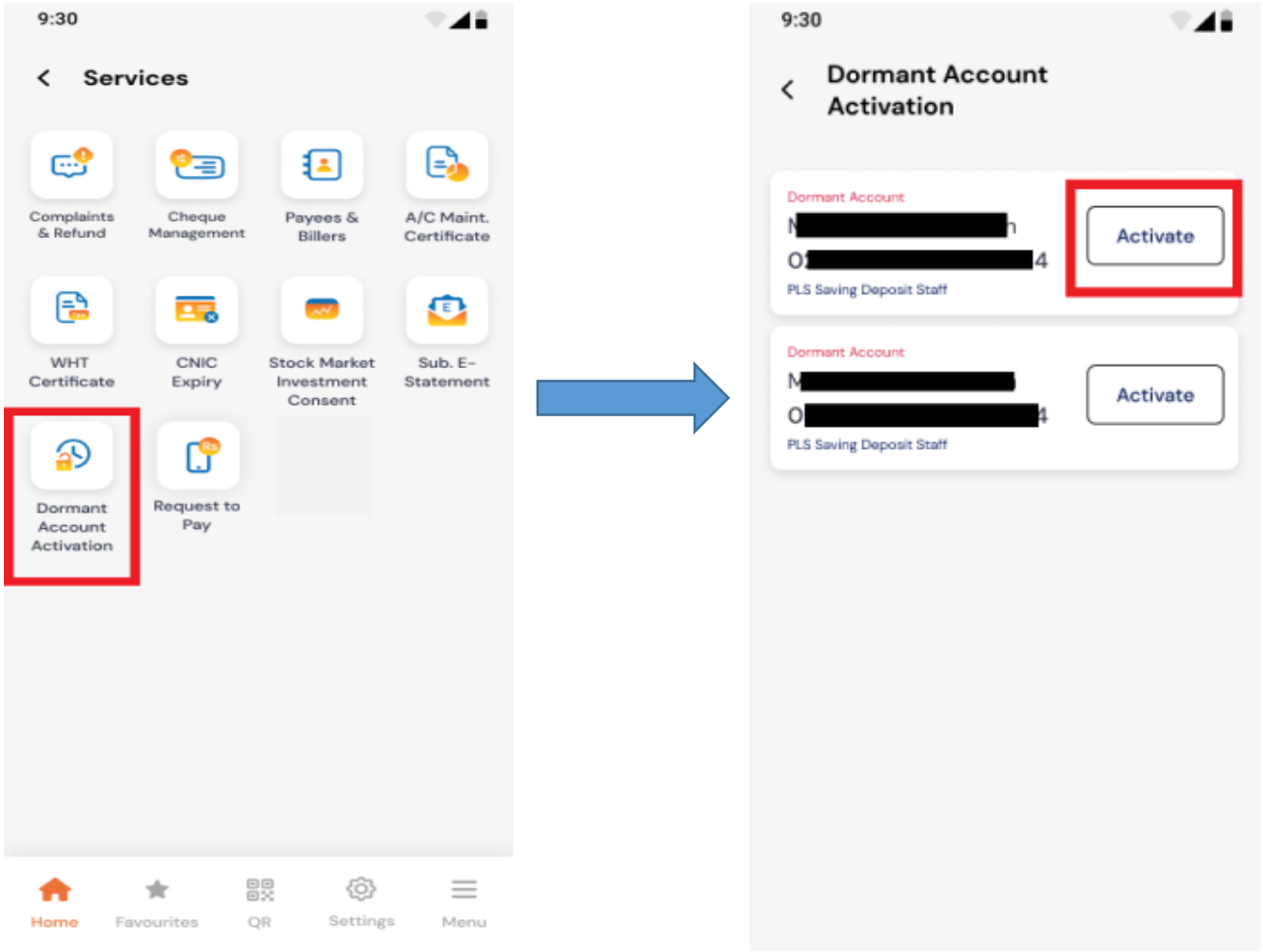



## 6.10. Process for Activating Dormant Account

This feature allows users to reactivate their dormant bank accounts through the myABL app, making it convenient and hassle-free. User will follow below steps to Re-activate their Dormant accounts.

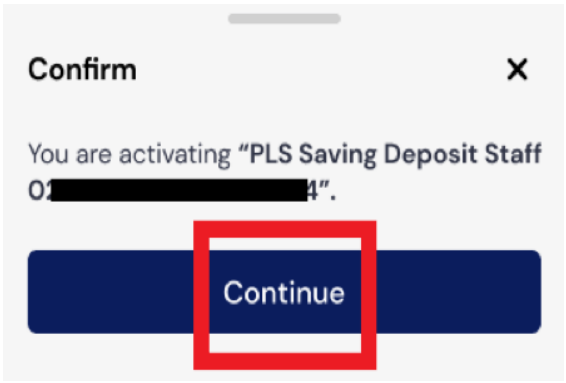
**Step 1:** User will tap on Dormant Account Activation option in the Services Menu.

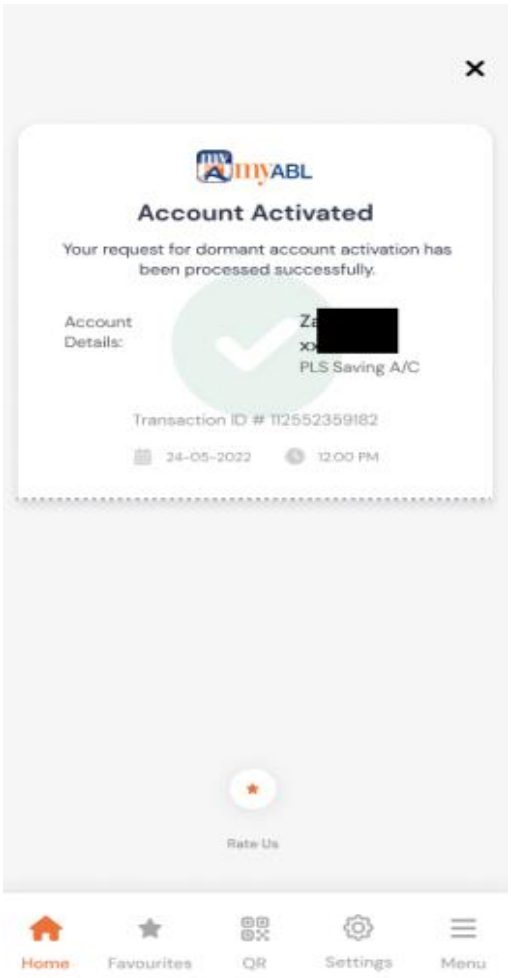
**Step 2:** A list of all Dormant accounts will be shown to user.



**Step 3:** User will tap on “Activate” button to reactive the desired dormant account.

**Step 4:** After standard review and Validation User’s Dormant Account will be activated.





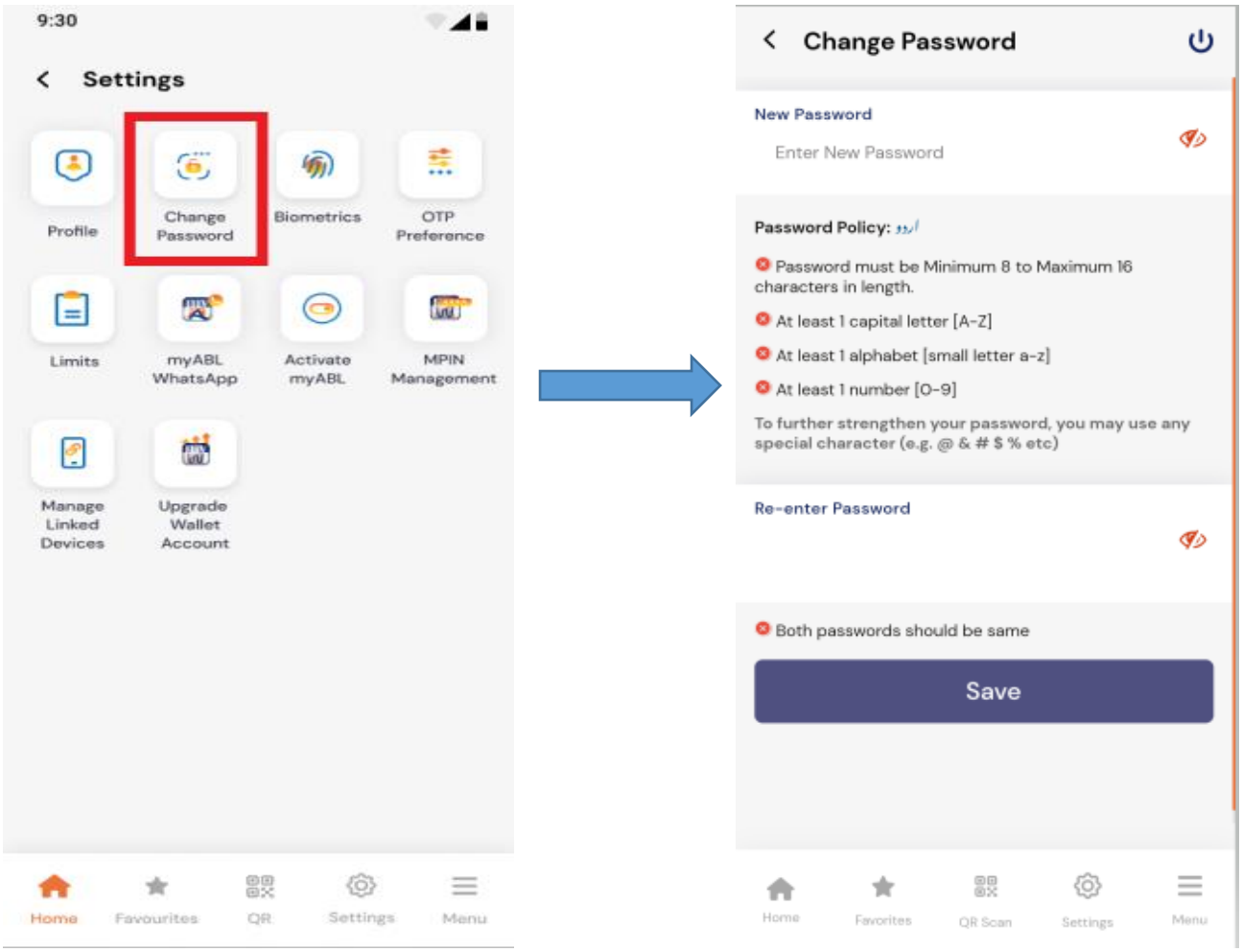
## 6.11. Process to Change Password

This feature is used by the users to change their ***myABL*** password. The system verifies the current password and saves the new password.

**Step 1:** To change password, the user will tap on "Settings" → "Change Password" option.

Step 2: Customer will have to enter current password for verification.

Step 3: Customer will then enter new password and save. Password will be updated.

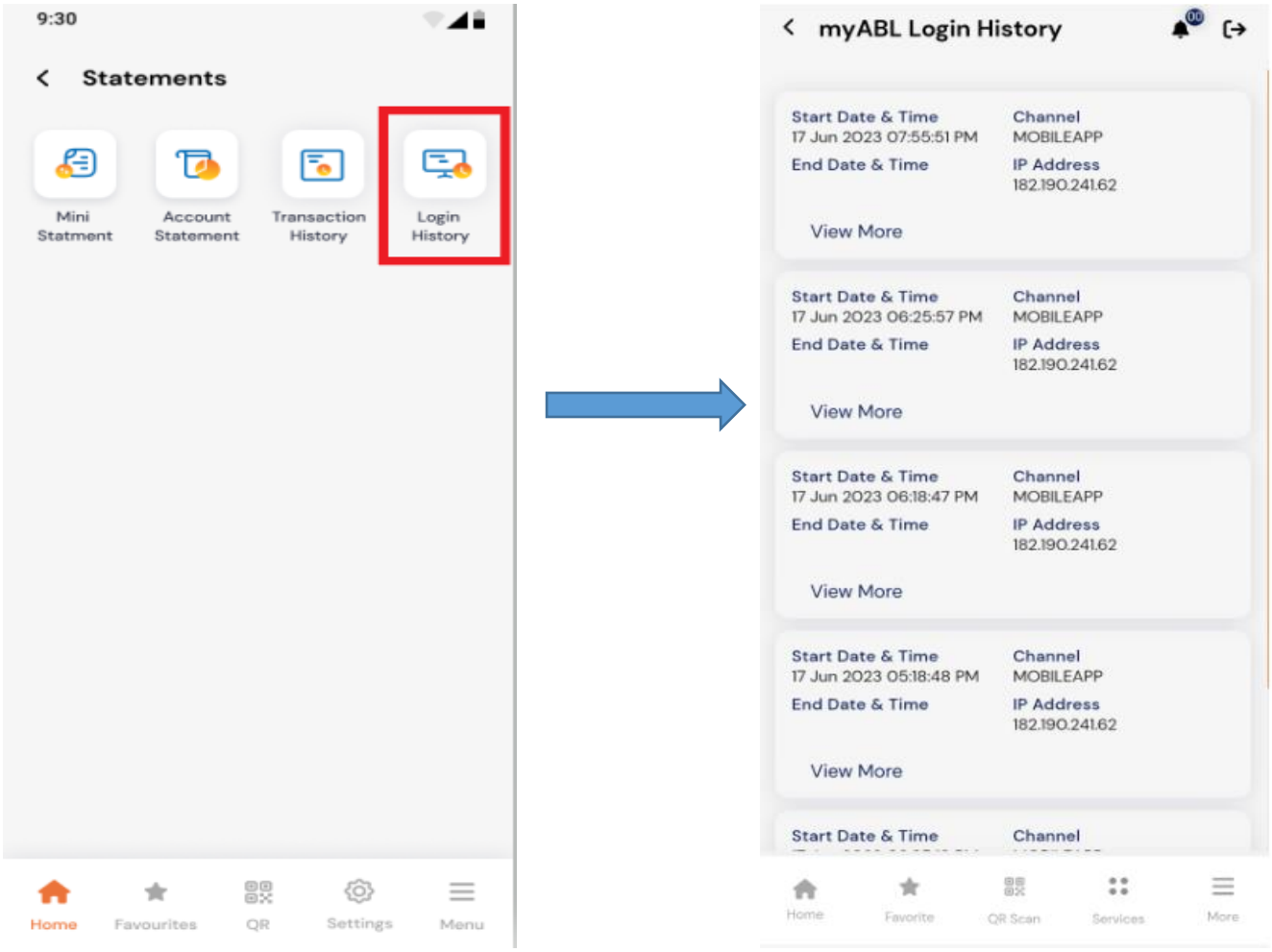



Note: Password policy will change its colors according to user input. A hyperlink will change the language of the password policy from "Urdu to English" or "English to Urdu".

## 6.12. 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 ‘Statements” menu as reflected in the following screens.



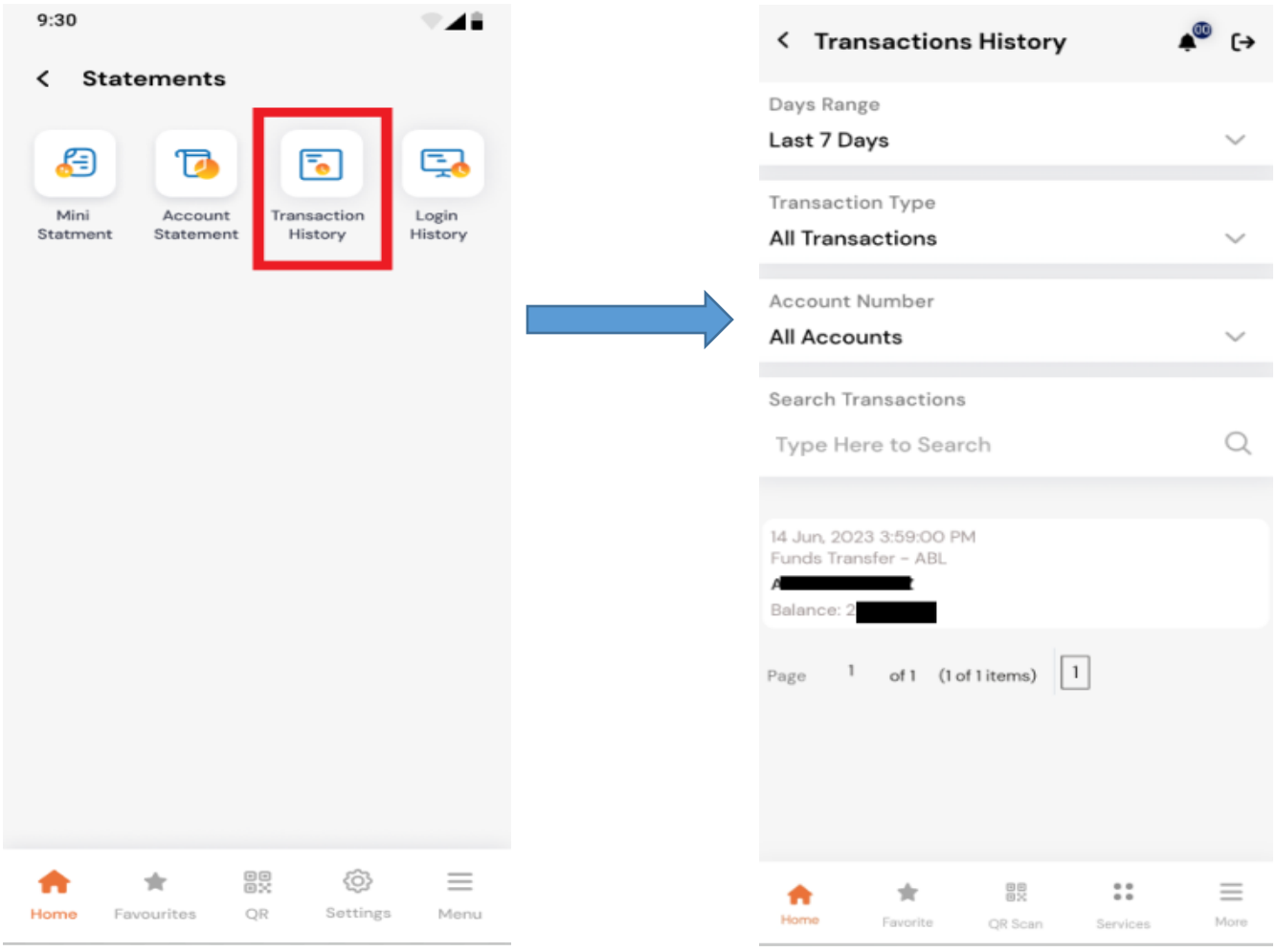
## 6.13. Process to View Transactions History

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
- 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 "Statements" menu.




The user can tap on any transaction to view details of that particular transaction.

## 6.14. Process to Reset Forgotten Password

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

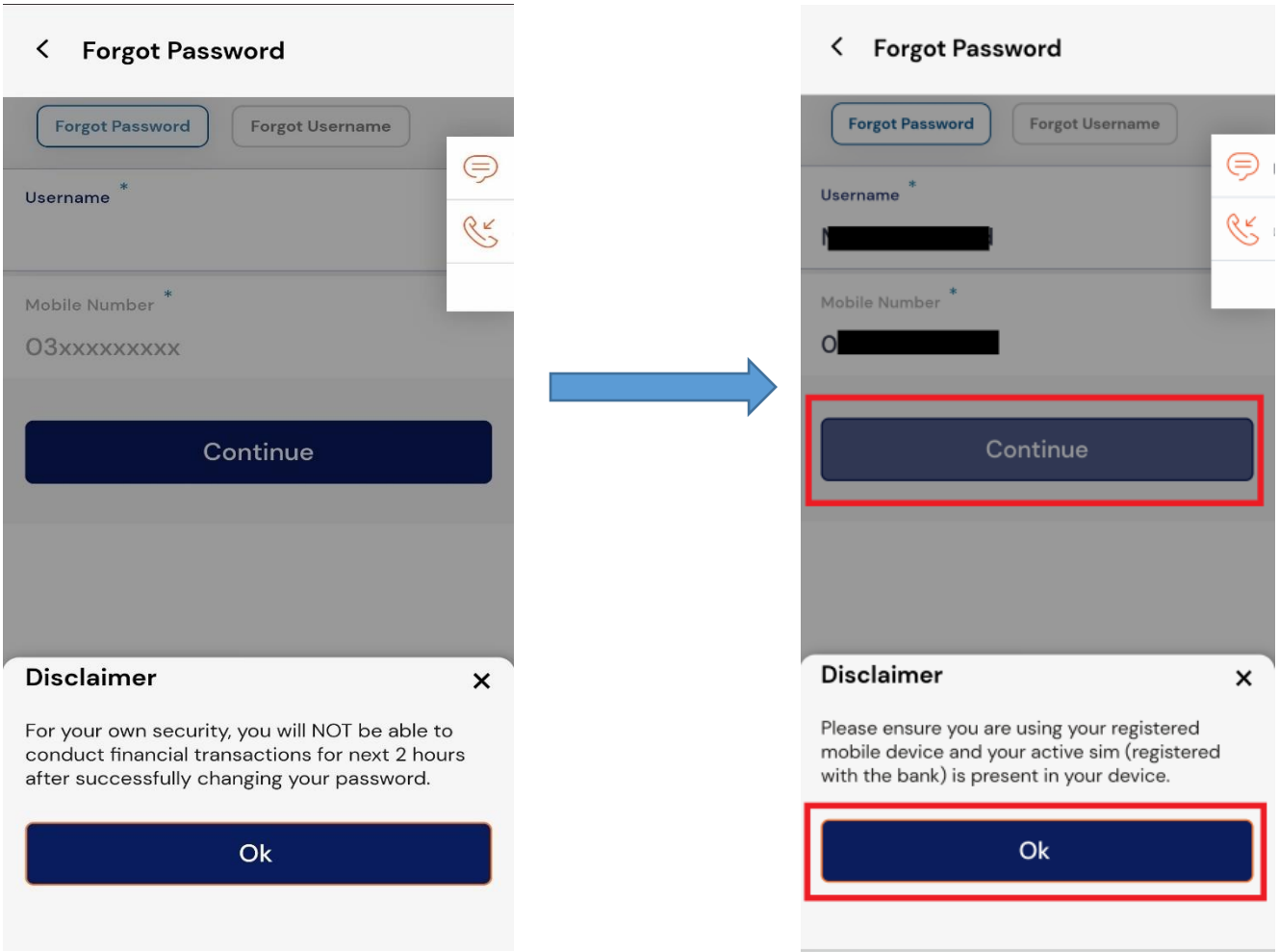
**Step 1:** The user is required to tap on “Forgot Username or Password?” on the login screen.

**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”.

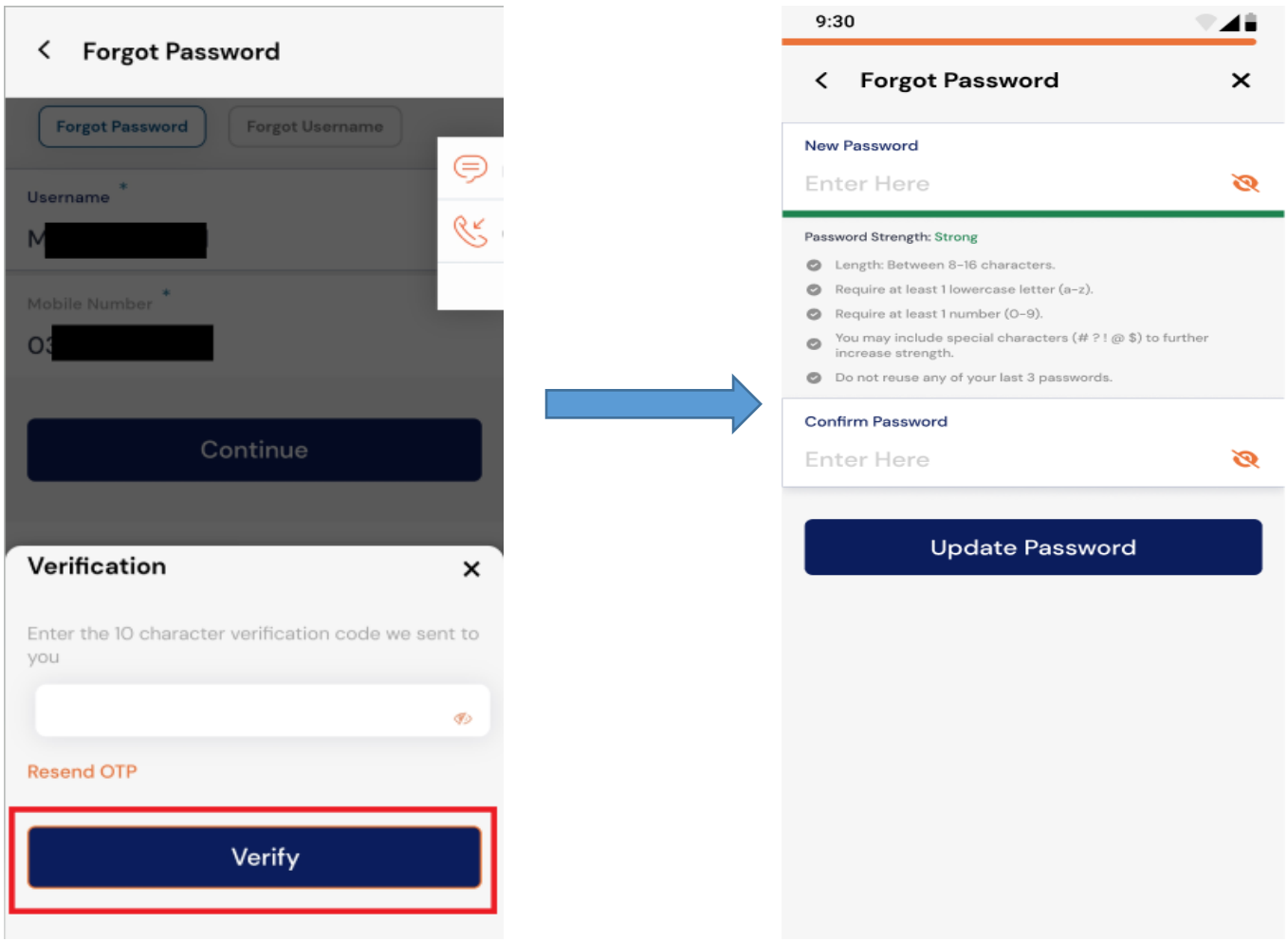
**Step 3:** The user will tap OK to proceed.

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




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.”

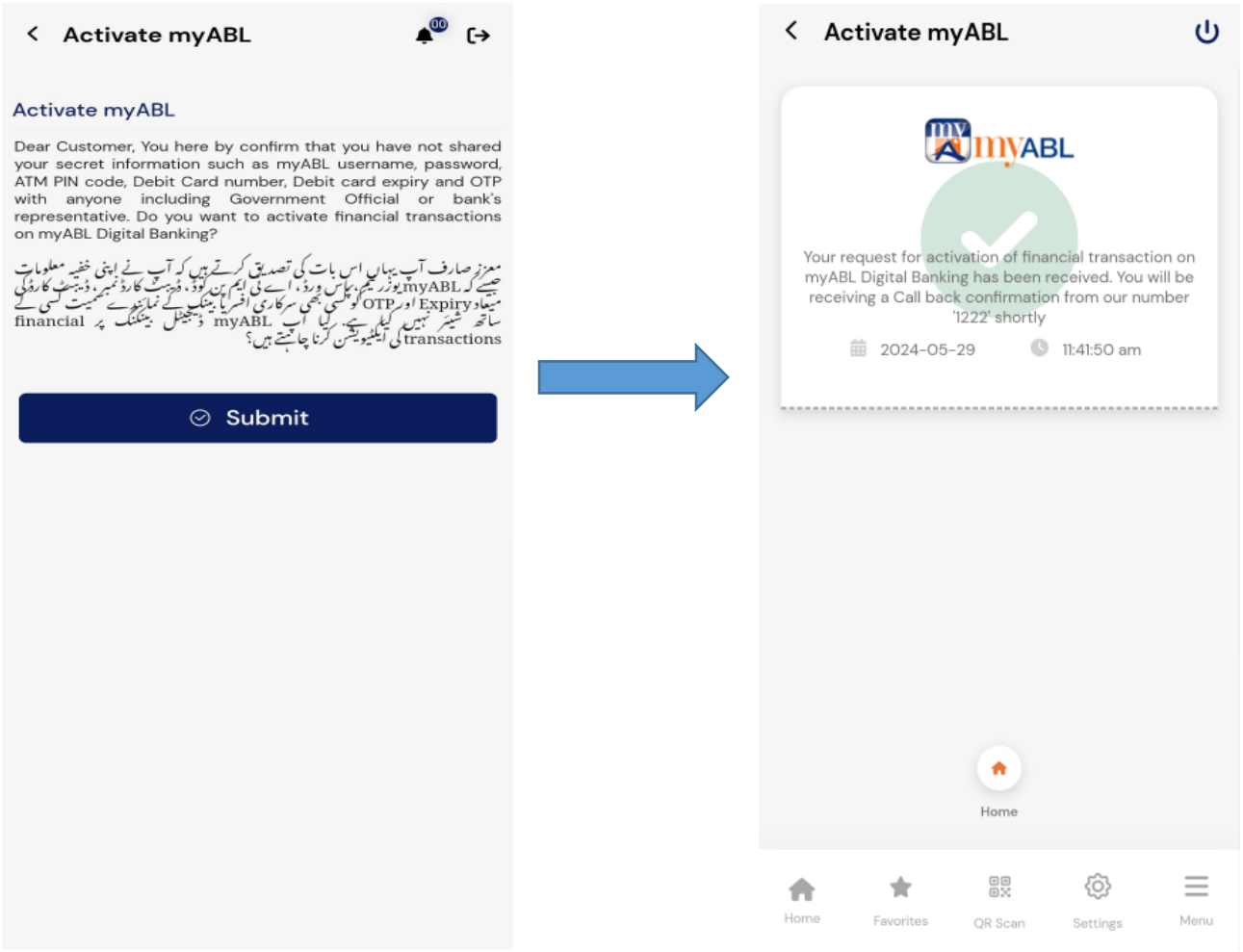
Step 5: OTP will be sent to the User's registered mobile number for verification. User will enter OTP as shown in following screen, OTP will be auto fetched on Android and auto filled on iOS.



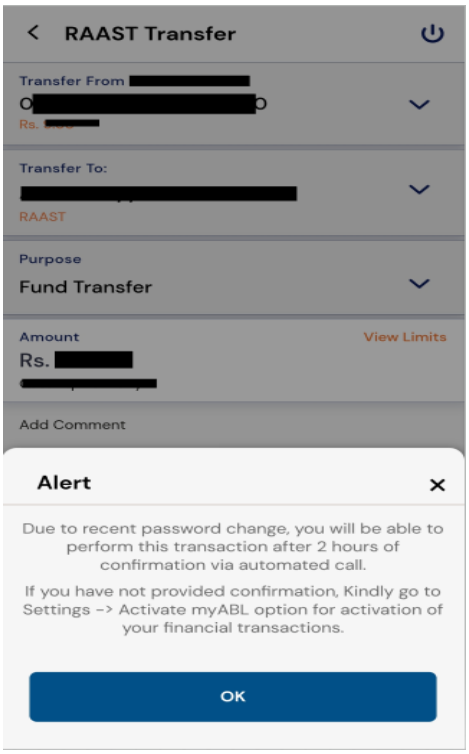

Step 6: After OTP verification, the password set screen will open and user will enter the new password as per the policy and tap on "Submit".

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.

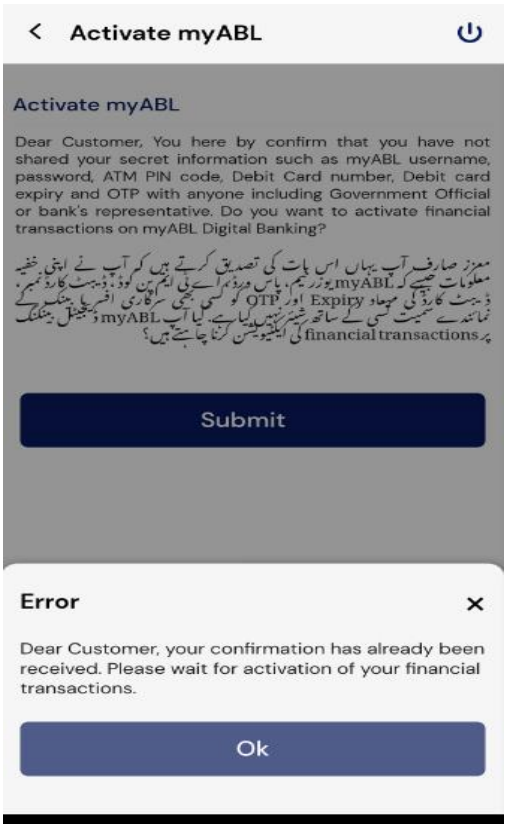
If the user is unable to attend the robocall received, they can go to Settings and tap on “Activate myABL” to initiate a new robocall.



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



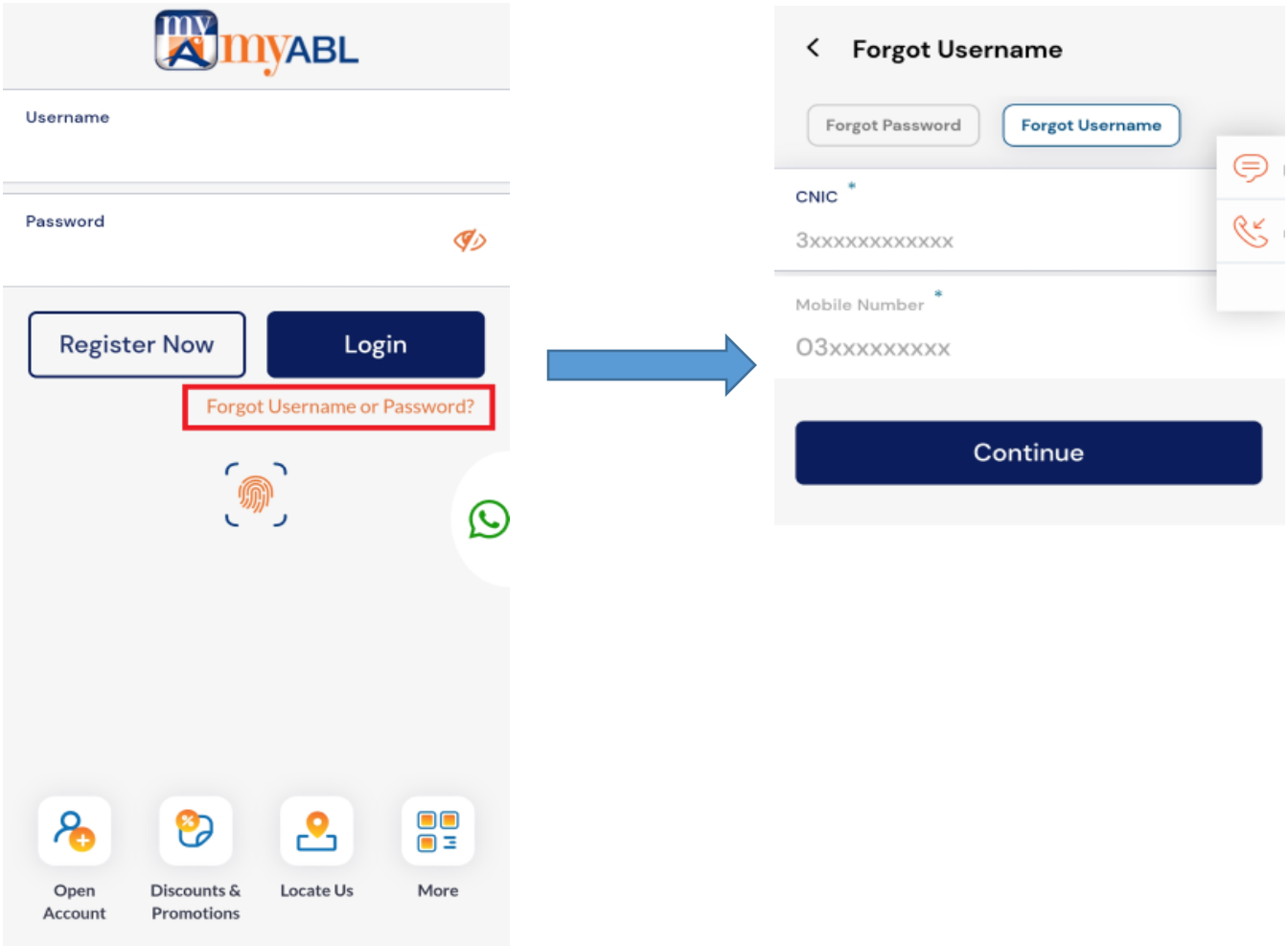

In case if user tries to Activate myABL again after receiving Robo Call then the below message will be shown:



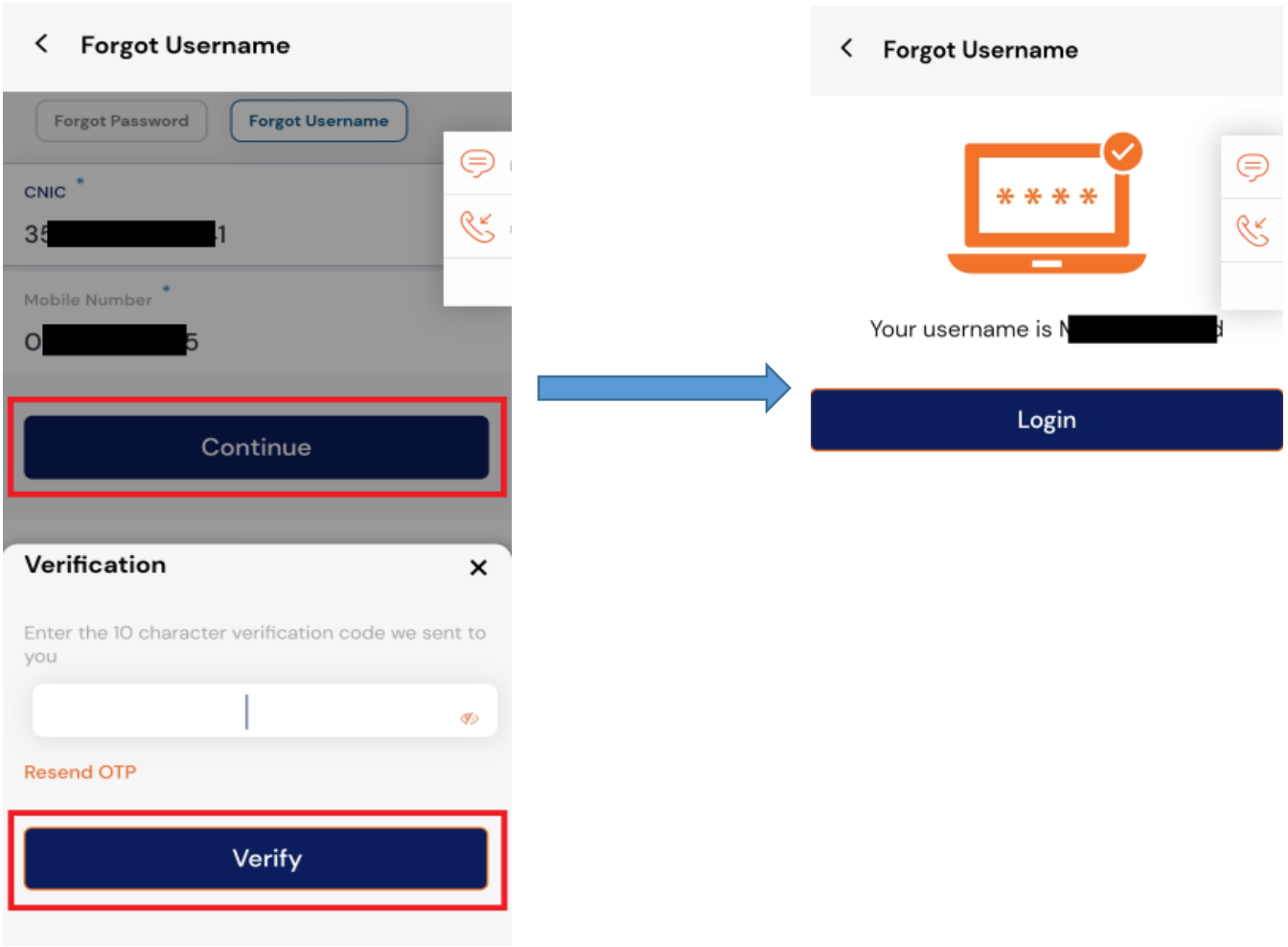
## 6.15. Process to Retrieve Forgotten myABL Username

**Step 1:** The user is required to tap on “Forgot Username or Password?” 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”.



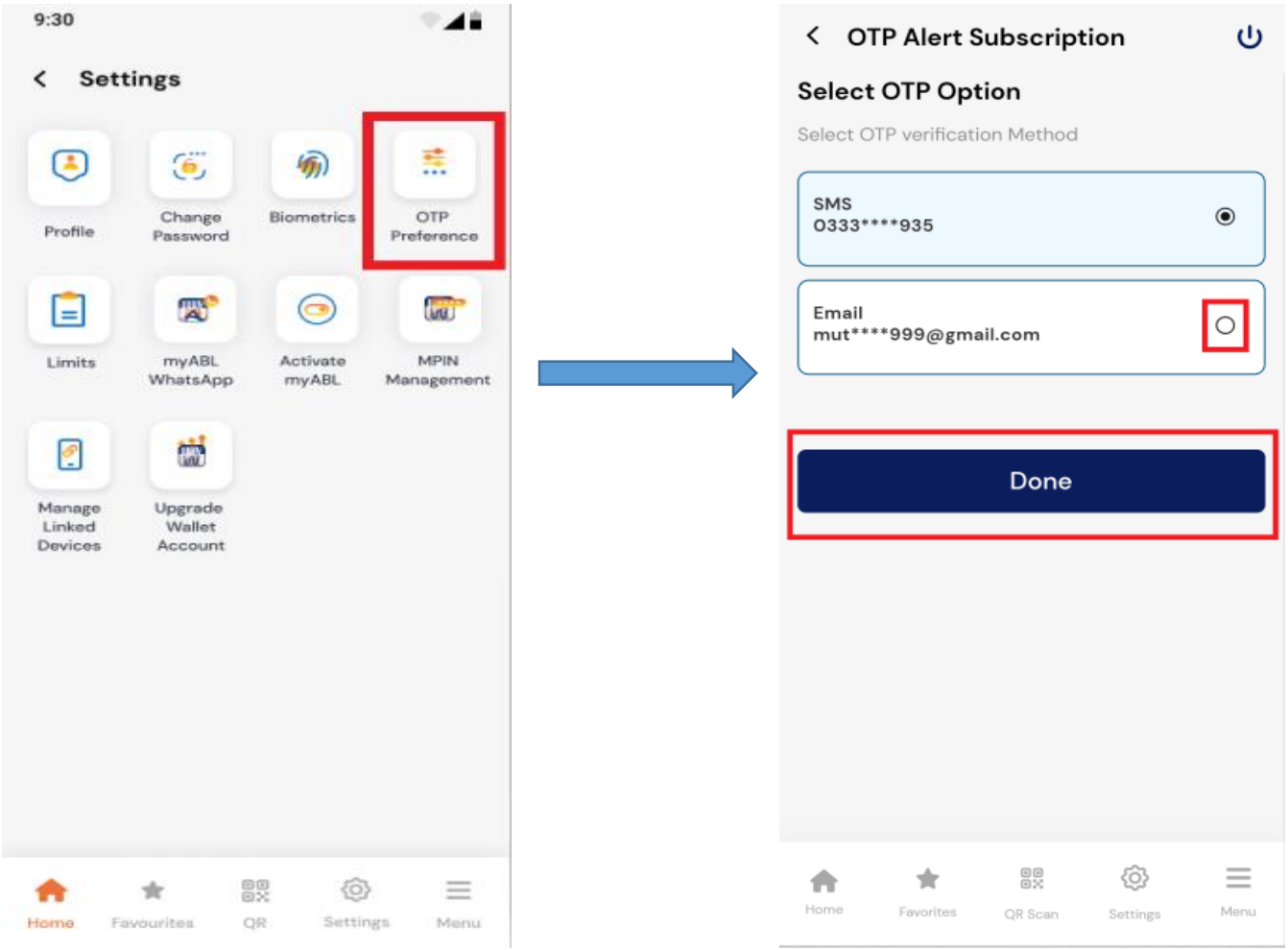
Step 3: A 10-digit complex OTP will be received on users preferred medium. After verification, Username will be displayed on the screen.



## 6.16. Process of Change of OTP Alert Subscription Method

**Step 1:** To change the OTP receiving option, the user is required to tap on “Settings” at the bottom on the home screen.

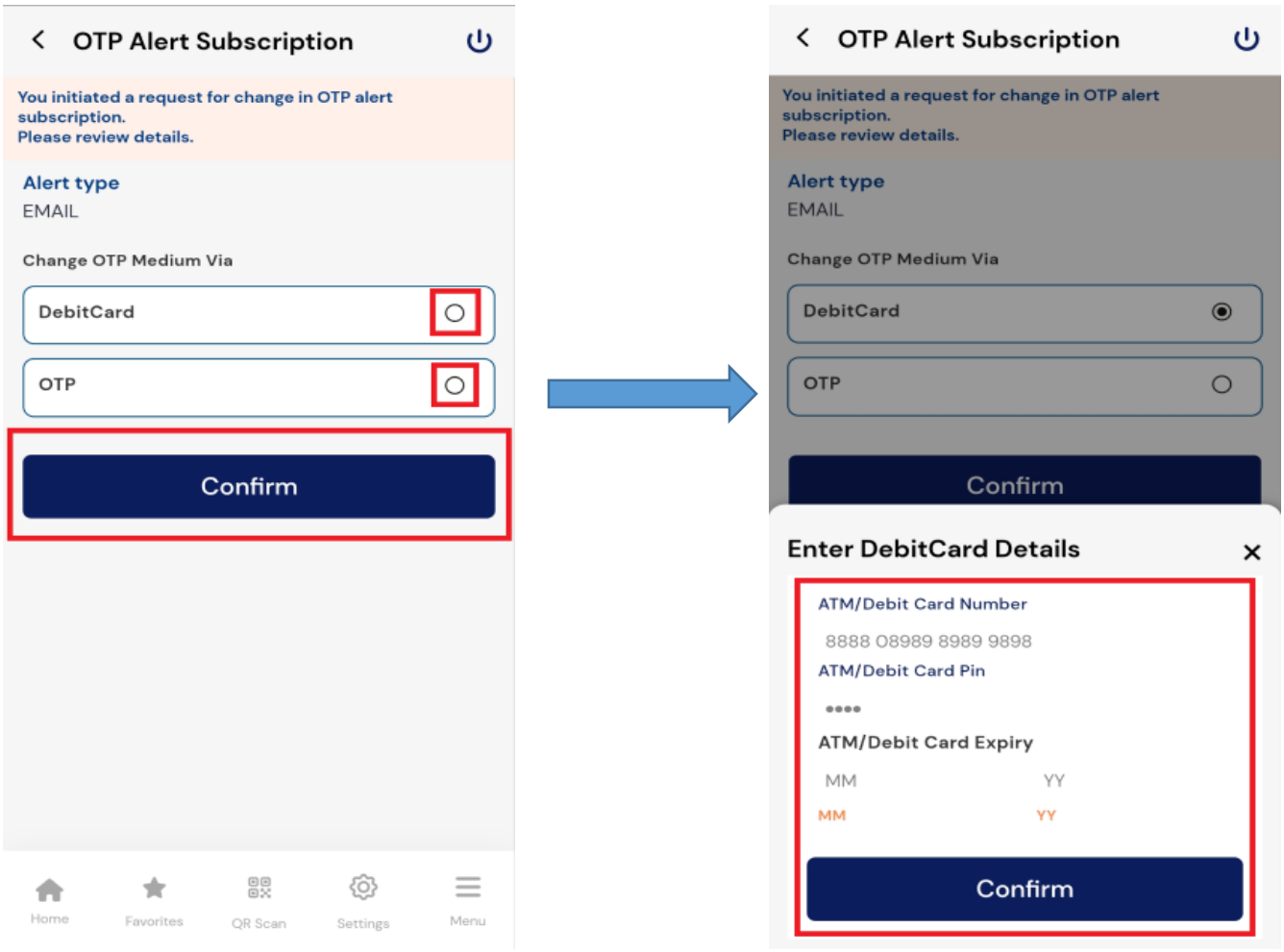
**Step 2:** The user is then required to tap on “OTP Preference” option.



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

**Step 4:** User has option to change OTP medium through OTP verification or Debit Card Verification.

**Step 5:** An OTP will be sent to registered medium if user chooses OTP verification, and Debit details will be required if user chooses Debit Card Verification. Upon verification n, a success message will be generated to the user.

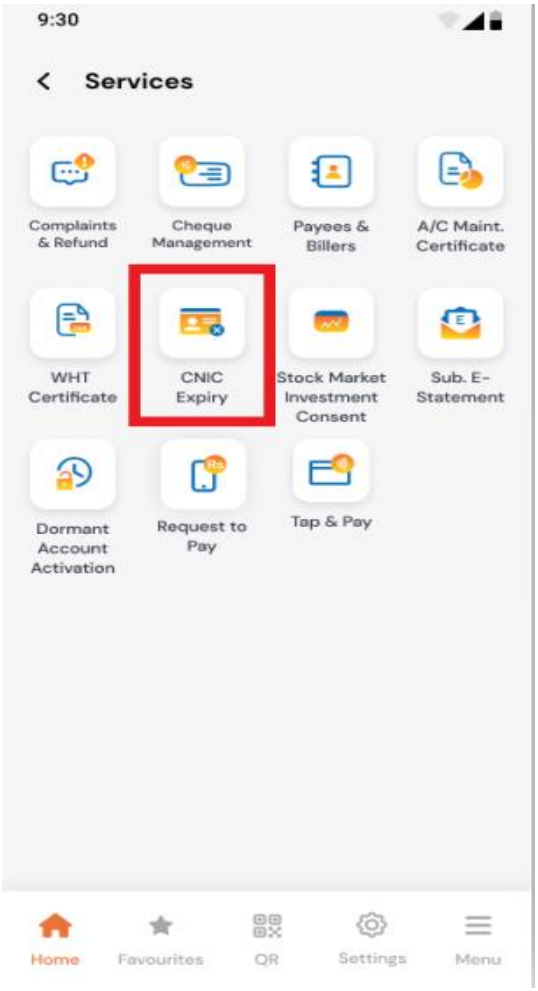


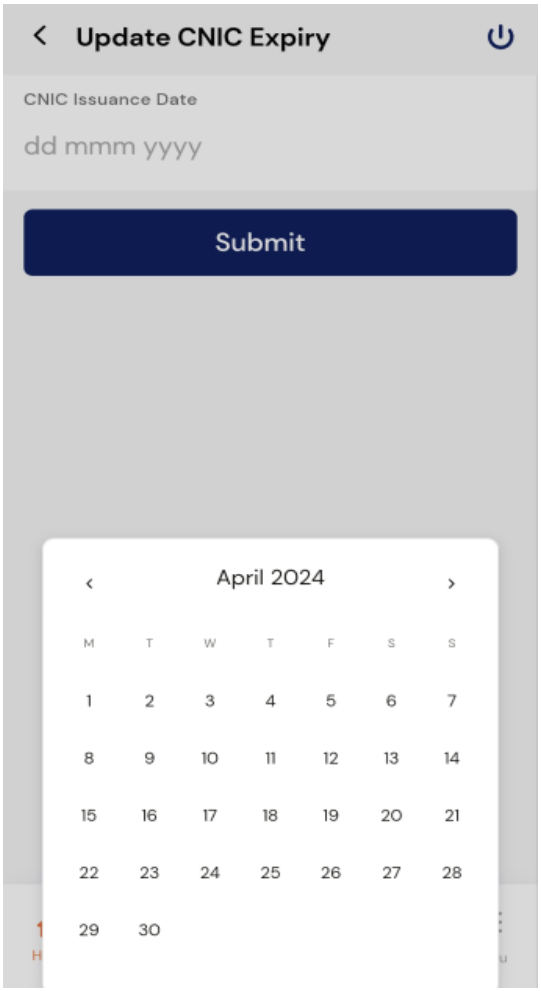

*Note: User can change OTP medium from SMS to Email and also from Email to SMS using both OTP and Debit Card Details.*

## 6.17. 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 “Services” on Home screen → “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.



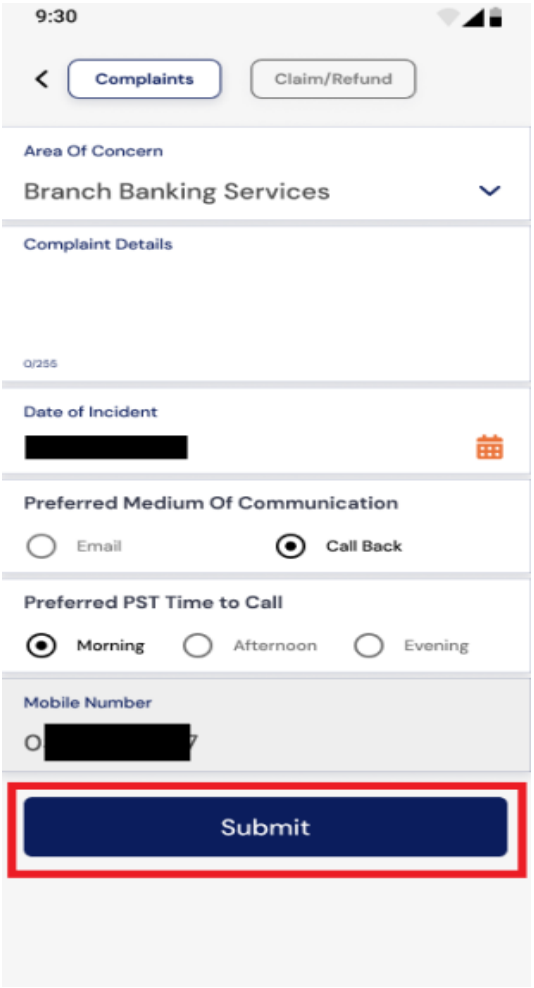
## 6.18. Process to Lodge Complaints and Disputes using myABL.

User can lodge complaints and amount reversal requests from myABL. Simple follow below steps:

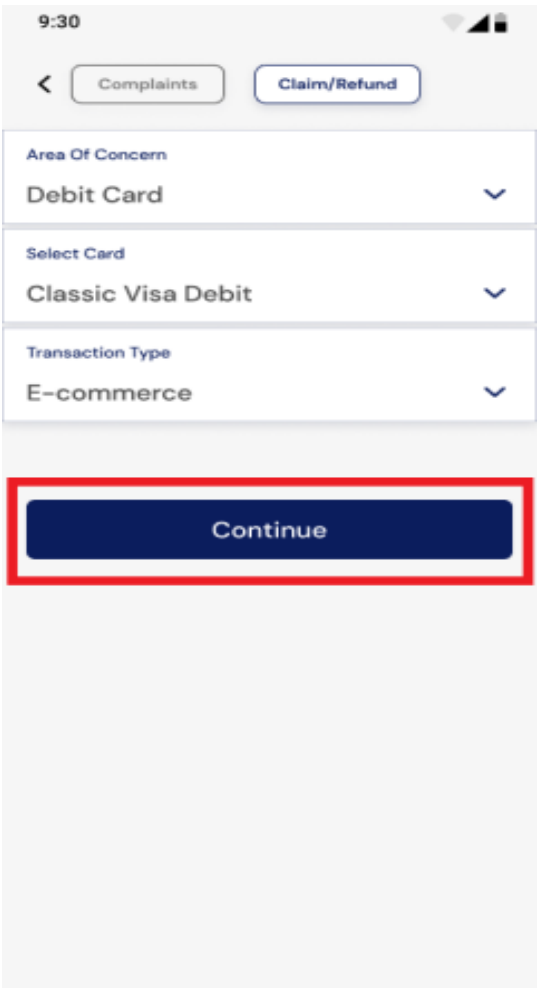
**Step 1:** Tap on the "Services" tab on Home Screen and then tap on "Complaints & Refund".

**Step 2:** User can lodge a complaint by providing relevant details or can submit a Dispute request. Both options are available in this menu.

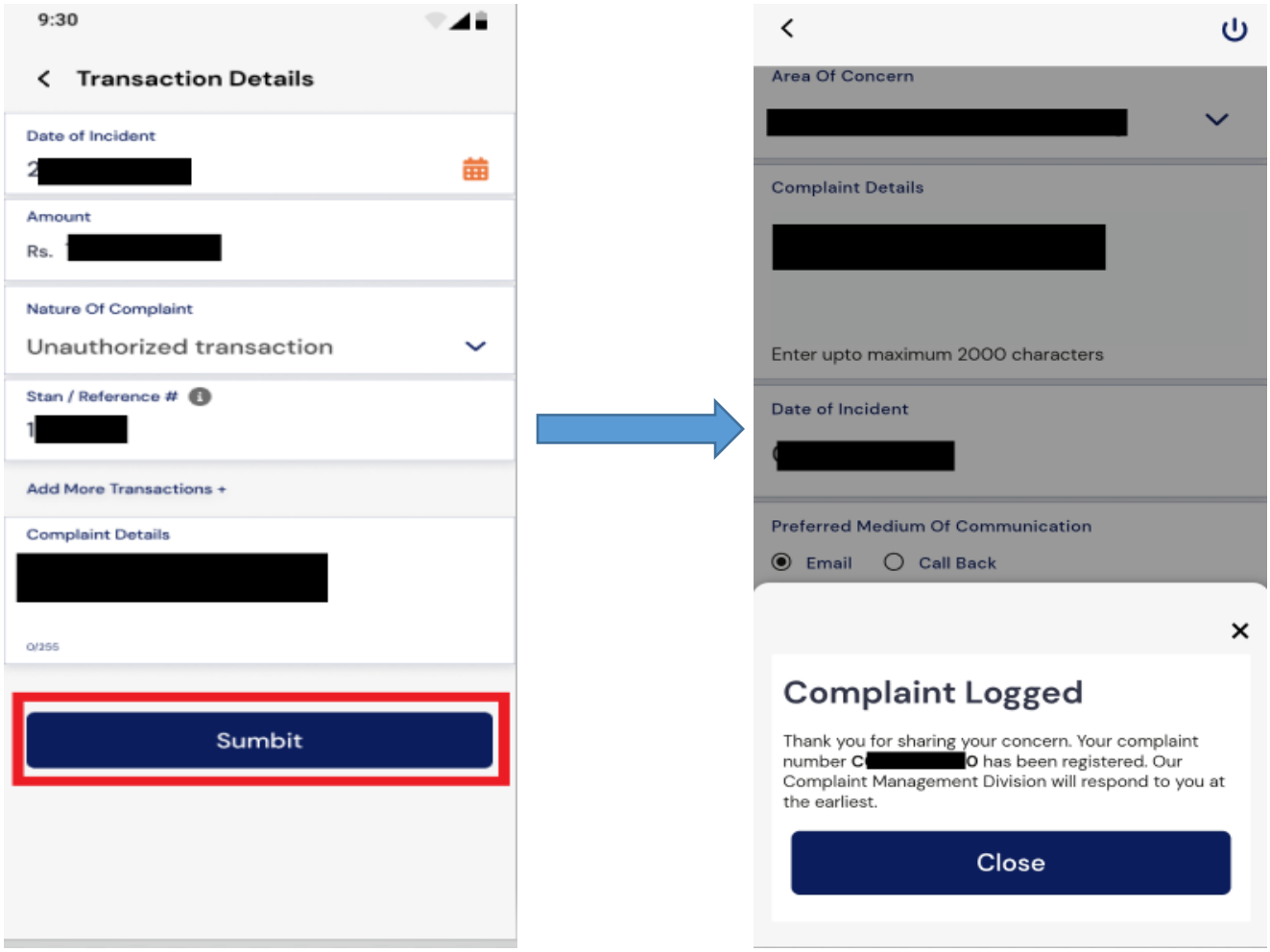
*Note: User can choose between Email or Call Back for Preferred medium of communication*




**OR**



Step 3: After entering required information, your request for the Reversal / Complaint will be submitted.

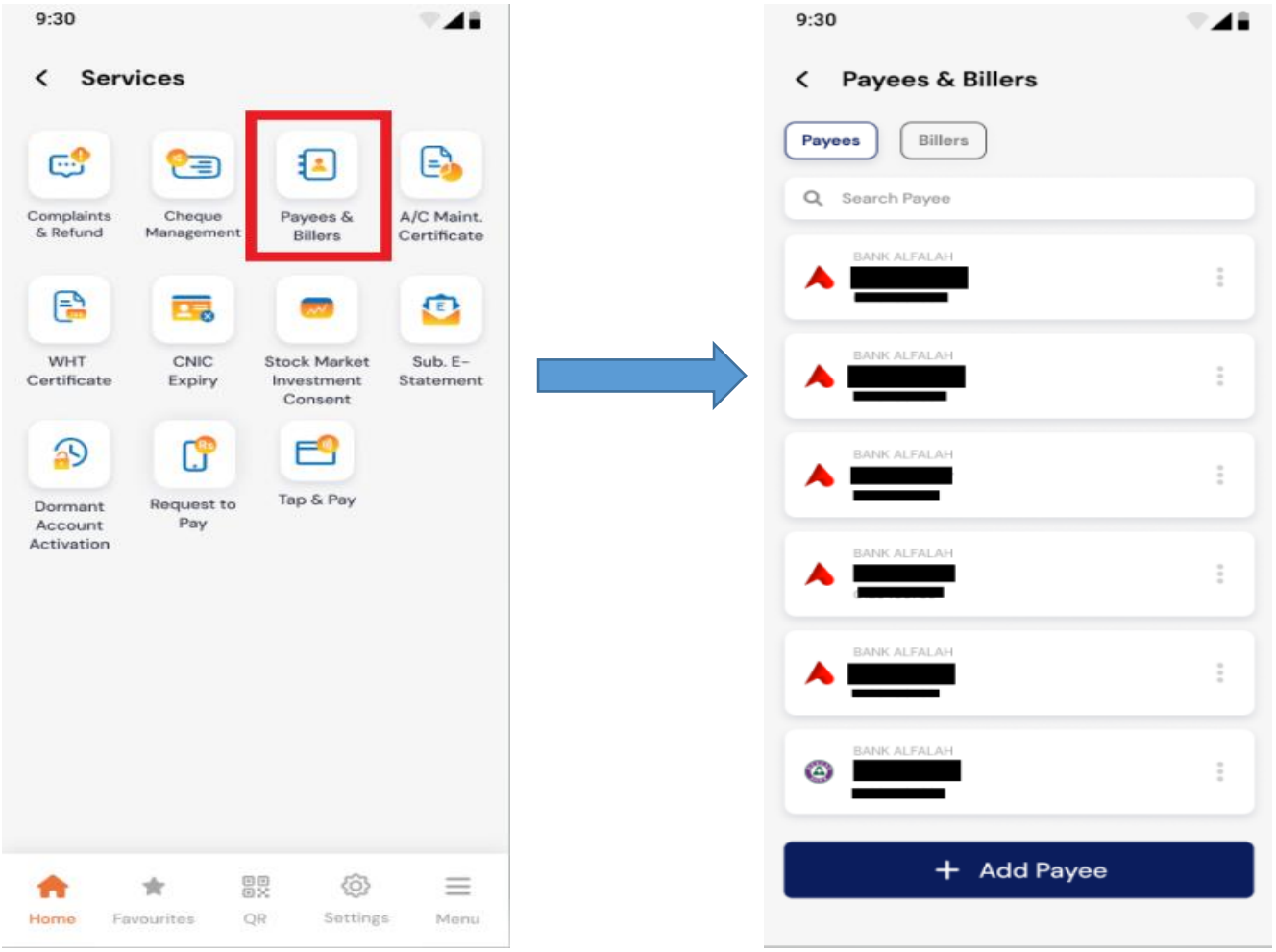


## 7. Types and Process of Fund Transfer

### 7.1. Manage Payee for Funds Transfer

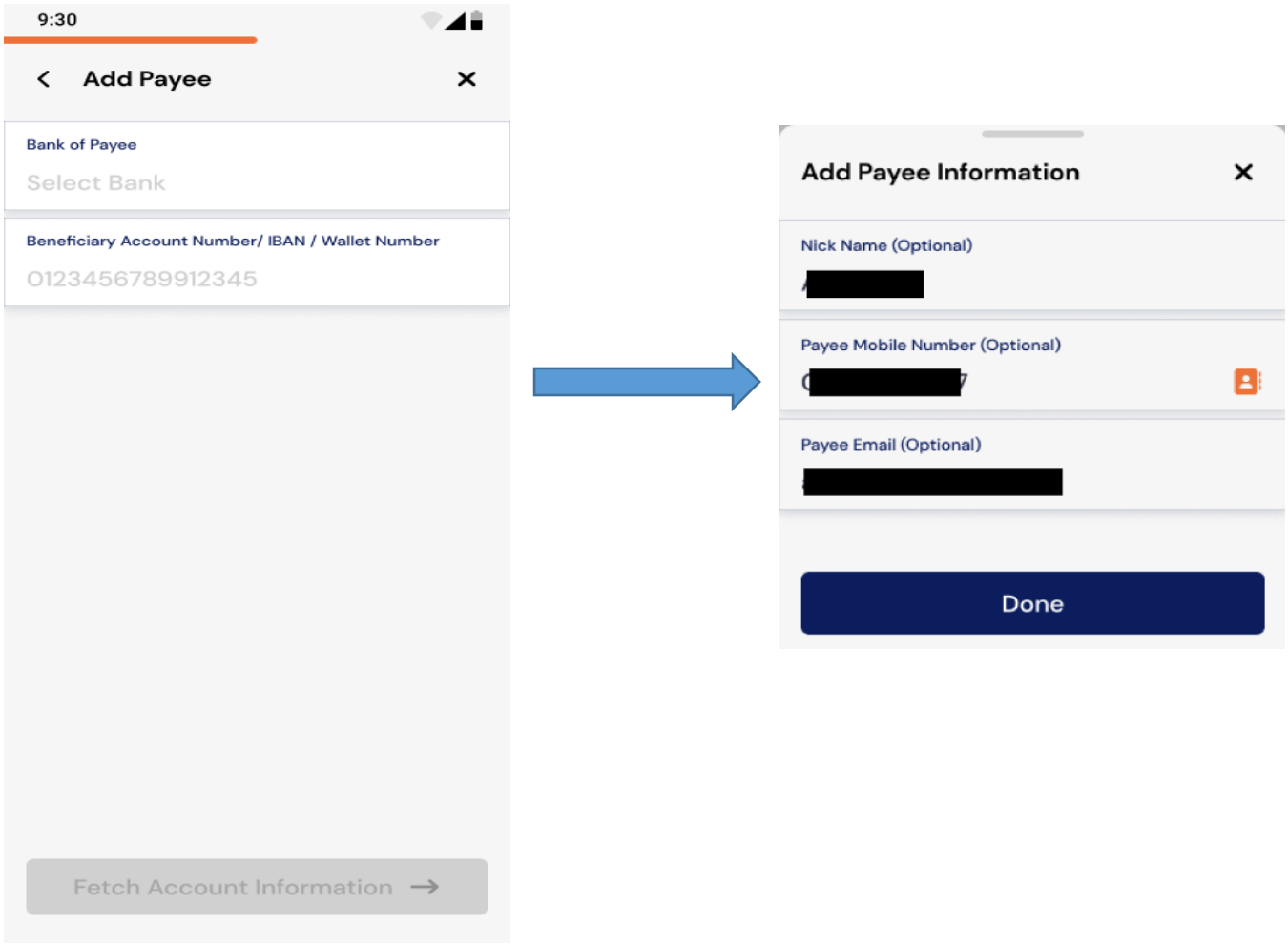
User can directly Add Payee without need to make a transaction. Once New Payee will be added successfully, it will automatically become available in the list of “Existing Payee”.

**Step 1:** Tap on “Services” from Home Screen → “Payees and Billers” as highlighted below.



**Step 2:** After selecting the Payees & Billers option, it will open a list of already added payees, along with a "+ Add Payee" option to add a new payee. To add, User will tap on the "+ Add Payee" icon.

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

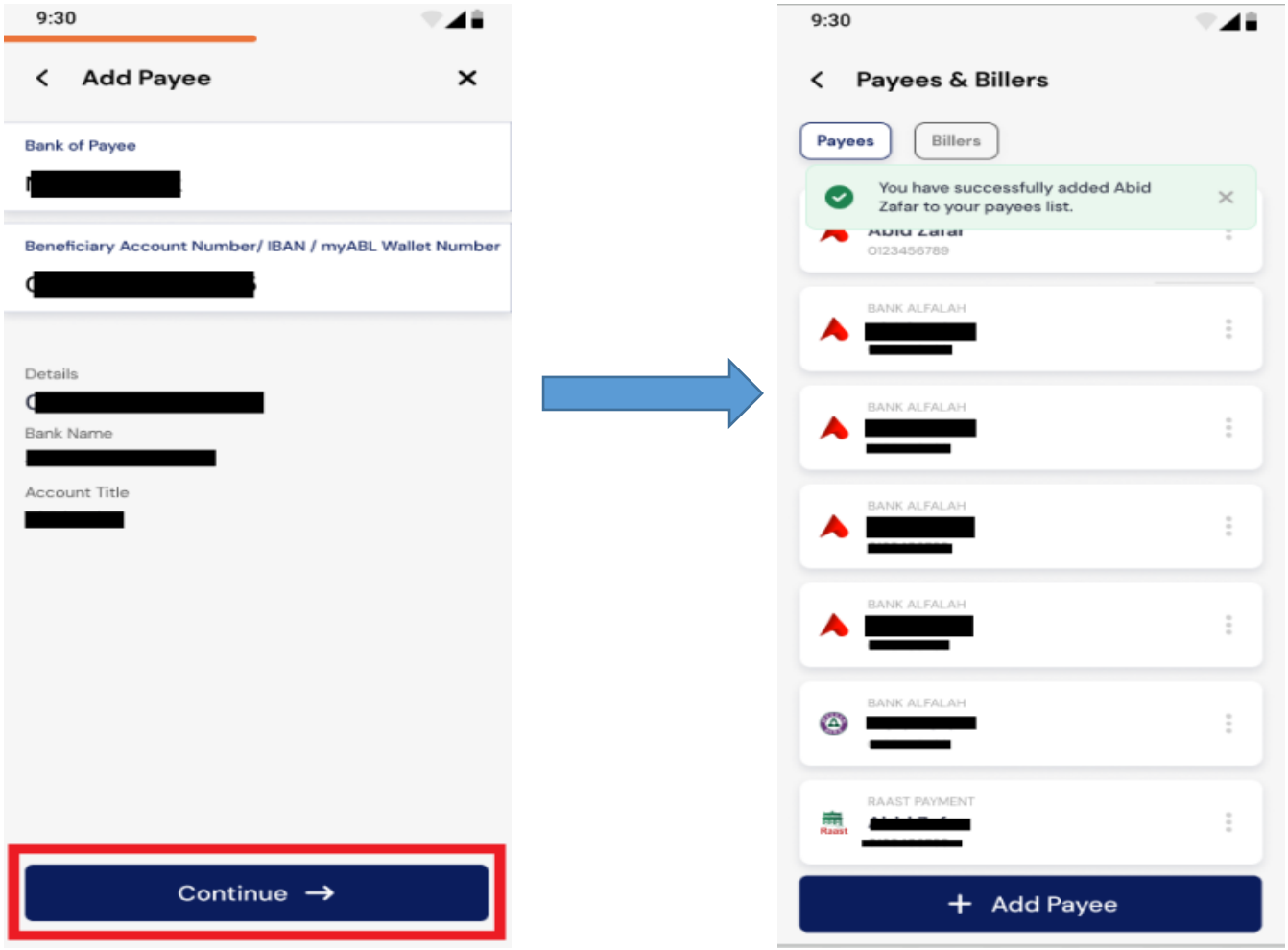


**Step 4:** After entering the details user will tap on “Done”, there will be a review screen to confirm the details of the Payee.

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**

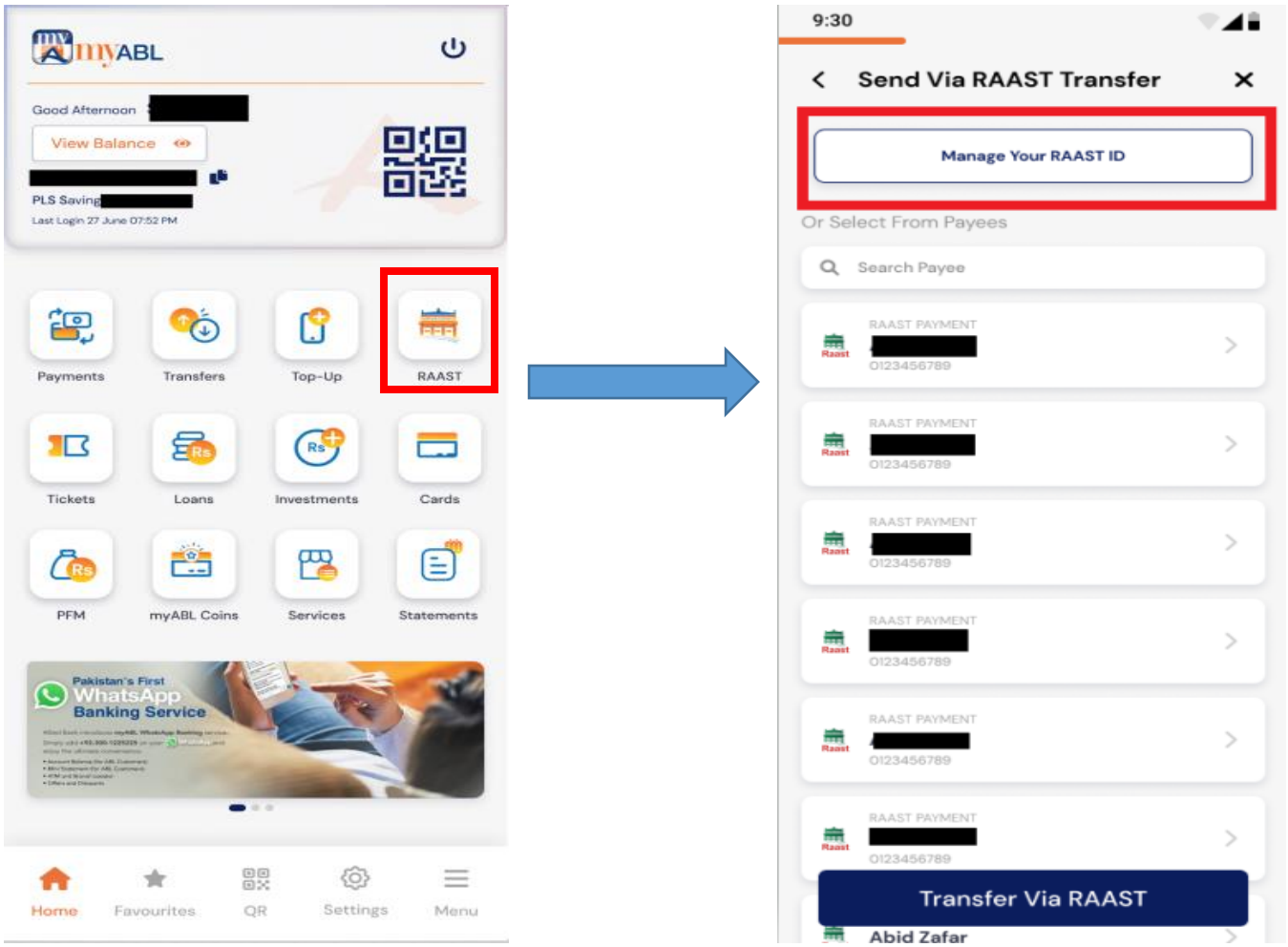
For payee deletion please follow the below steps:
Dashboard>Services>Payees & Billers>Menu Dots on Existing Payee Name>Delete

## 7.2. RAAST ID Management

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

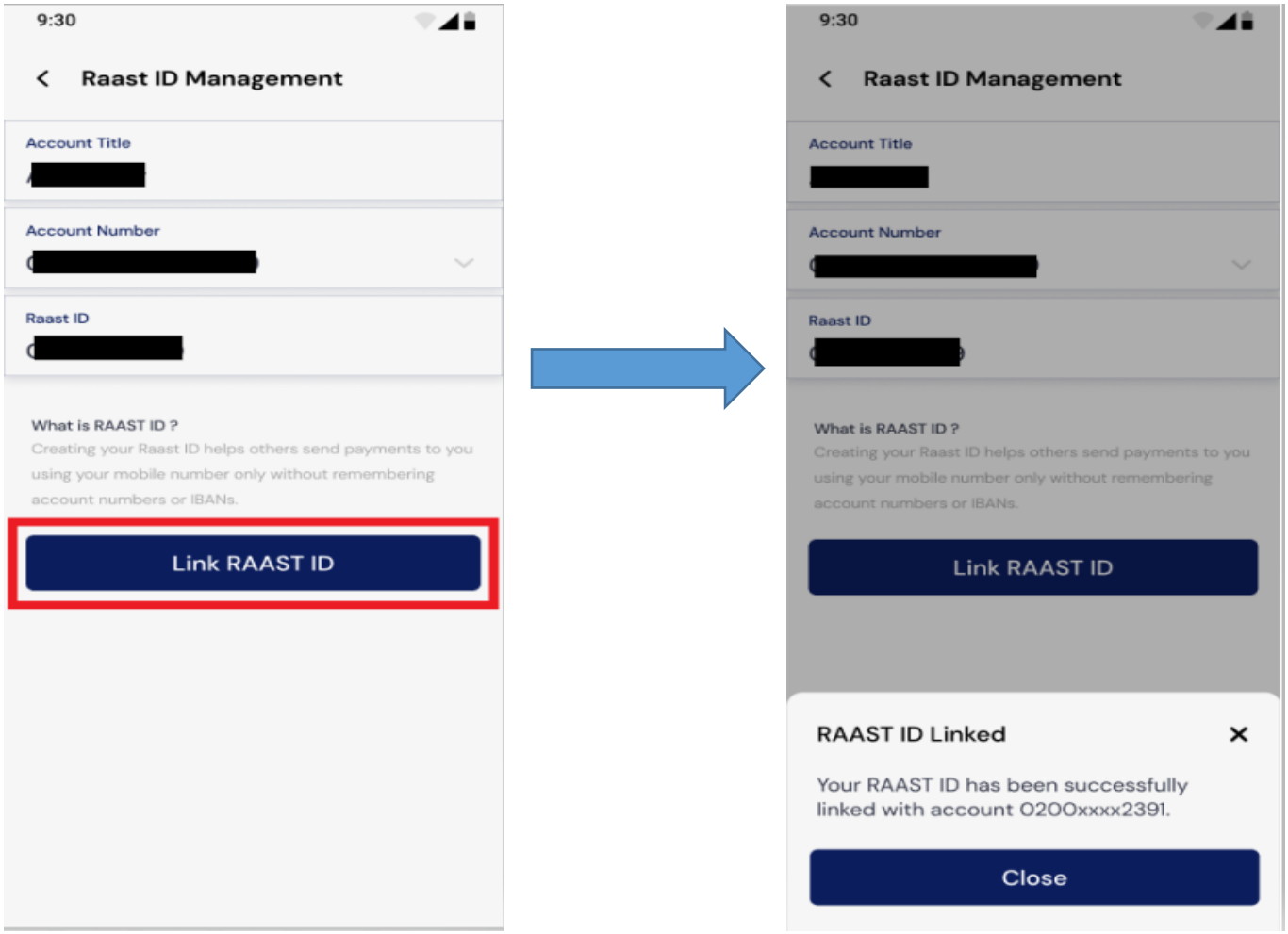
**Step 1:** User will tap on "RAAST" icon on Home Screen.

**Step 2:** User will tap on "Manage Your RAAST ID".

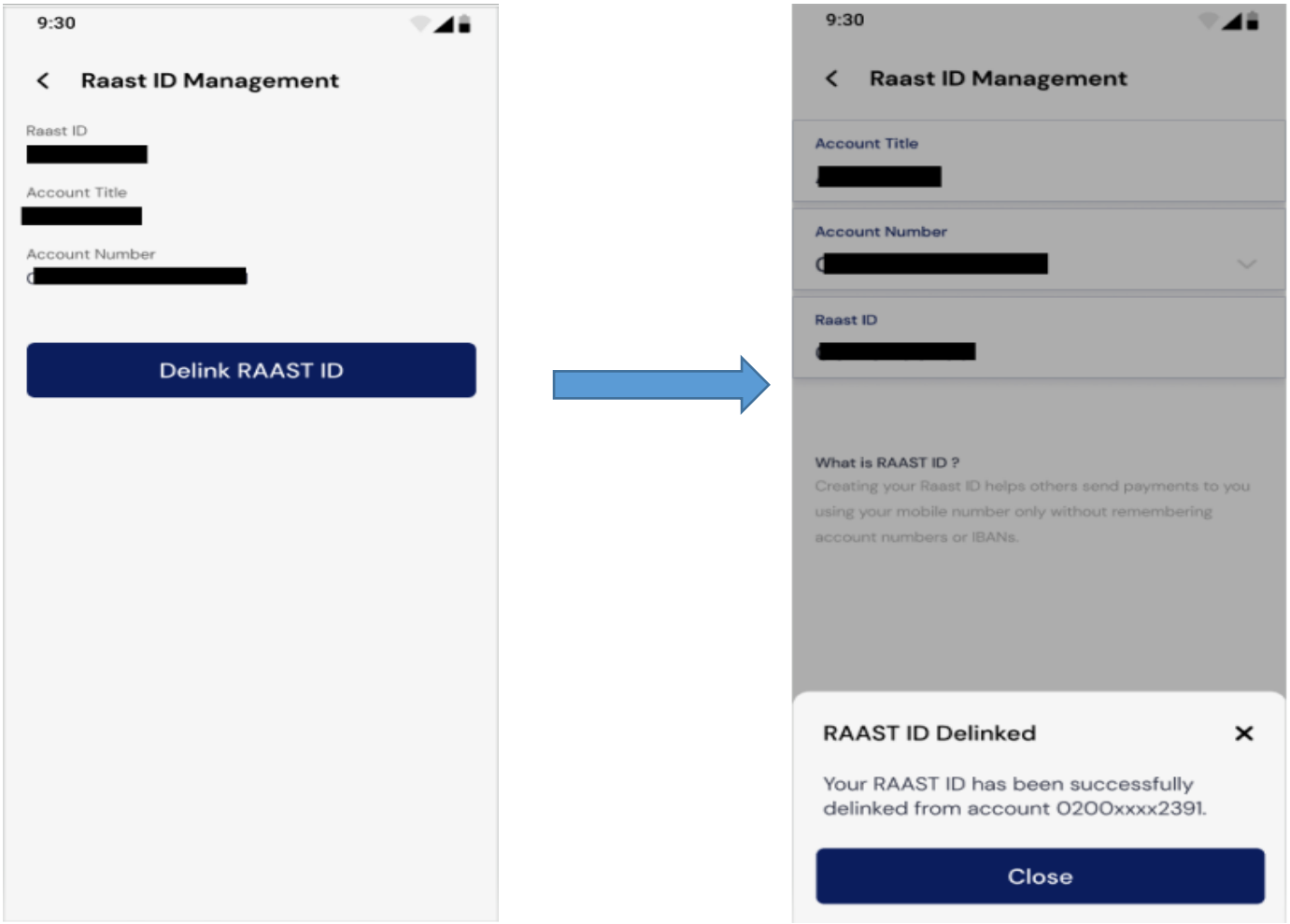


**Step 3:** Here user will be shown Account title, Account Number and Mobile Number/RAAST ID. User will link the mobile number with respective account number.

**Step 4:** After reviewing the details, user will tap on continue and RAAST ID will be linked.



**Step 5:** To Delink the RAAST ID, user will simply tap on the “Delink RAAST ID” button. After Reviewing the details and confirmation, user’s RAAST ID will be delinked.



## 7.3. Funds Transfer (RAAST / Within ABL / Other Bank)

The users can transfer the funds to their account or another ABL account or other Bank Account or RAAST ID. Once the funds get transferred successfully, a confirmation email and SMS is sent to the Sender.

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

### 7.3.1. Funds Transfer Via RAAST

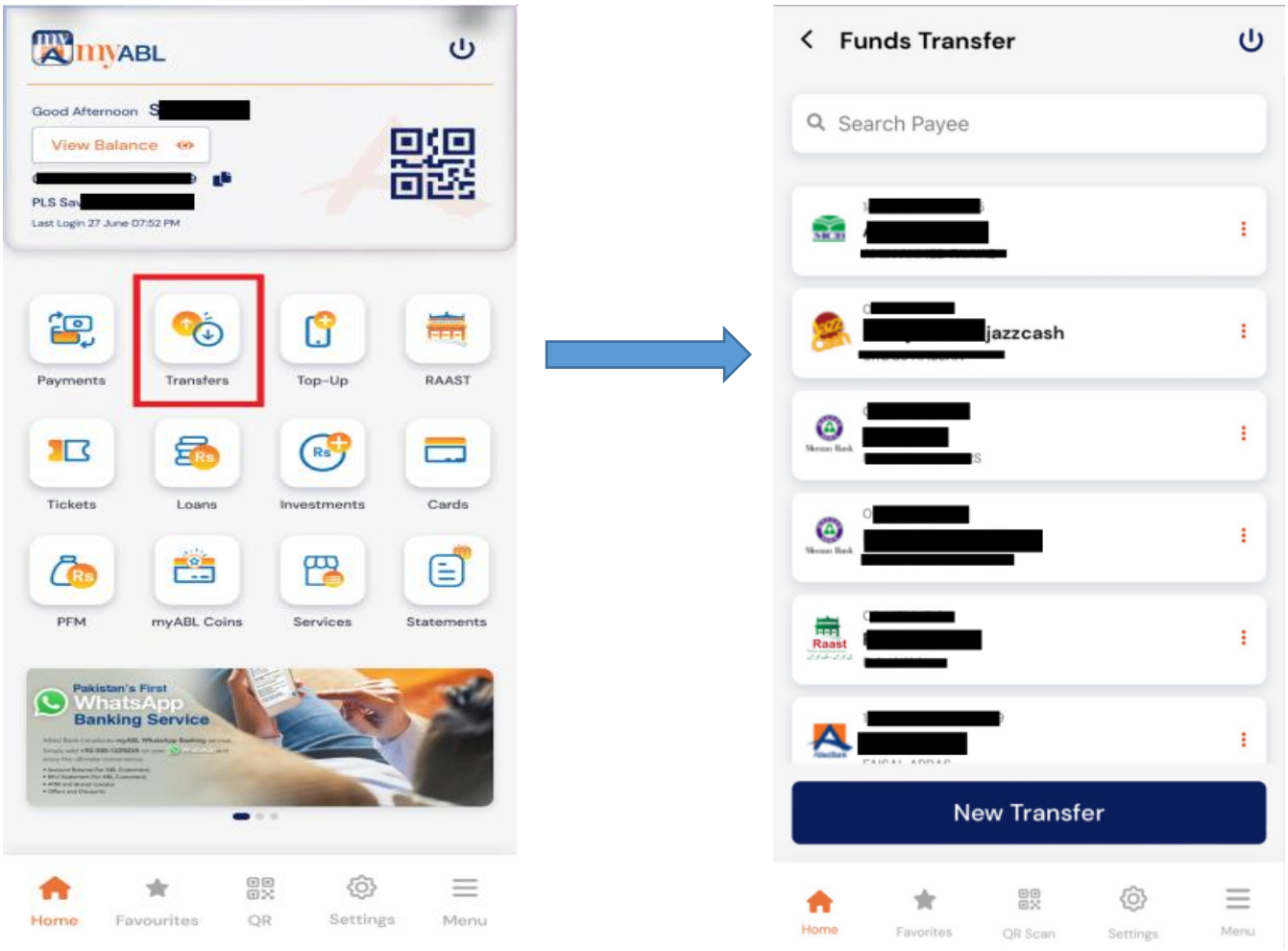
Using this option, user can transfer funds to other accounts on myABL by providing their mobile numbers / RAAST Id linked with their bank accounts.

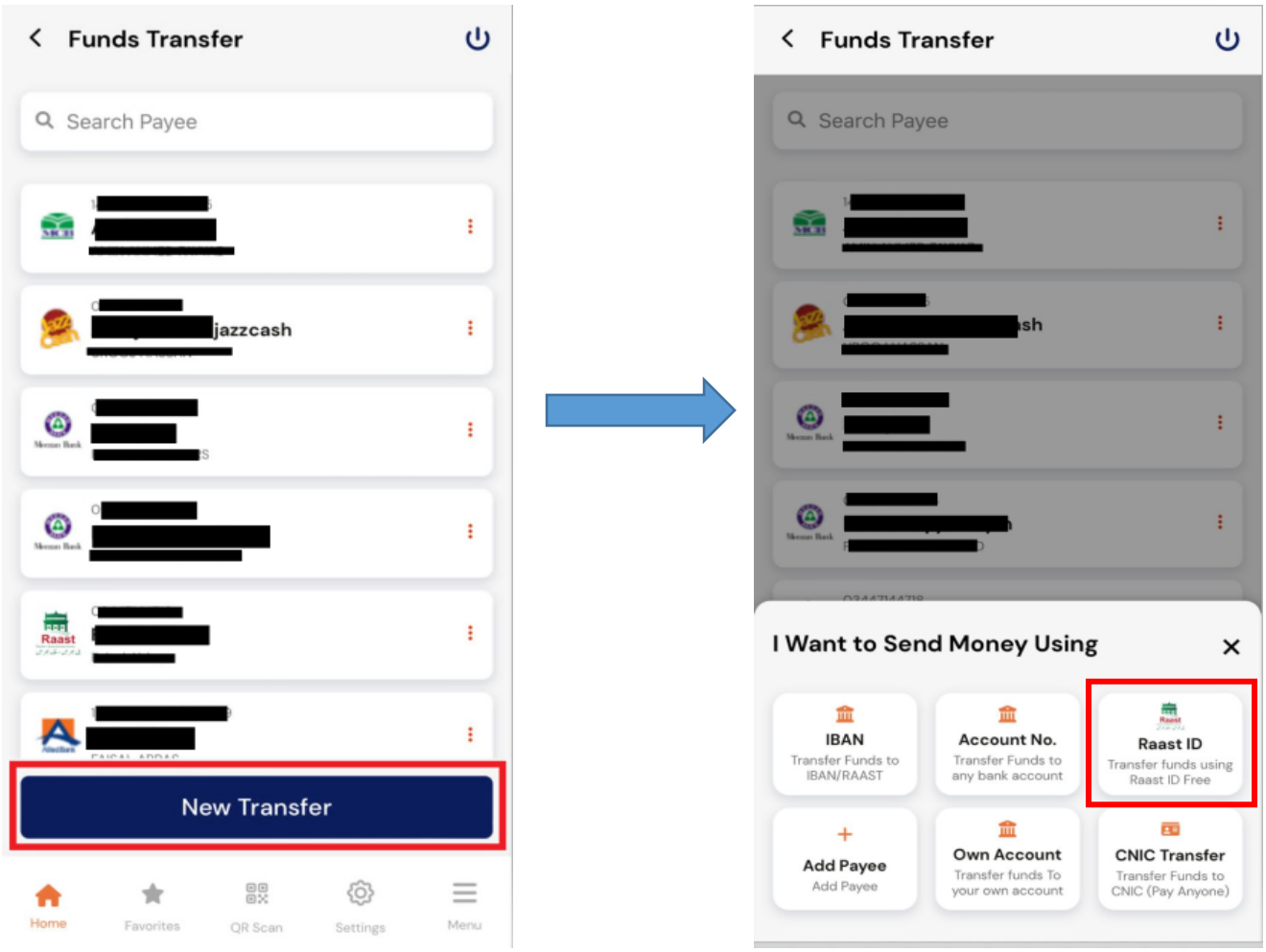
You can conveniently input beneficiary's RAAST ID from your Mobile contact list.

You can also send RAAST payments to existing IBAN added in your beneficiary list.

Following step are followed used to transfer funds using Raast:

**Step 1:** User will log in to *myABL* using their credentials. The user will tap on the "Transfers" icon on home screen
**Step 2:** A list of already added payee are shown. User can select the previously added payees or send funds to new payees.

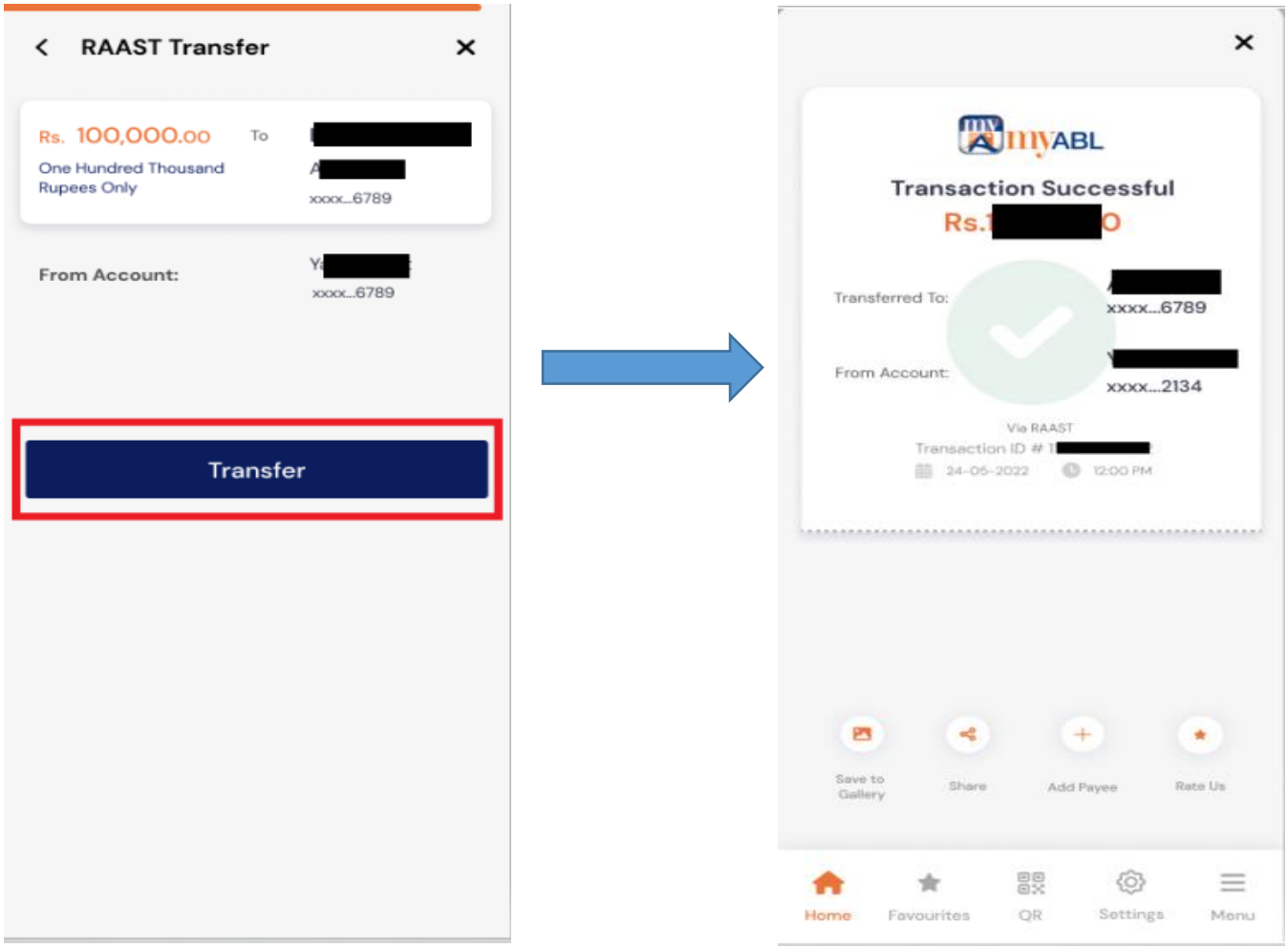





**Step 3:** After selecting RAAST and inputting transaction details. If the details are correct, the user will tap the "Transfer" button. However, in case of incorrect information, the user can cancel the transaction.

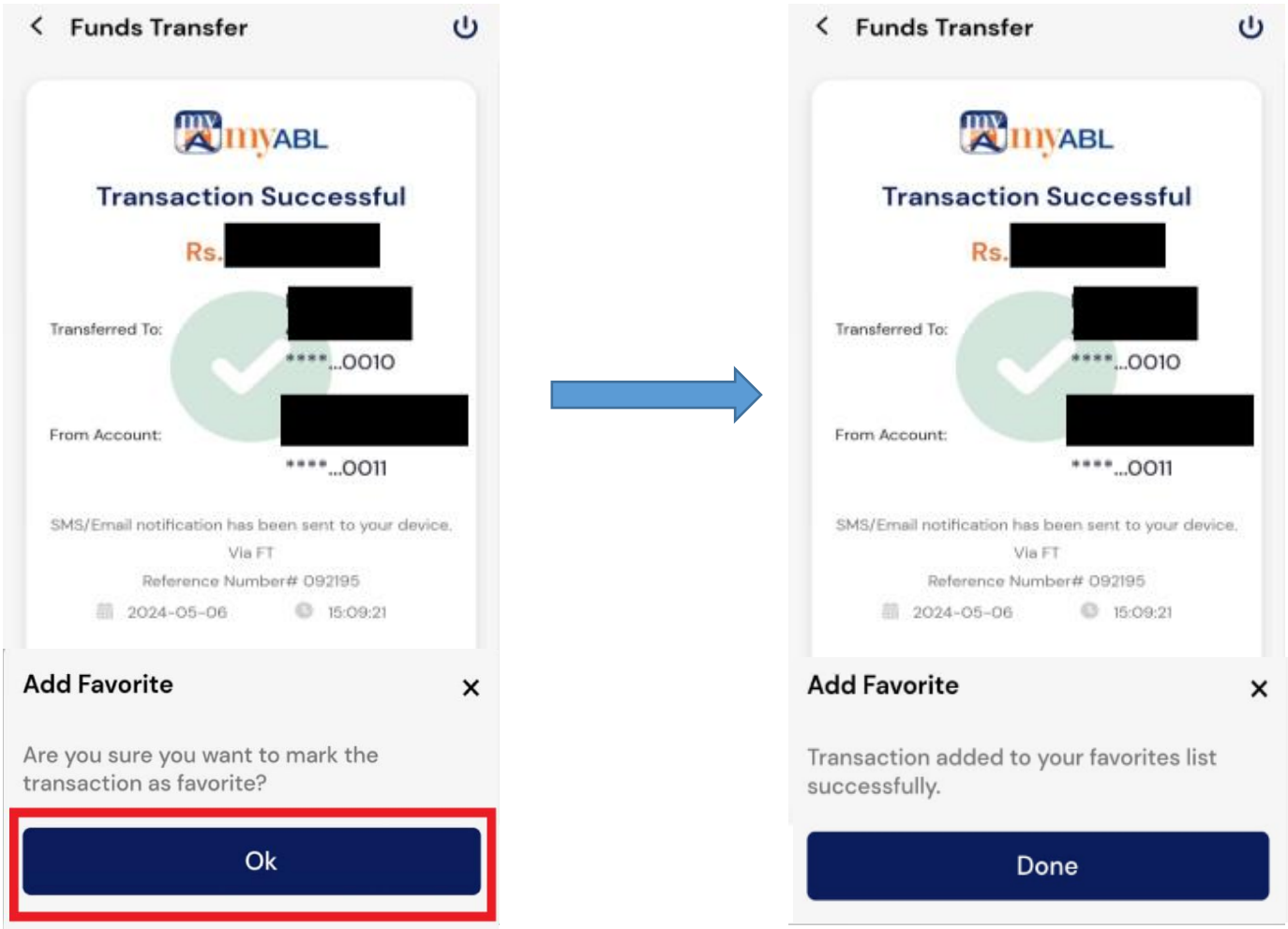
**Step 4**: After confirming the details, a ONE-TIME PIN (OTP) will be sent to the User's registered Mobile number/email address. The user will then enter OTP for verification.

**Step 5:** The user will view the transaction successful screen.




**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 "Favorites" menu on footer for quick payment in the future.

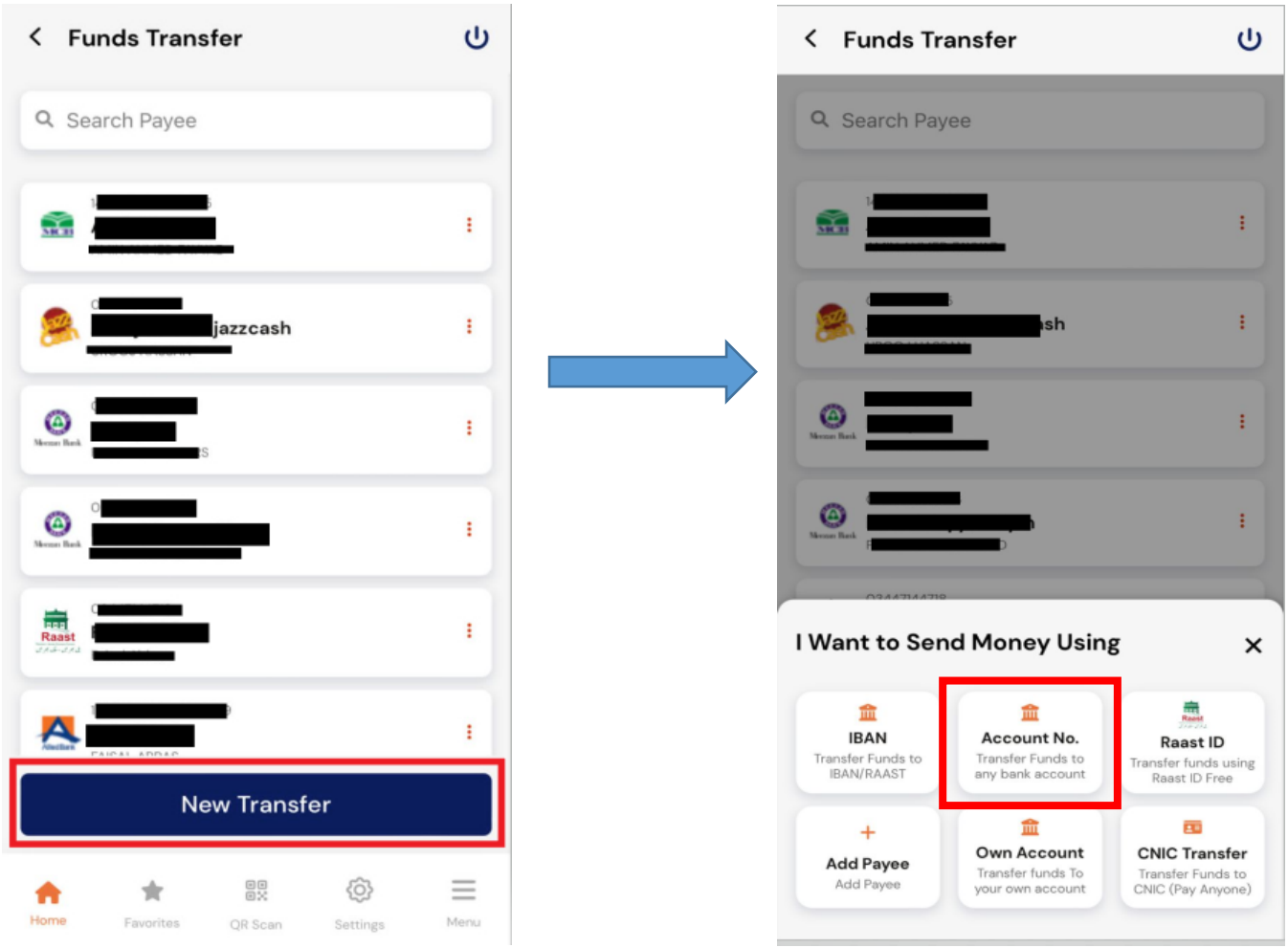
**Step 6:** In case a transaction has been marked as favorite by the User, there will be a pop-up notification for marking a payment as a favorite transaction. The user will select Done to proceed.




### 7.3.2. Funds Transfer to Other Banks

**Step 1:** User will log in to ***myABL*** using his/her user credentials. User will select "Transfers" from the Home screen and either select the previously added payees or use "New Transfer".

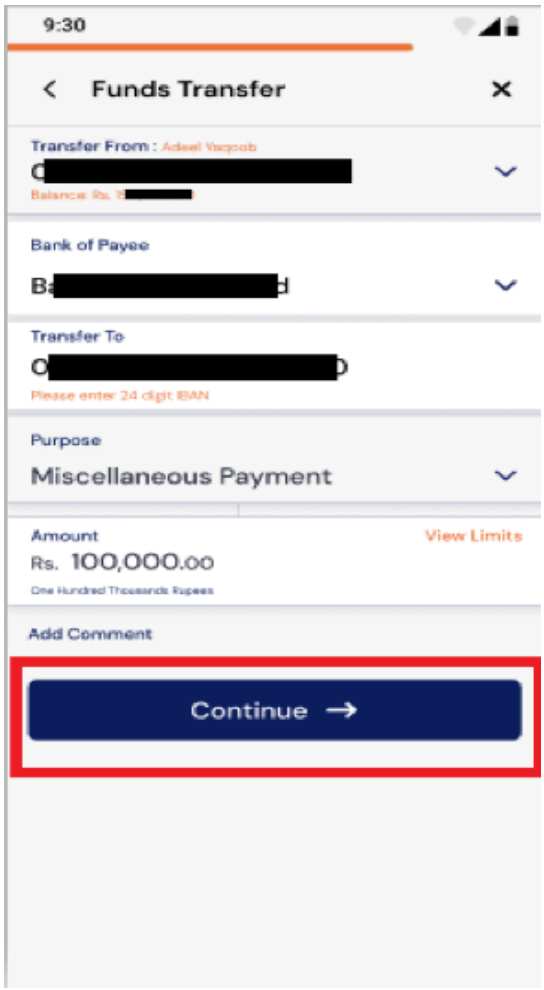
**Step 2**: To transfer funds to Other Bank, User will tap on the "Account No." and next screen will tap on "Other Bank".




**Step 3:** After inputting transaction details, if details are correct, User will tap the "Continue" 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.

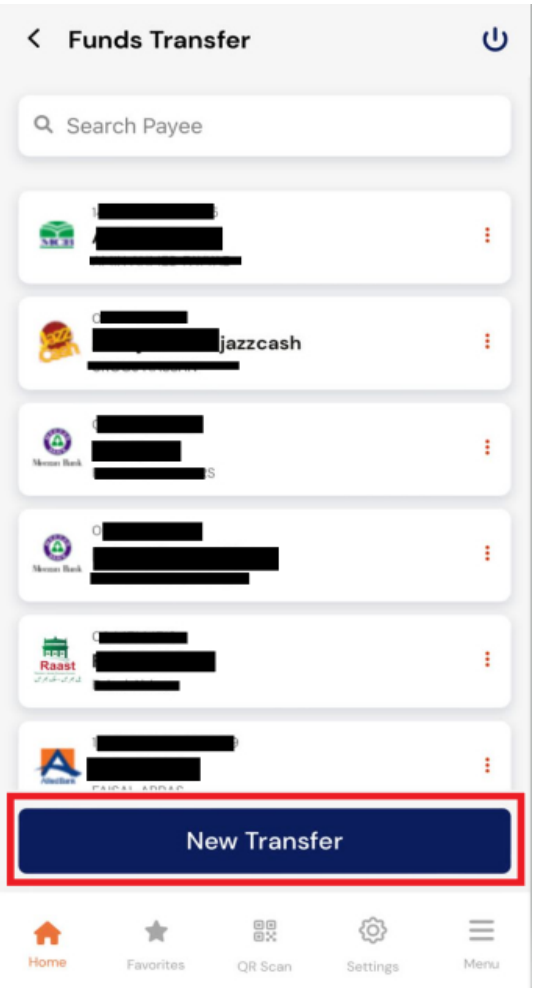
Step 5: User will now view the transaction successful notification.

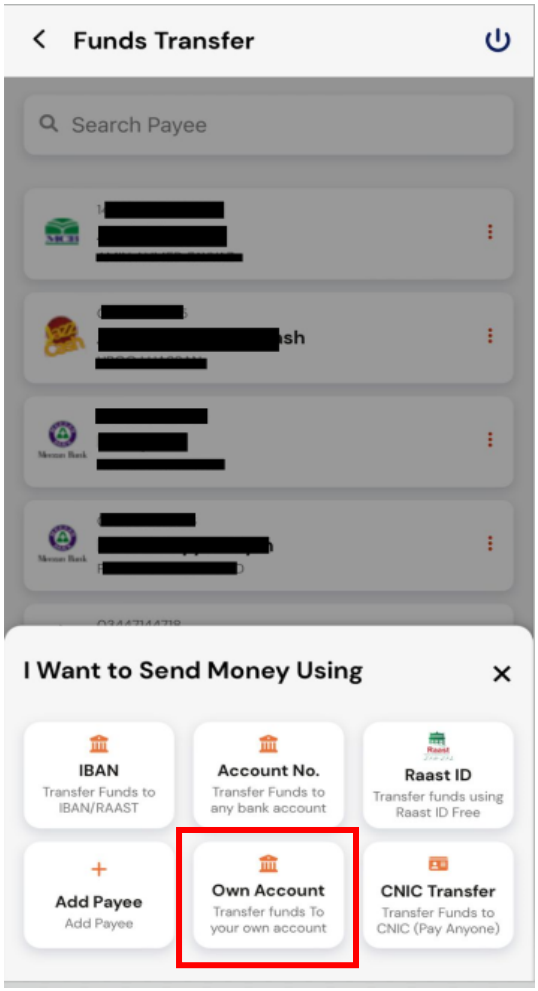


### 7.3.3. Own Accounts (ABL Accounts)

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

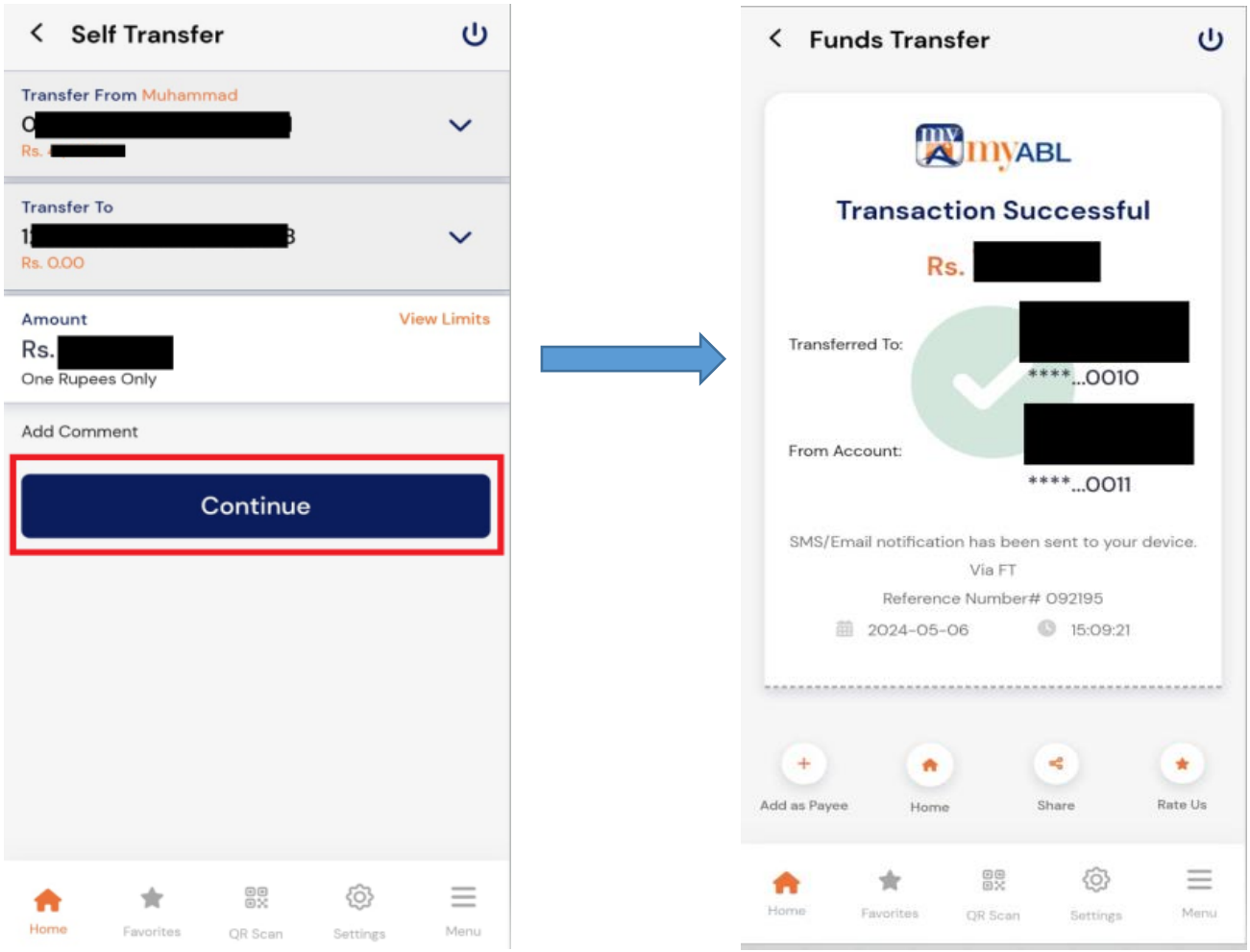
**Step 1:** User can make payment via using the "Transfer" menu and selecting "Own Account" from New Transfer pop up menu.




**Step 2:** After entering required details, user will be shown a Review Screen.

**Step 3:** After OTP verification, the transaction will be successful and success screen will be shown.



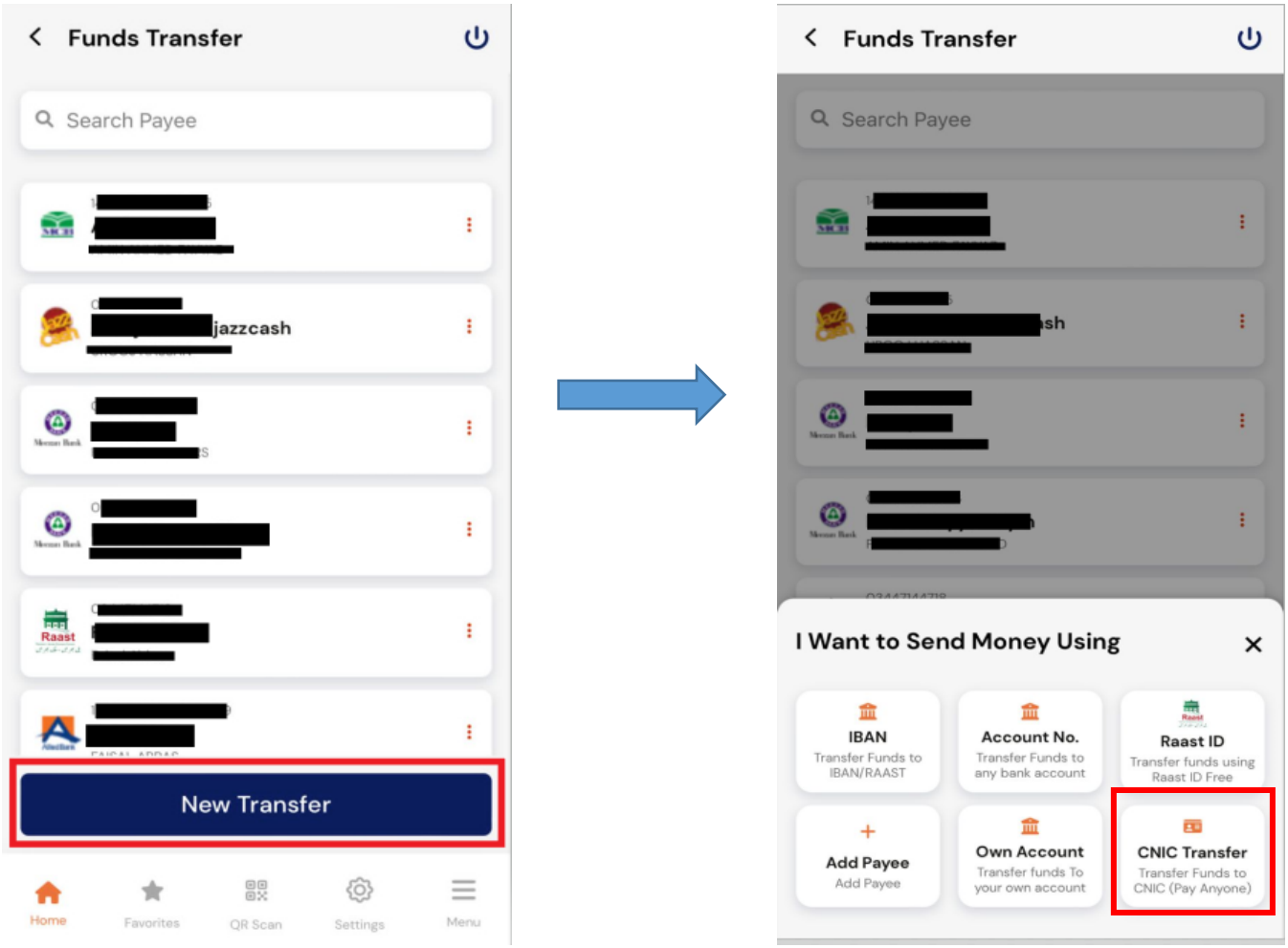

### 7.3.4. CNIC Transfer (Pay Anyone)

Through CNIC Transfer / 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.

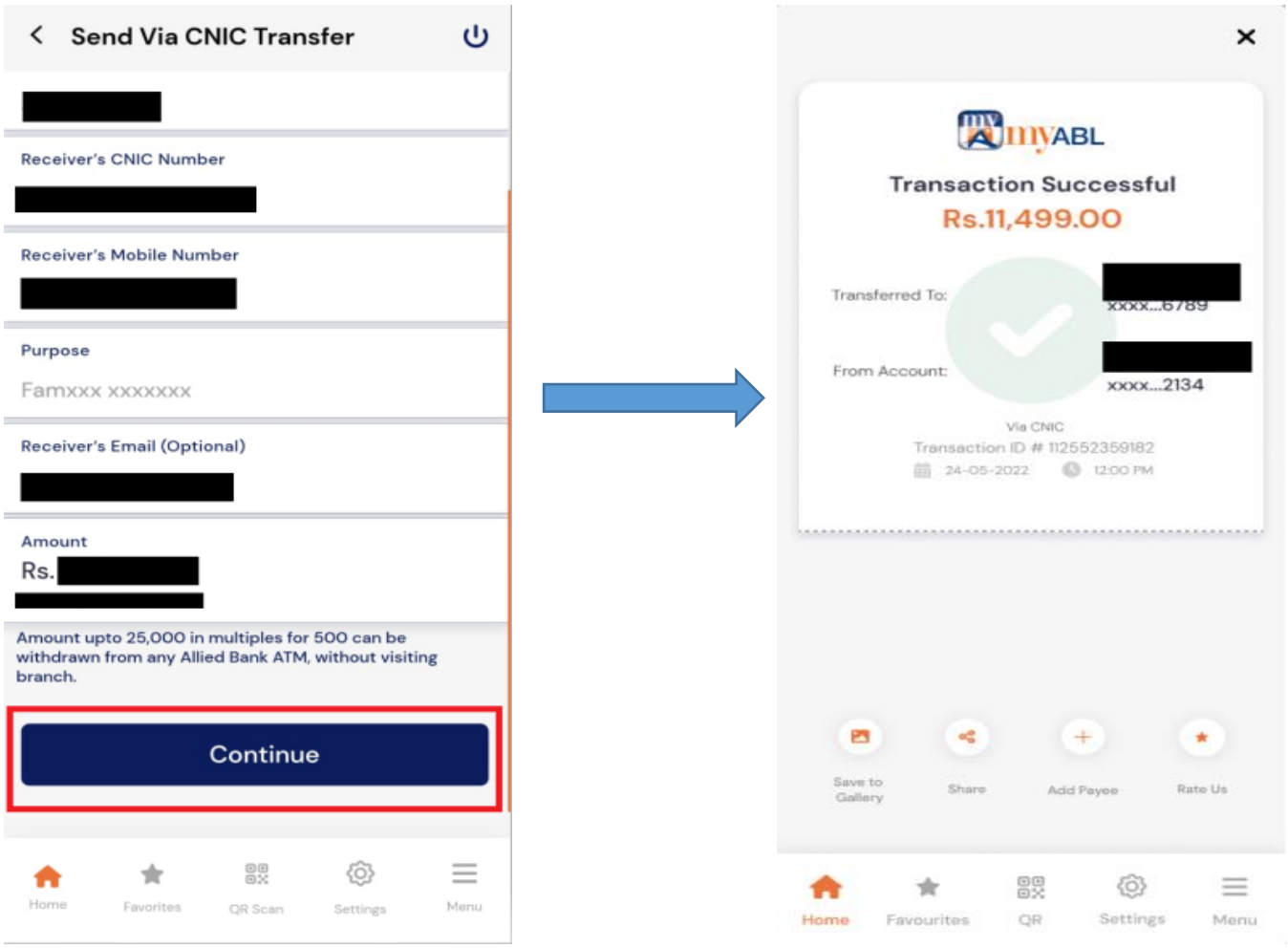
**Step 1:** User will log in to ***myABL*** using his/her user credentials. User will select Transfers section on Home screen and either select the previously added payees or add new.

**Step 2**: To transfer funds to anyone's CNIC after tapping on the "new transfer", next pop up will provide an option of "CNIC transfer".




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

**Step 4:** After review Screen and OTP verification, Transaction success screen will be shown to user.



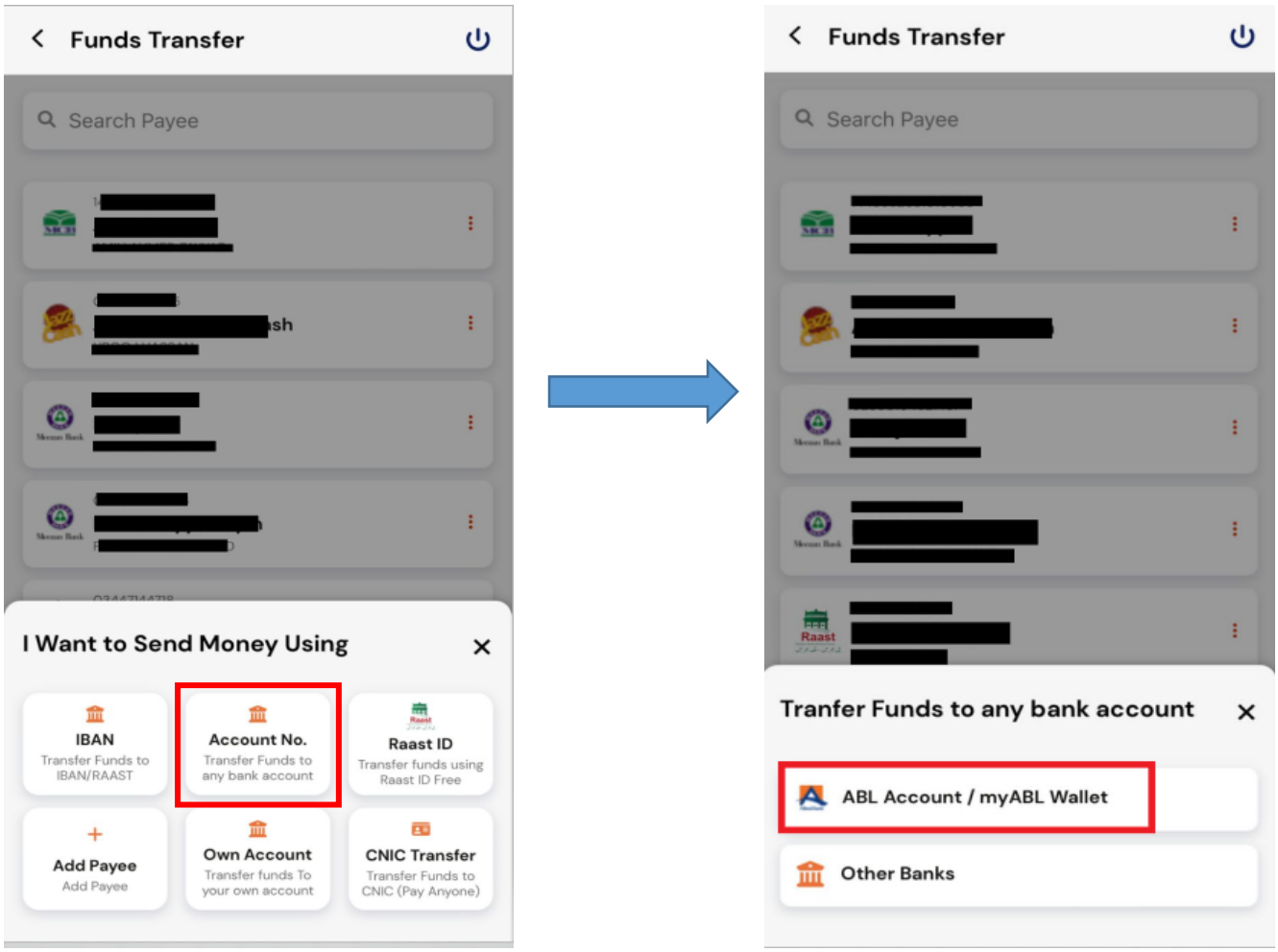

**Note:** Please ensure to provide complete and accurate beneficiary details to avoid any inconvenience.

## 7.4. Within ABL Funds Transfer

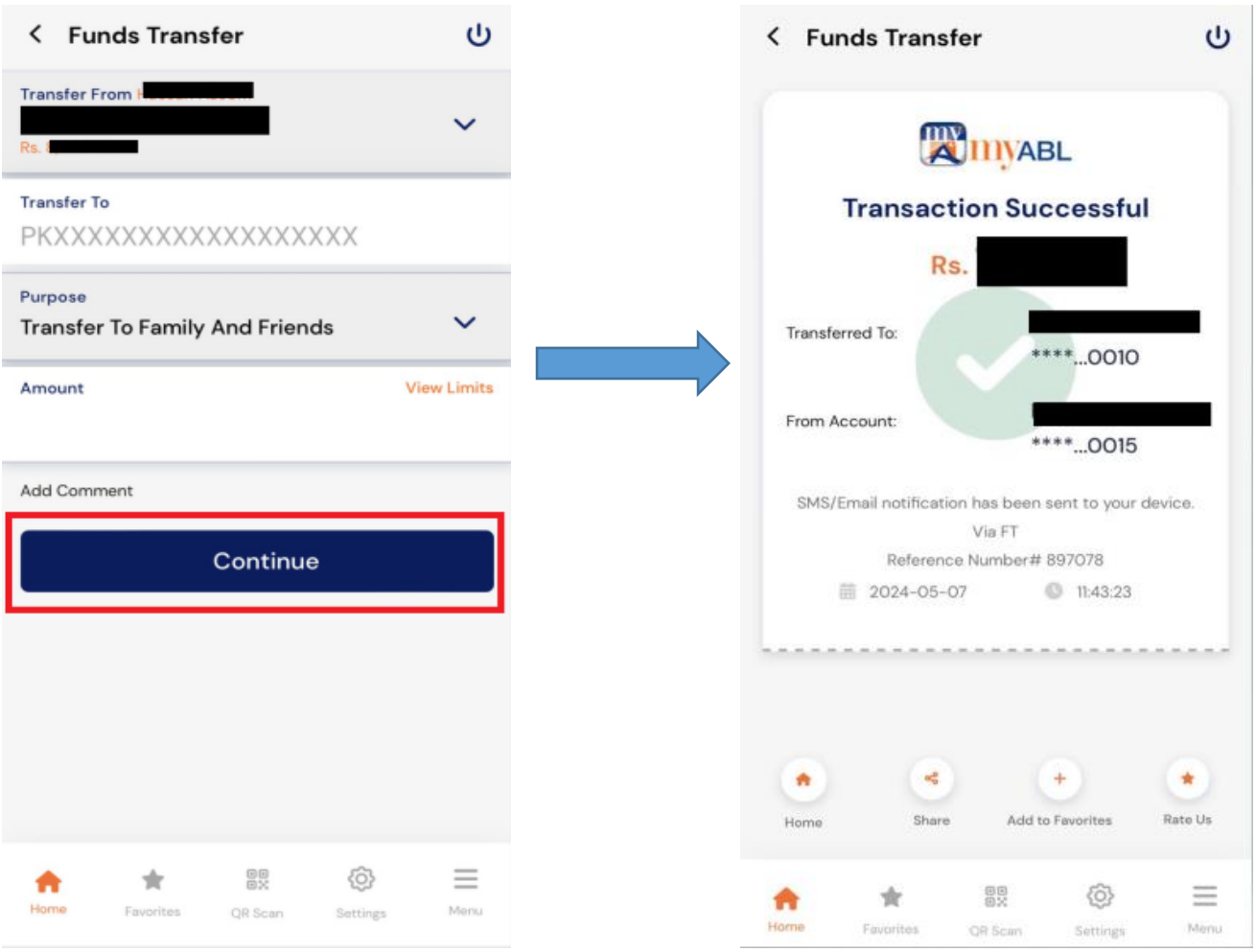
**Step 1:** User will log in to ***myABL*** using his/her user credentials. User will tap on Transfer option from the Home screen and either select the previously added payees or add new.

**Step 2**: For funds transfer Within ABL to a new payee, User will tap on the "new transfer" and next screen will provide a transfer option of "Account No.".

Step 3: User will select "ABL Account / myABL Wallet".



Step 4: User will enter details and after OTP verification Success Screen will be shown to user.



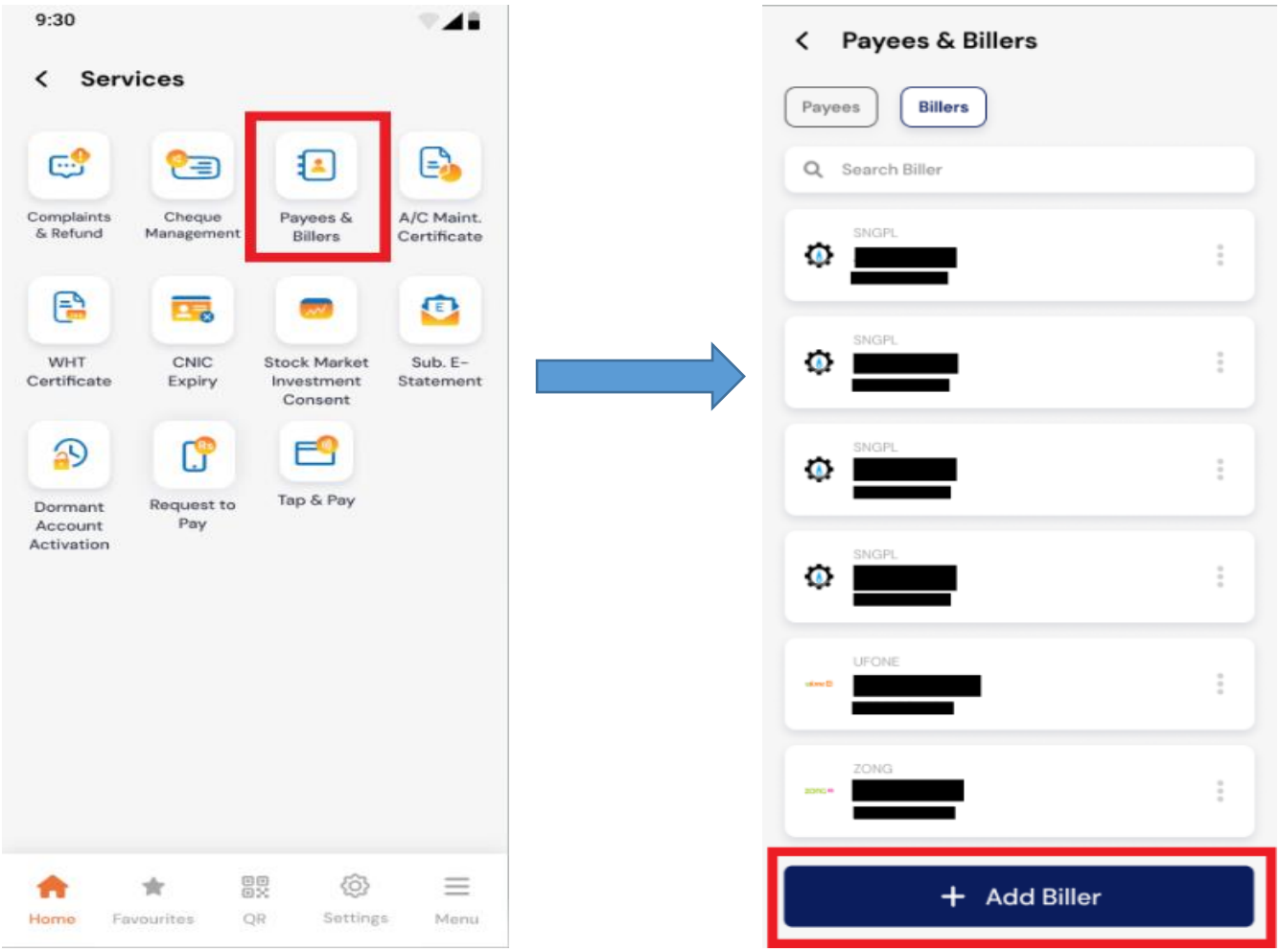

## 8. Process of Bill Payment

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 Reference ID then system retrieves the bills from **Bill Payment Server** which may be hosted within ABL or at an aggregator such as 1Link. After paying the bill, the bill is marked as paid in data base and cannot be paid again.

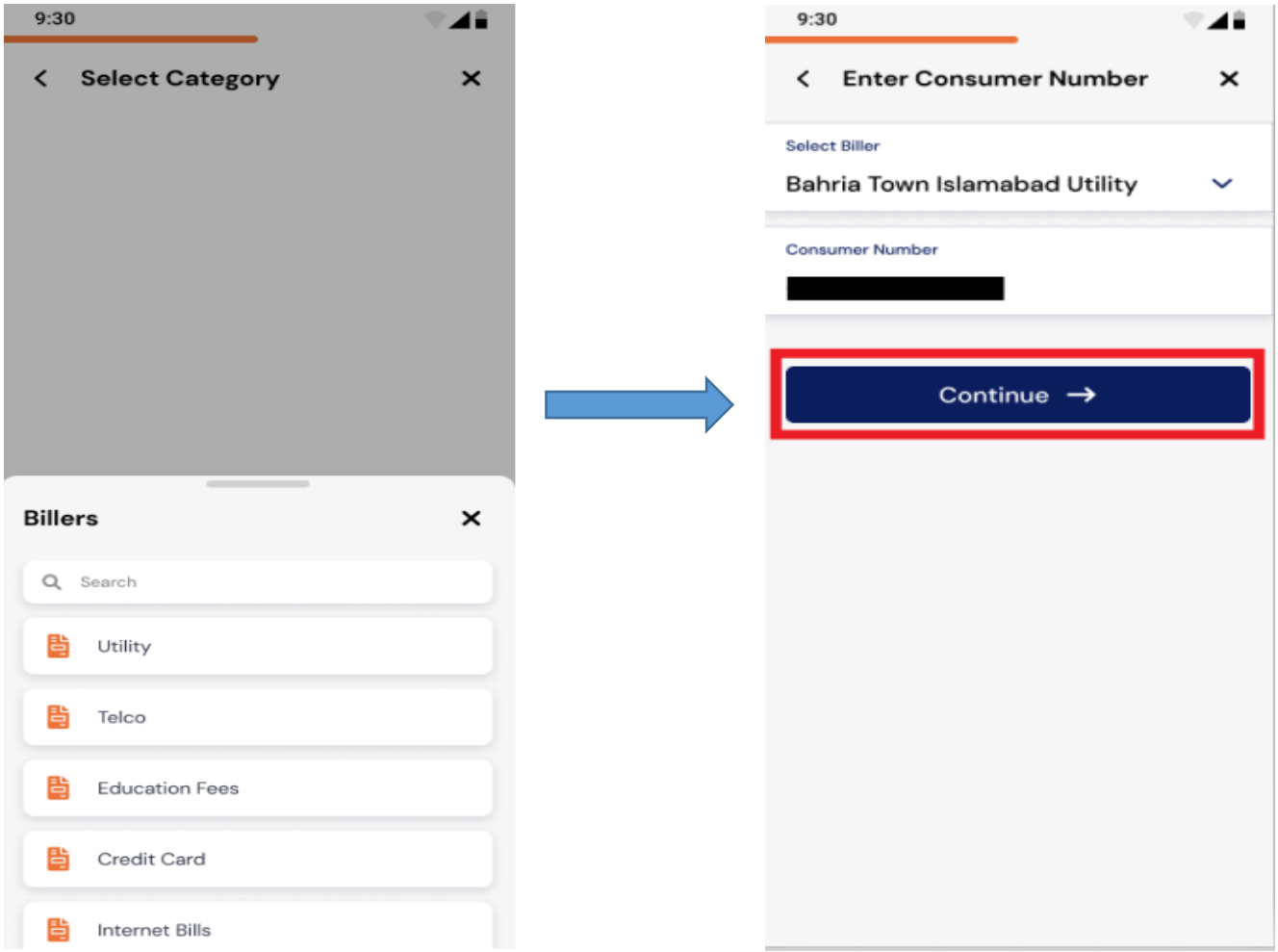
To make the payment, User selects the biller and enters the OTP. Upon successful payment, a confirmation screen appears and also a confirmation email is sent to User.

## 8.1. Manage Billers

**Step 1:** Tap on “Services” from Home Screen → “Payees and Billers” as highlighted below.
Step 2 : To add a new Biller user will tap on “+ Add Biller” option.



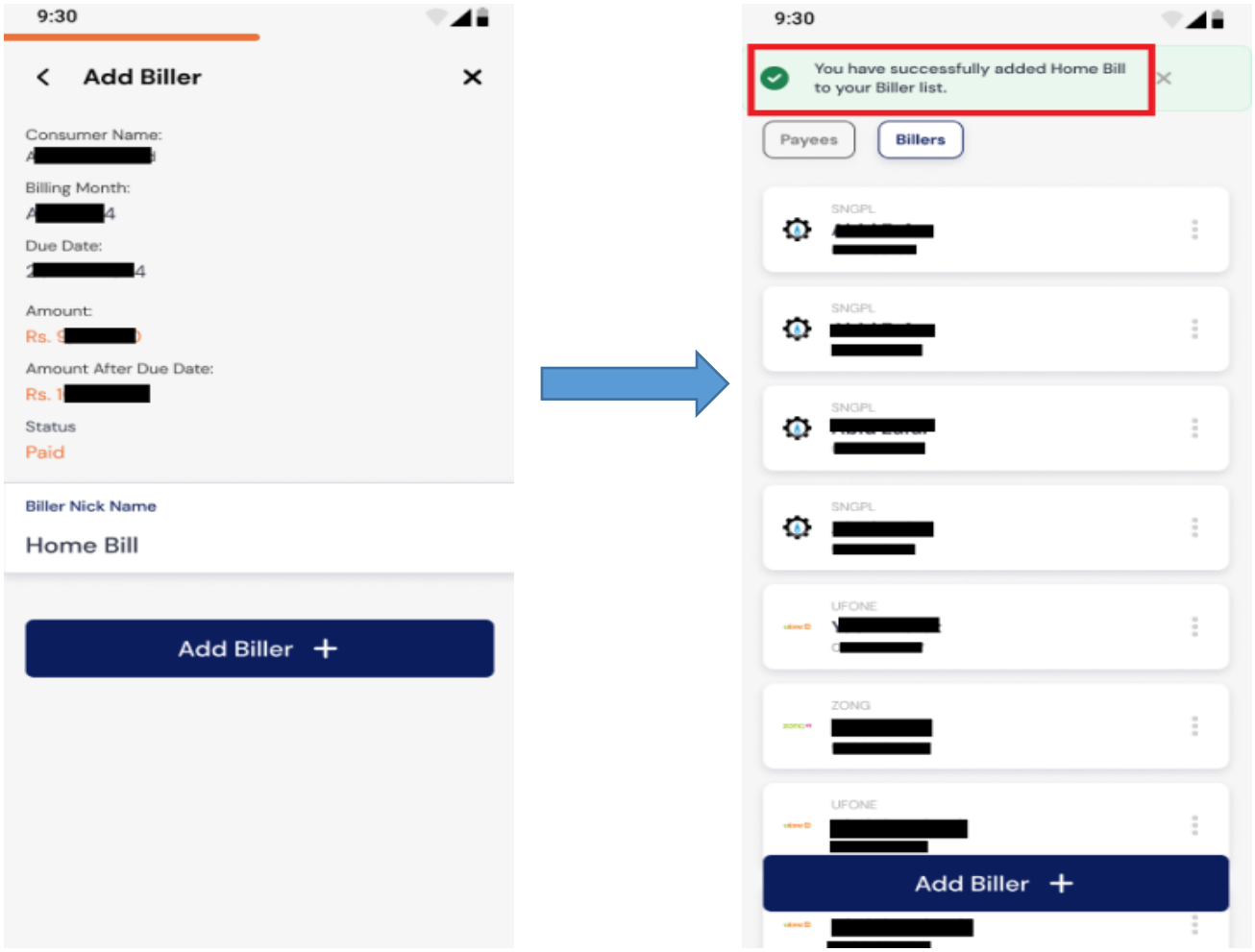

**Step 3:** User will choose category and biller name from the Pop-Up menu. User will then provide ‘User Bill ID’ or ‘Consumer Number’ and assign a Nickname of its choice for such billing company. And then press “Add” button.




**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 message of successful addition of a biller. User now chooses to “Pay” to make payment for newly added biller.



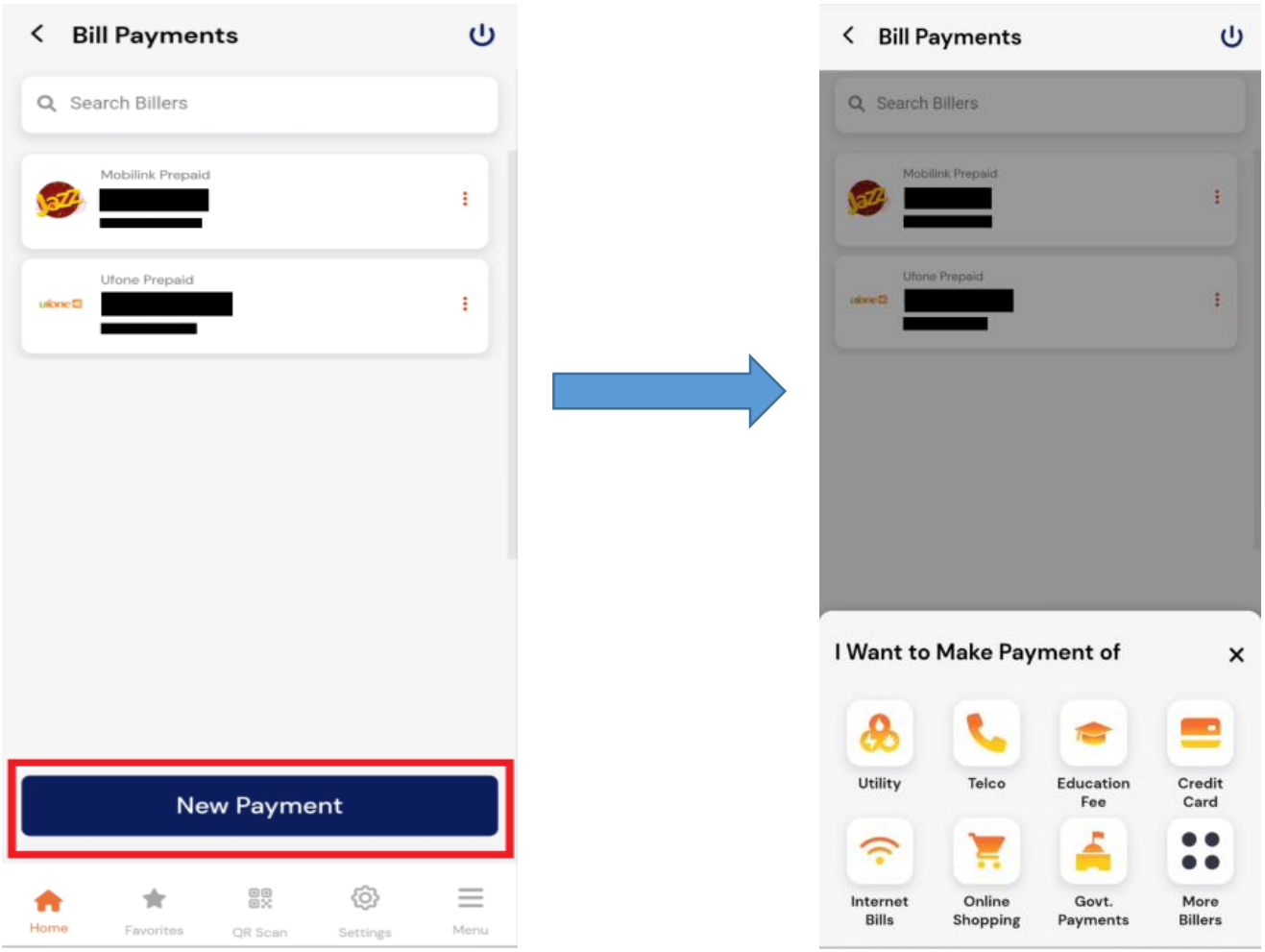

## Biller Deletion

For biller deletion, please follow the below steps:

Payees & Billers>Billers>Biller Name>Menu Dots on Existing Biller Name>Delete

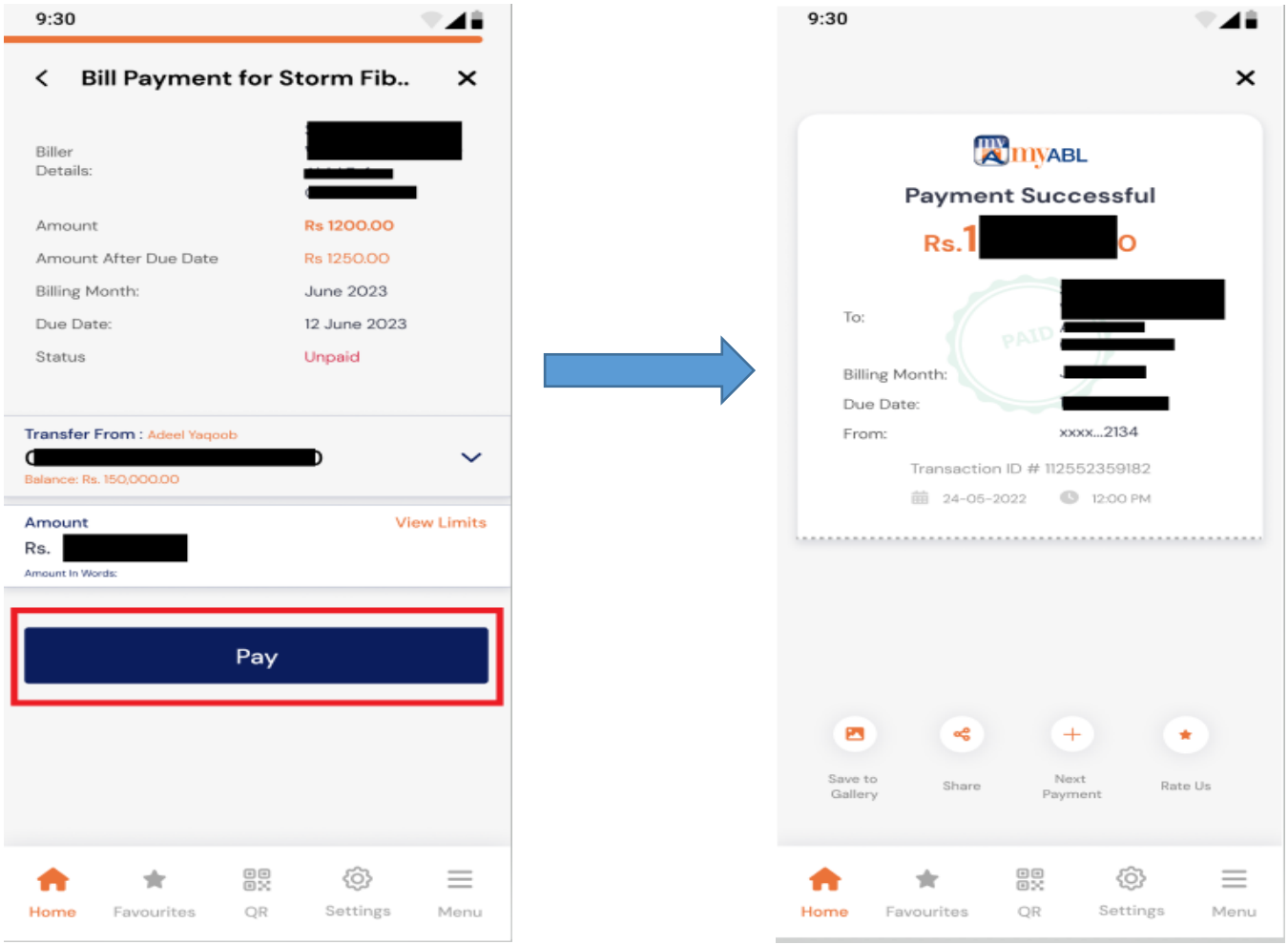
## 8.2. Pay Bills

**Step1:** User will tap on “Payments” option on Home screen. After selecting “Payments” option, User will be navigated to existing payee category. User can tap on the already saved biller or can pay a new Bill.



Step 2: Upon choosing the desired option, user will add Consumer Number to fetch the details.

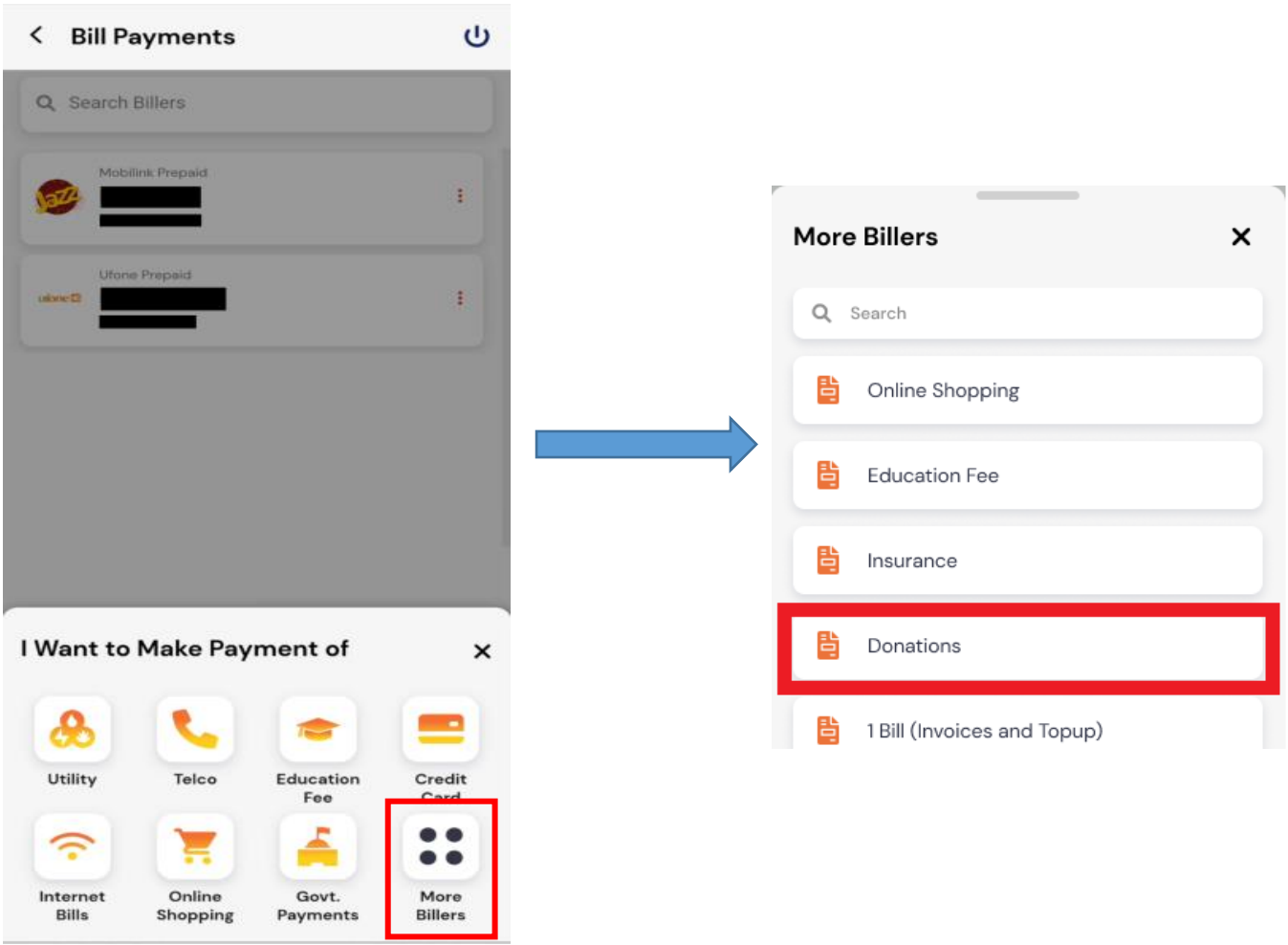
Step 3: User will now review the provided details to confirm payment. Upon confirming the details, One Time Password (OTP) will be sent to User's registered Mobile number / email address.
After the OTP verification, success screen of payment will be shown.



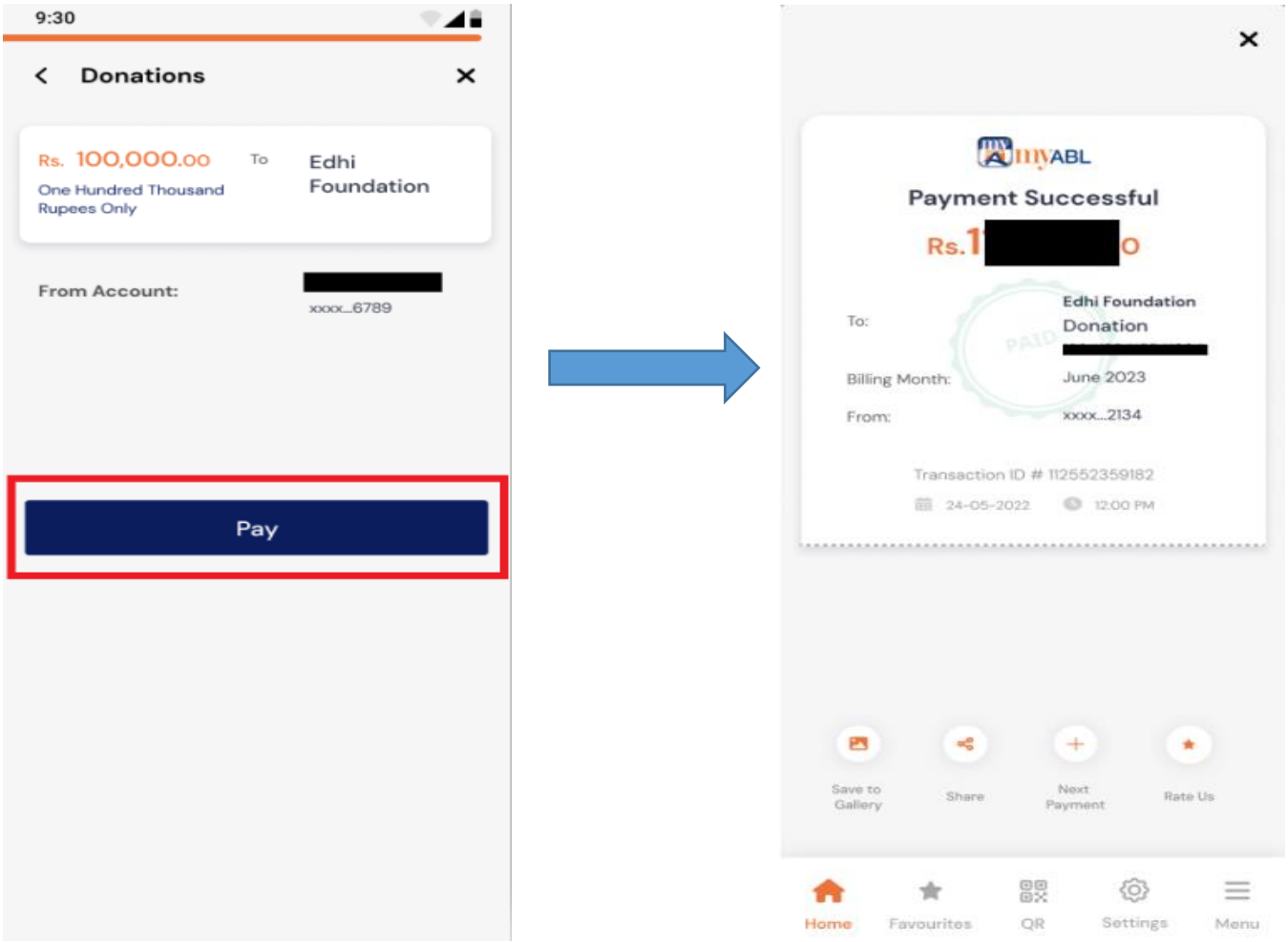
## 9. Process of Donations

**Step 1:** To send Donations through ***myABL*** User may navigate to "Payments" on home page, then select "Donations" from "New Payment"→More Biller.

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



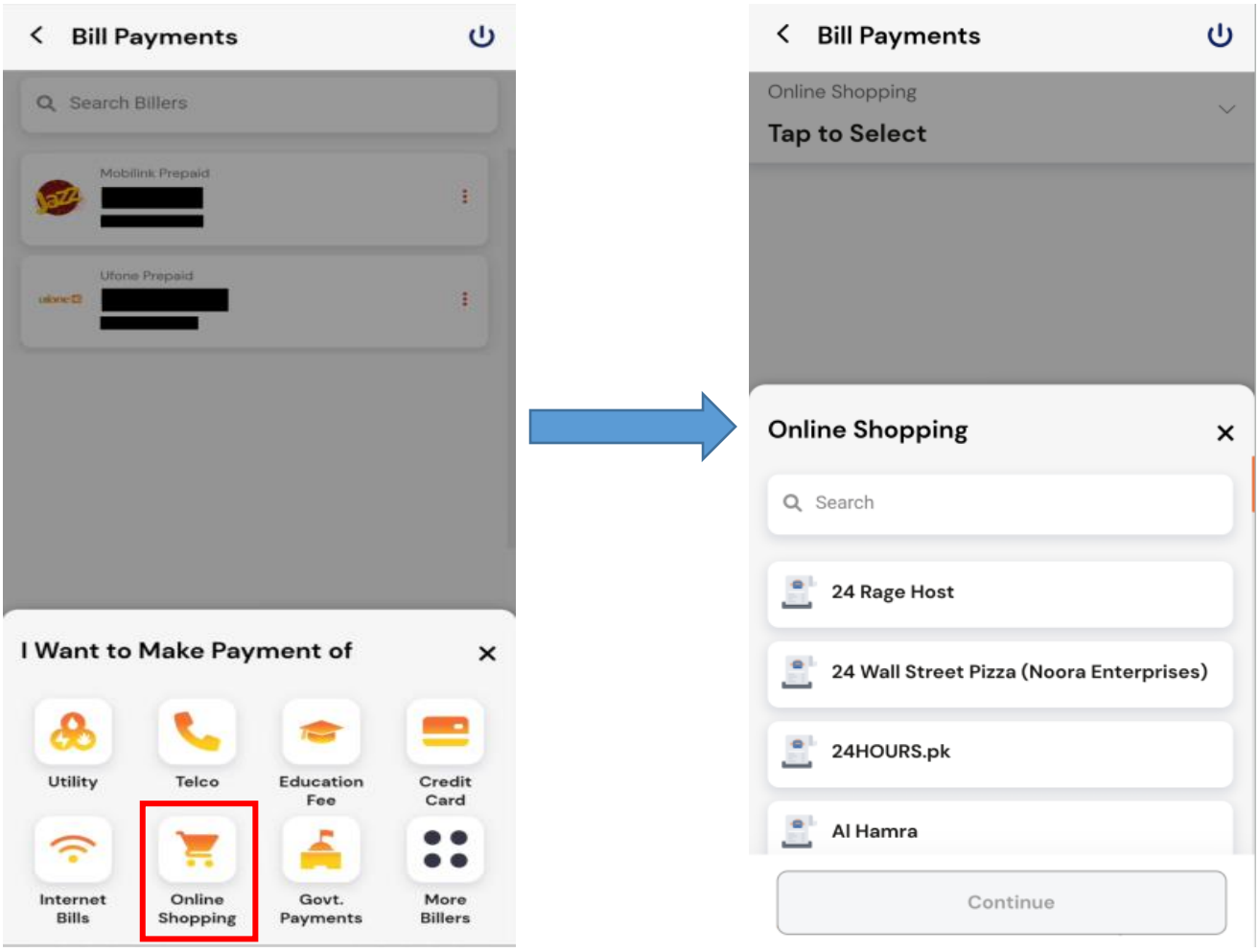
Step 3: After entering the donation amount a verification screen for OTP confirmation will pop up and after successful OTP a transaction detail screen will be displayed.



## 10. Online Shopping

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

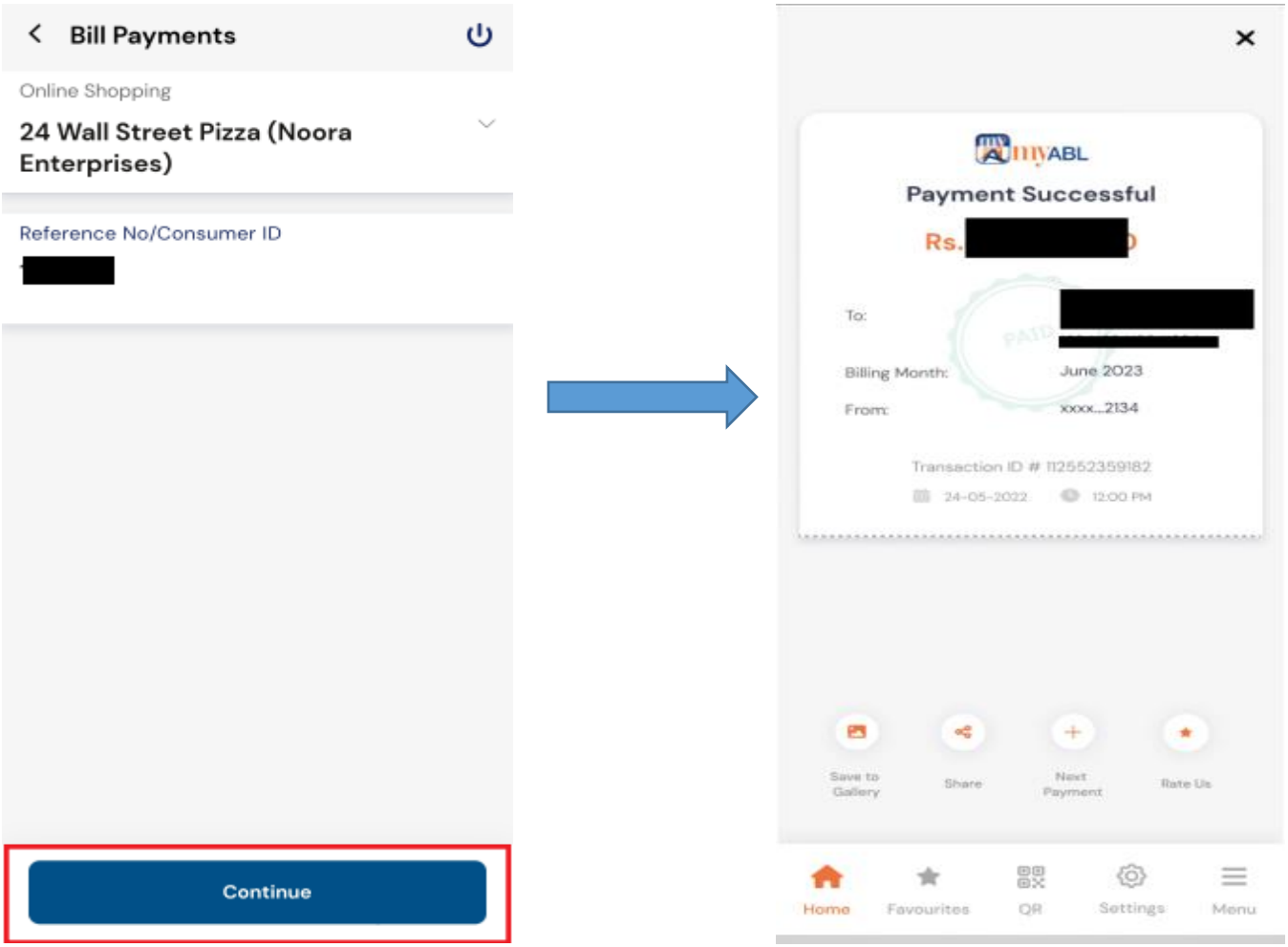
**Step 2:** After selecting “Online Shopping” the user will be allowed to choose Biller from the provided list.



Step 3: After inputting the biller's reference number or consumer ID and tapping on "Proceed".

Review screen will be shown to user.

User will be required to enter the OTP and tap on 'Submit'. User will be notified of successful transaction screen after this.

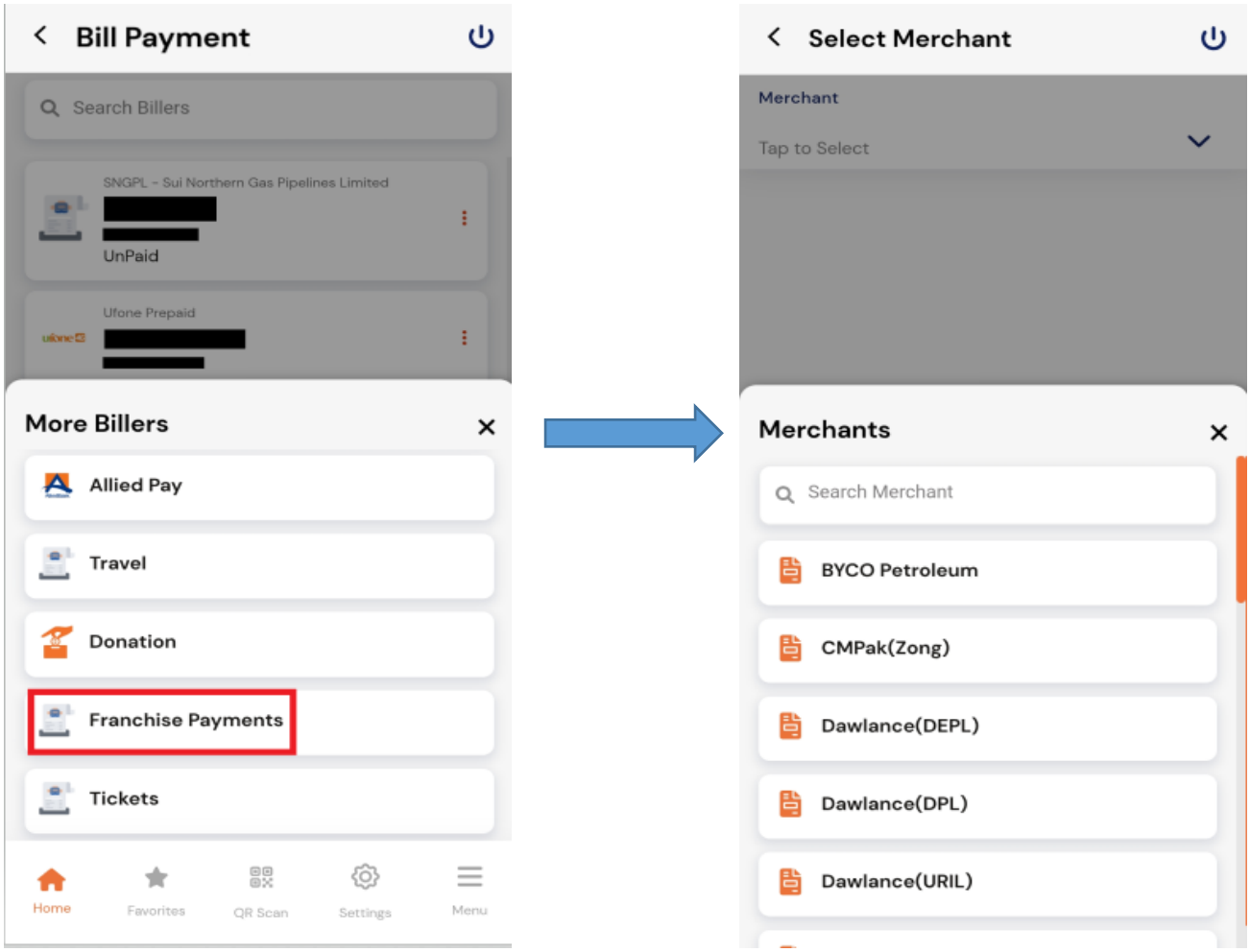


## 11. Process of Franchise Payments

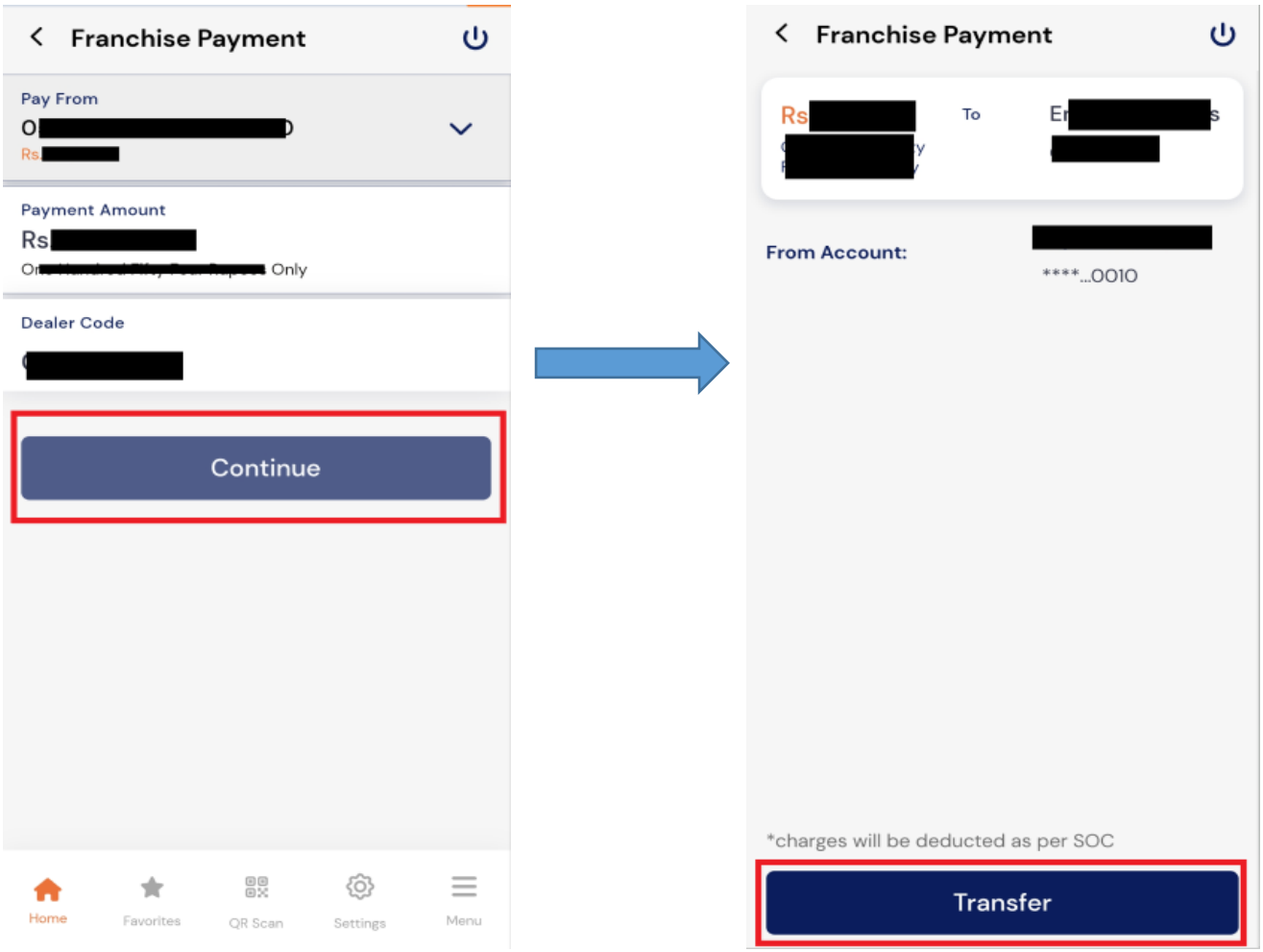
This section is meant for the payments for Corporate Dealers, Distributors and Franchisees to pay their corporate dues.

**Step1:** Navigate to “New Payments” → “More billers” → “Franchise Payments”.

**Step 2:** User will select the desired merchant. After selecting the desired franchise and inputting payment details user will confirm the transaction.



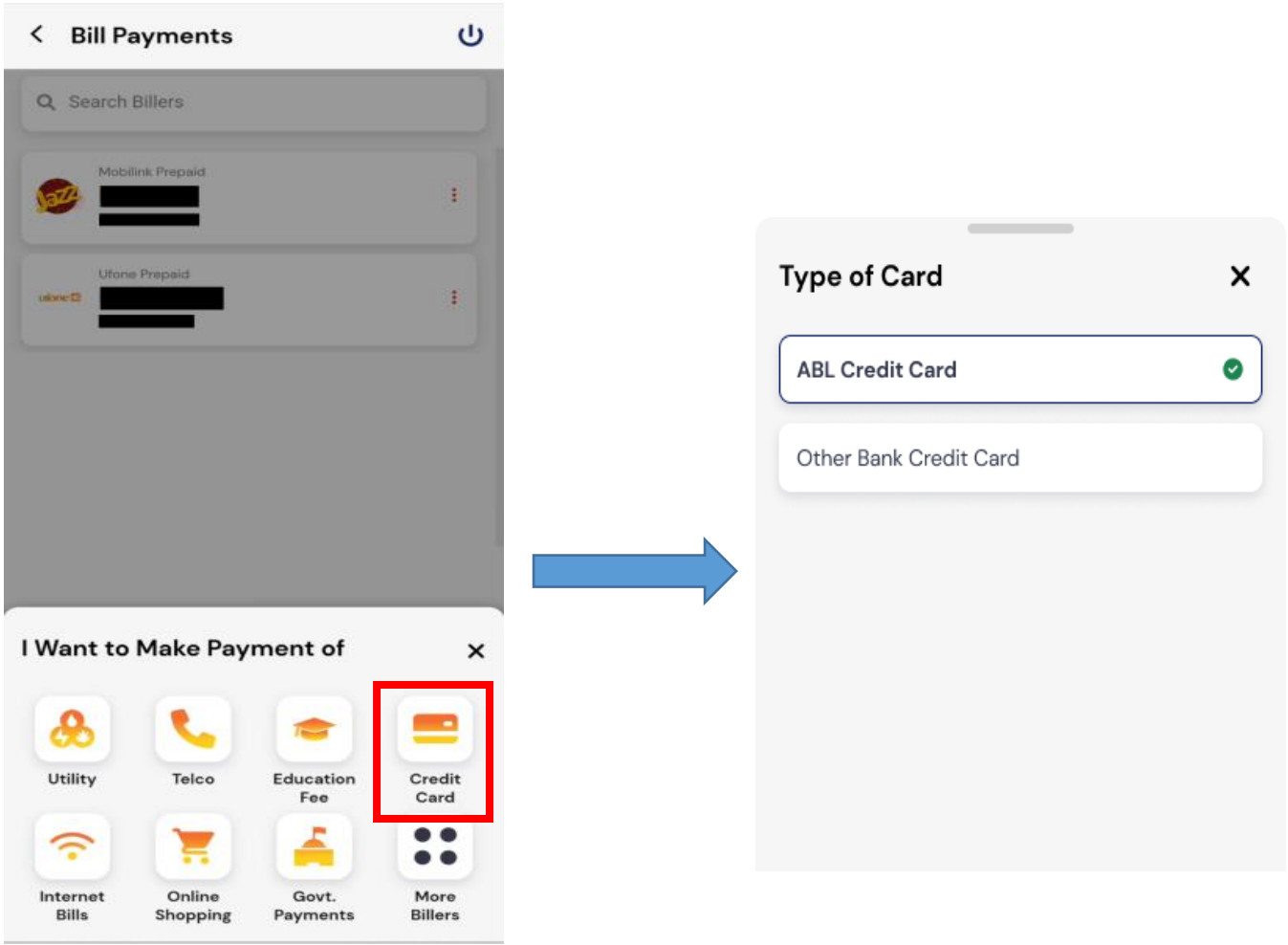
Step 3: OTP verification will take place as per process and upon successful authentication, transaction will be carried out and success notification will be shown to user.



## 12. Process of Credit Card Payment

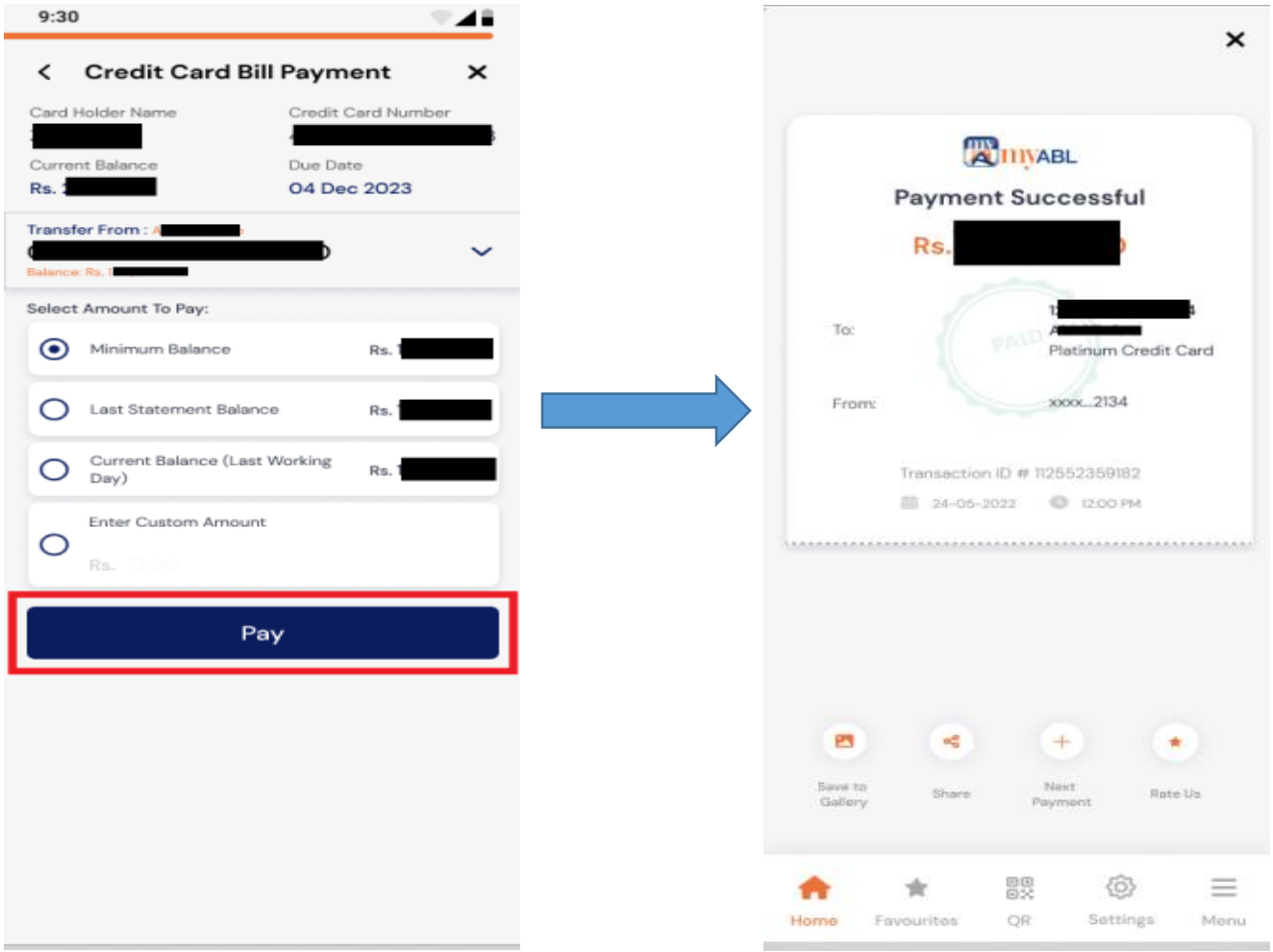
**Step 1:** To make Credit card payment, tap on “Payments” on home and select “New Payments”.

**Step 2:** Select Credit Card option. Further, User can choose between payment of ABL credit card or any other bank’s credit card.




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.




## 13. Process to Perform Transactions from Favorites

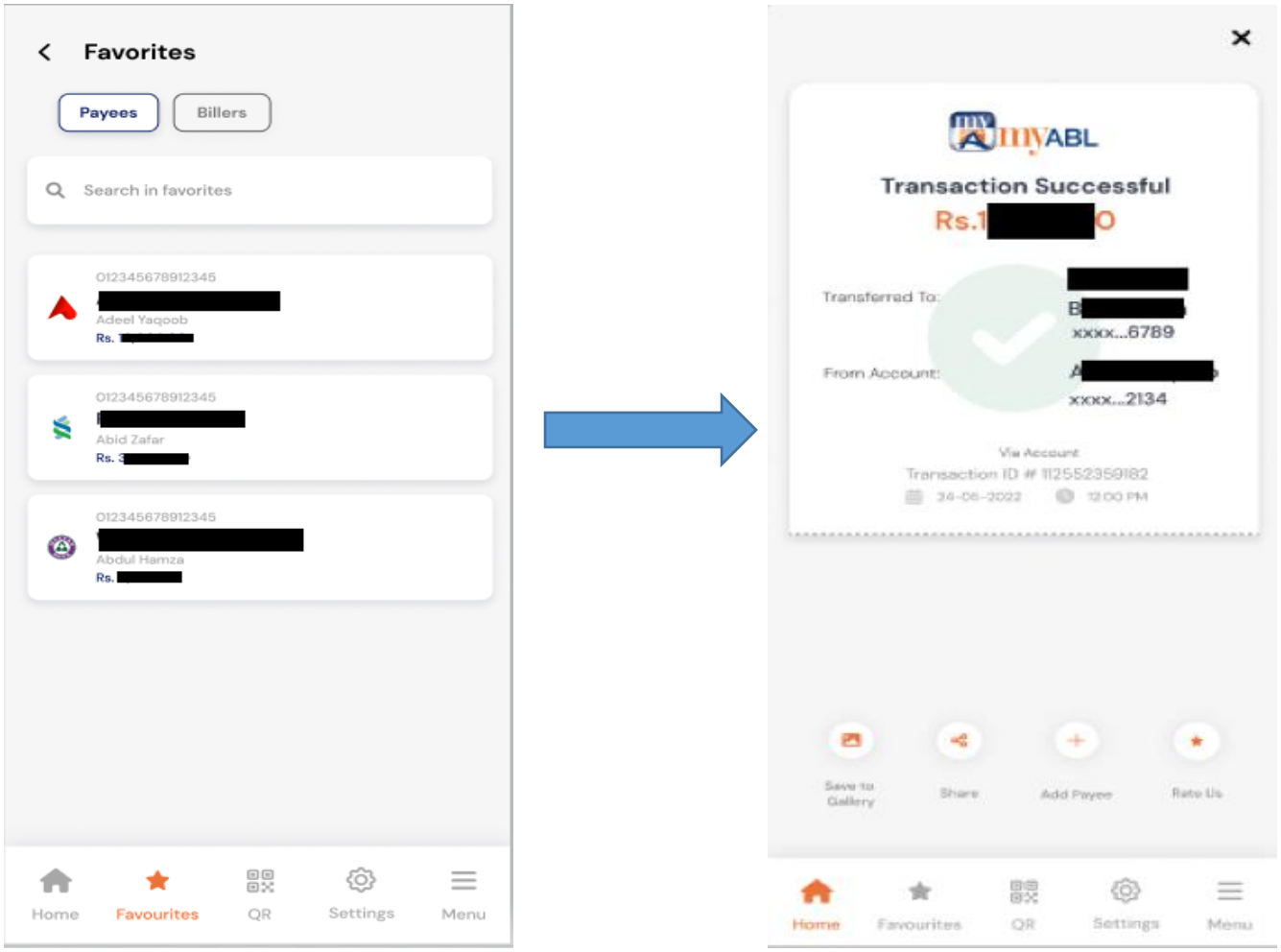
To perform any transaction/s for the preferred beneficiary accounts, user will mark these accounts as Favorites:

**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".

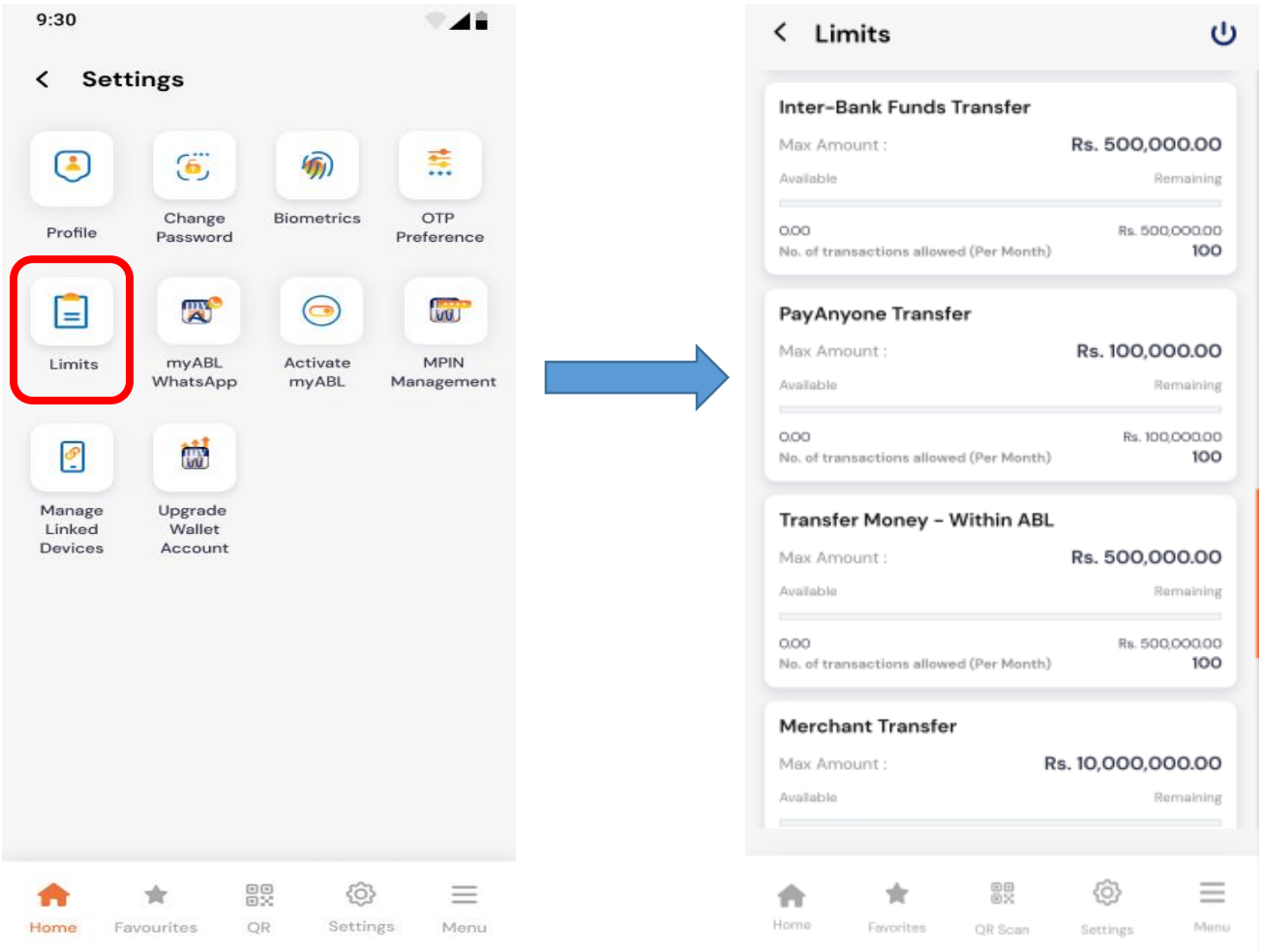
Step 4: After confirming the details, One Time Password will be sent to User's registered Mobile number/email address. User will then enter OTP for verification. After the authentication is successful, success message will be shown to the User.



## 14. How to Check Transaction Limits

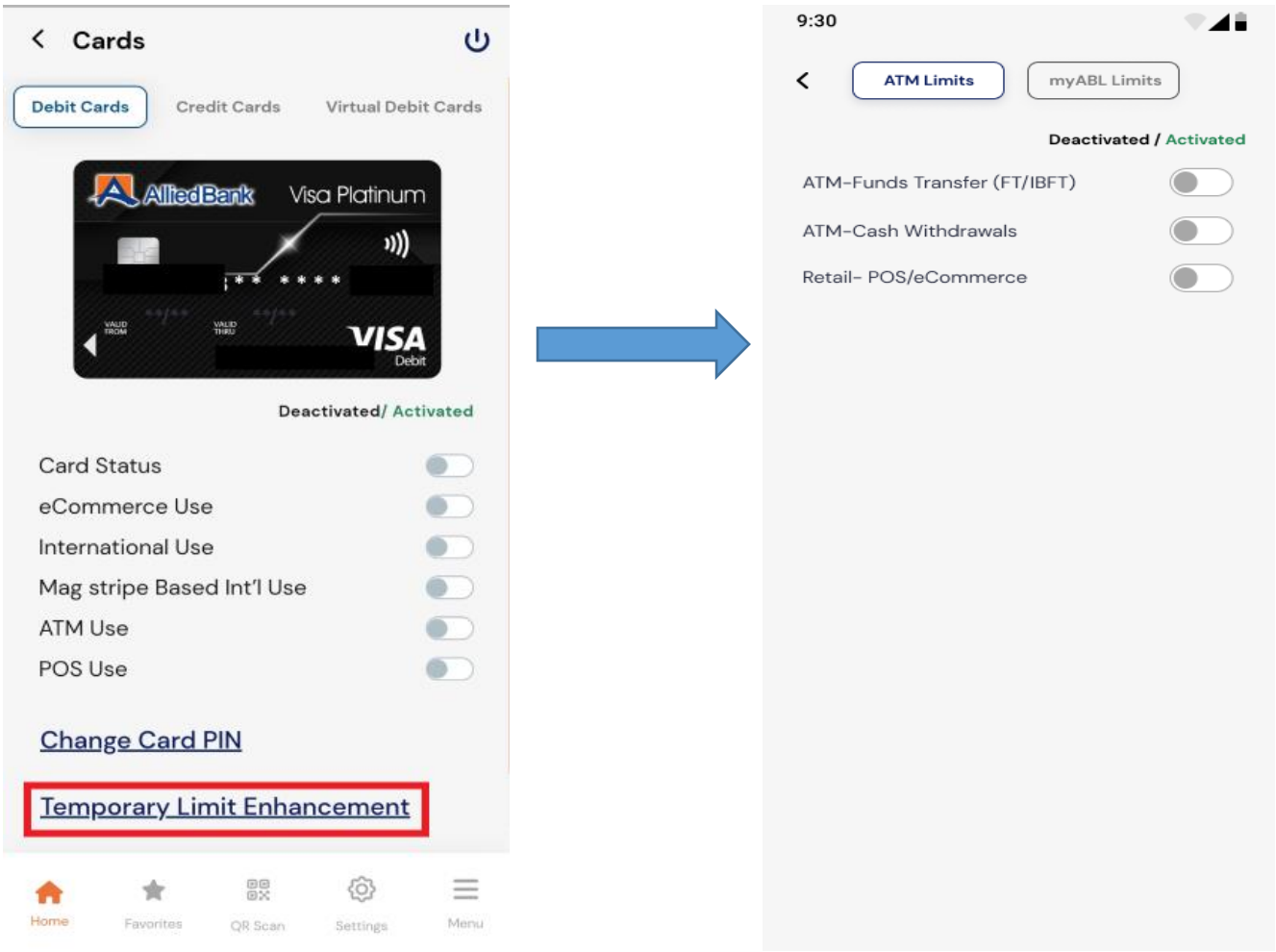
The facility is available for user to view transactions limit within the app.

Navigate from Home Screen to “Settings” and select “Limits”. This option will take user to the screen of available Limits of transactions and amount.

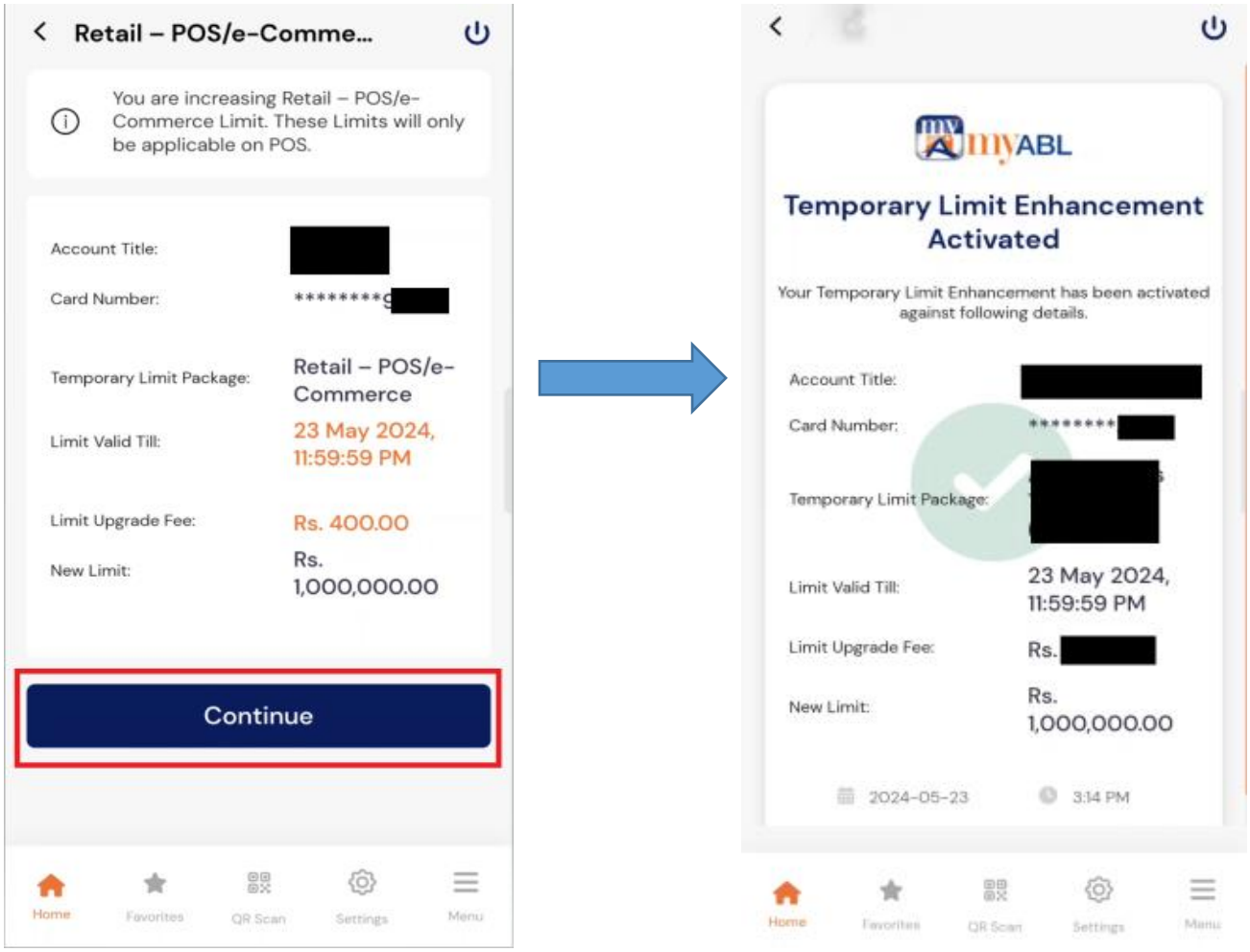


## 14.1. Temporary Limit Enhancement

Users can enhance their default limit using temporary limit enhancement feature. To access this feature user will navigate to Cards→Debit Cars→ Temporary Limit Enhancement



User will tap on the required option for which the limits are to be enhanced. After reviewing the details and OTP verification, the limits will be enhanced until 12:00 AM of the day. The limits will be reset after 12:00 AM.



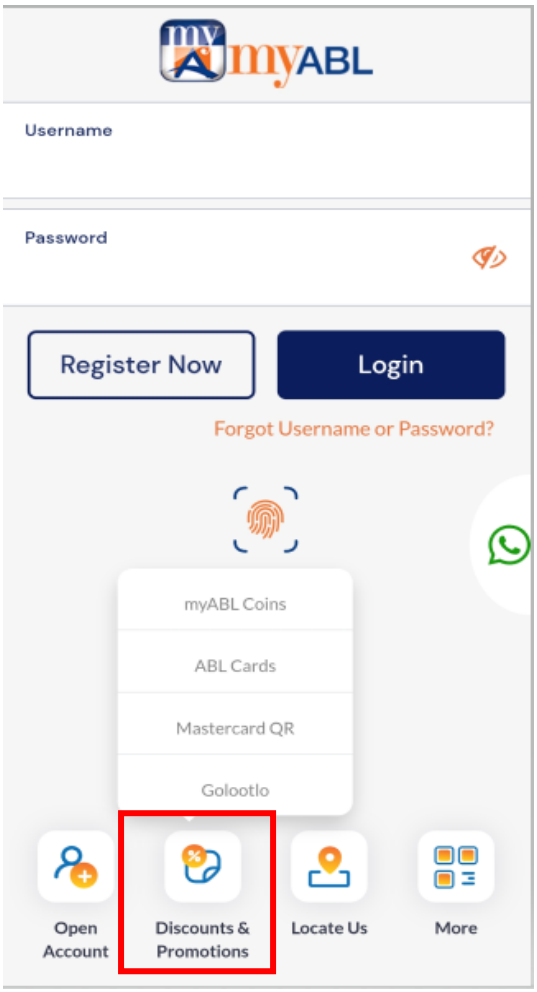

*Note: A fee will be charged for using this feature. The fee will be deducted as per user's Debit Card Type.*

## 15. 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 new version of the service will provide:

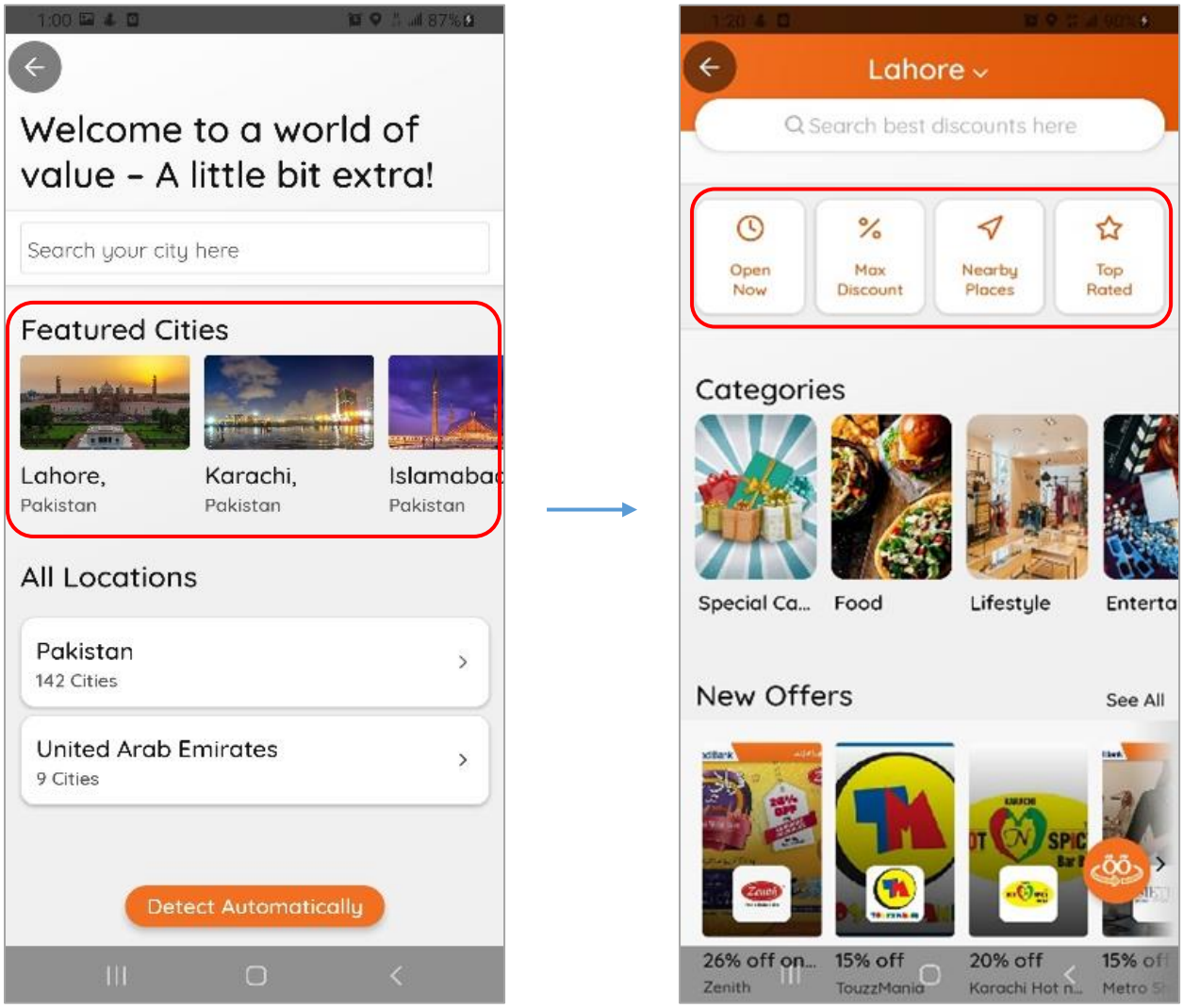
- Rich, engaging and user-friendly interface with easy navigation.
- Access to Discount Offers available on
    - ABL Cards
    - MasterCard QR
    - Golootlo

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




**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.

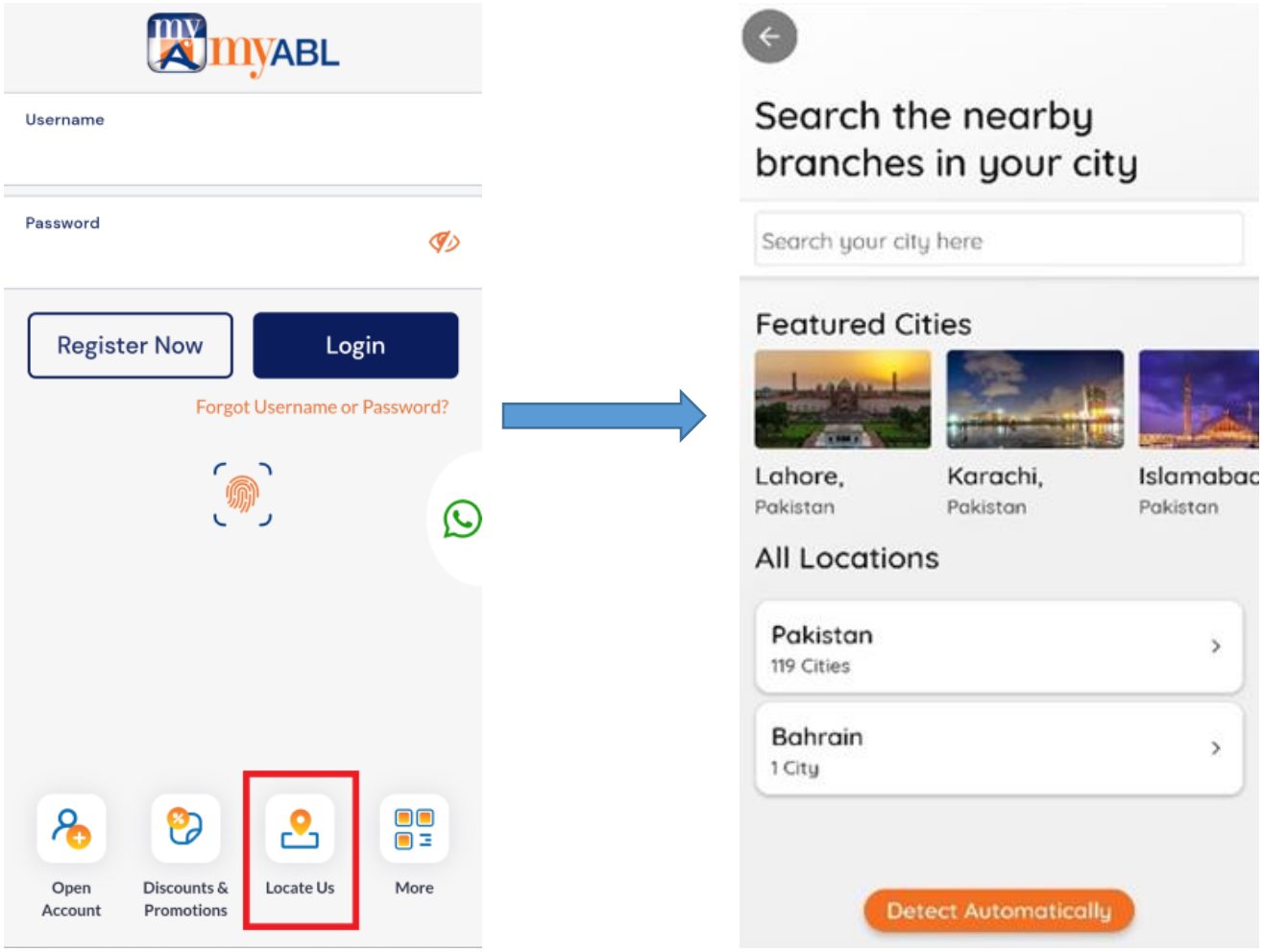
**Step 3:** To view specific deal details, User can tap on the offer to view related information.


Welcome to a world of value – A little bit extra!
Search your city here
Featured Cities
Lahore, Pakistan
Karachi, Pakistan
Islamabad Pakistan
All Locations
Pakistan
142 Cities
United Arab Emirates
9 Cities
Detect Automatically
Lahore
Search best discounts here
Open Now
Max Discount
Nearby Places
Top Rated
Categories
Special Ca...
Food
Lifestyle
Enterta
New Offers
See All
26% off on...
Zenith
15% off
TouzzMania
20% off
Karachi Hot n...
15% off
Metro

## 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 “Locate Us” us on login page and will navigate to the next screen.

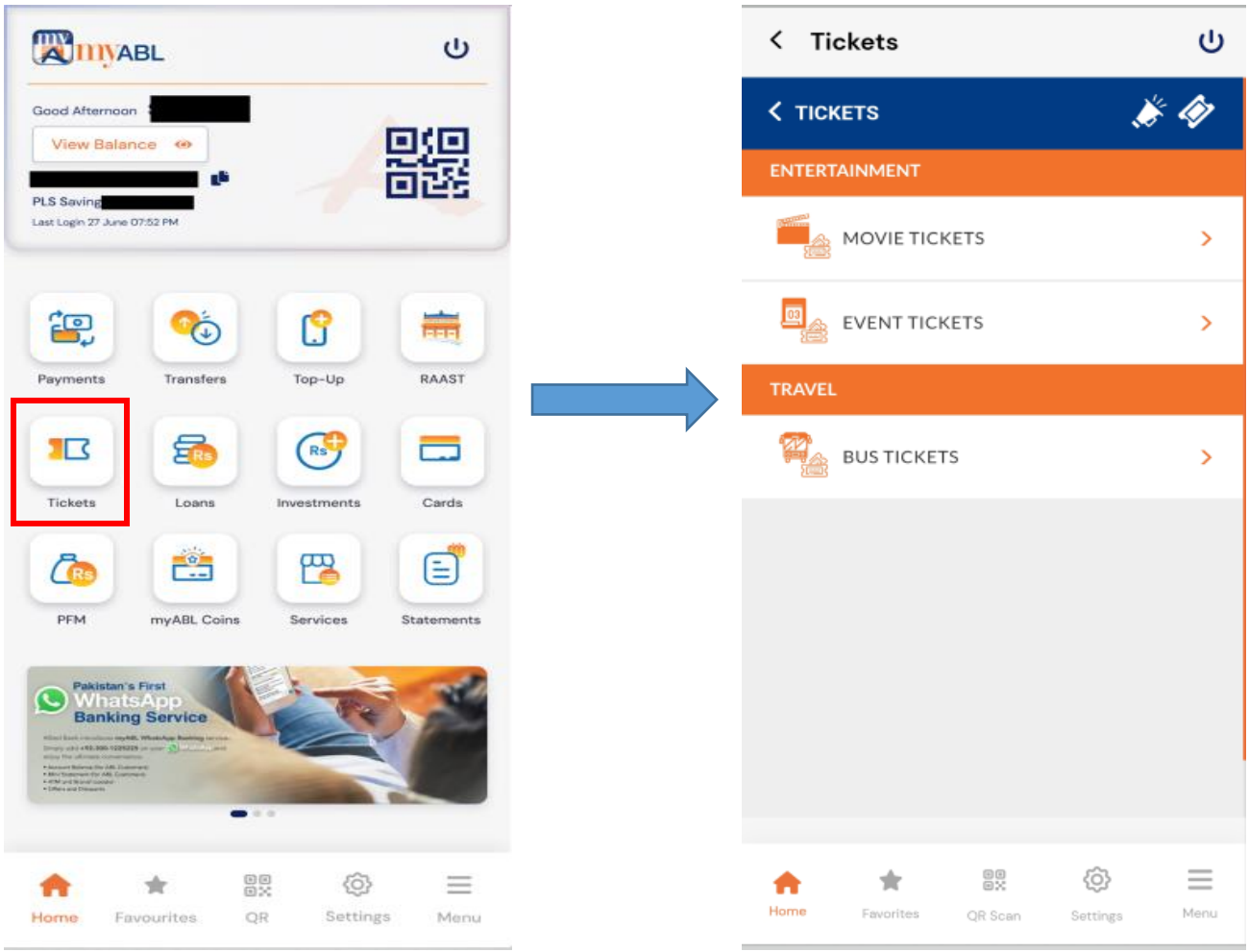



**Step 2:** Selecting the city will route the user to branch listings from there the user will tap on his desired “Branch”. The tap on branch will route the user to branch details, which includes facilities (locker, ATM) working hours, and location over map.

## 17. 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)

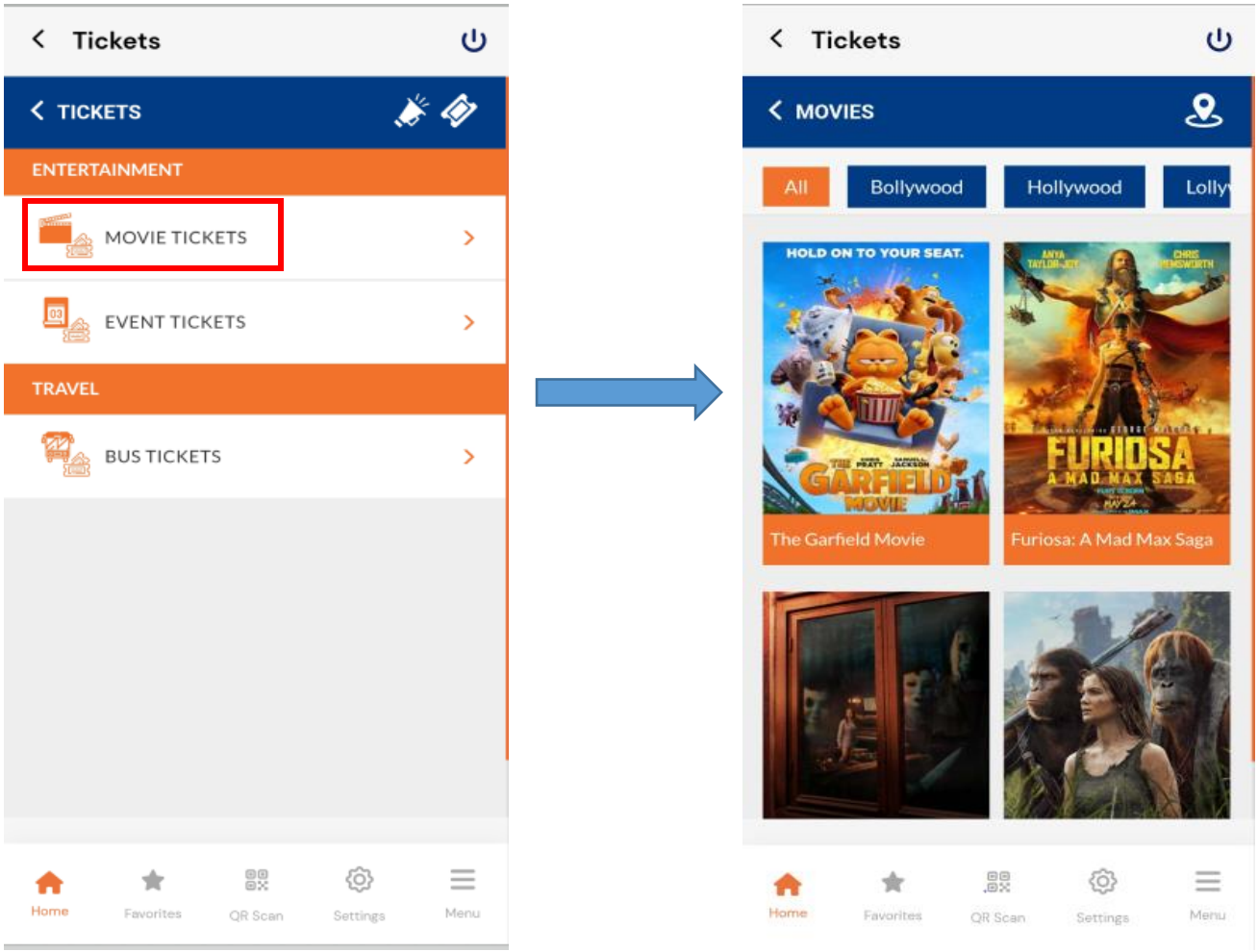
**Step 1:** User can tap on "Tickets" on home screen where you can select between different available ticket categories.



## 17.1. 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.

**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.

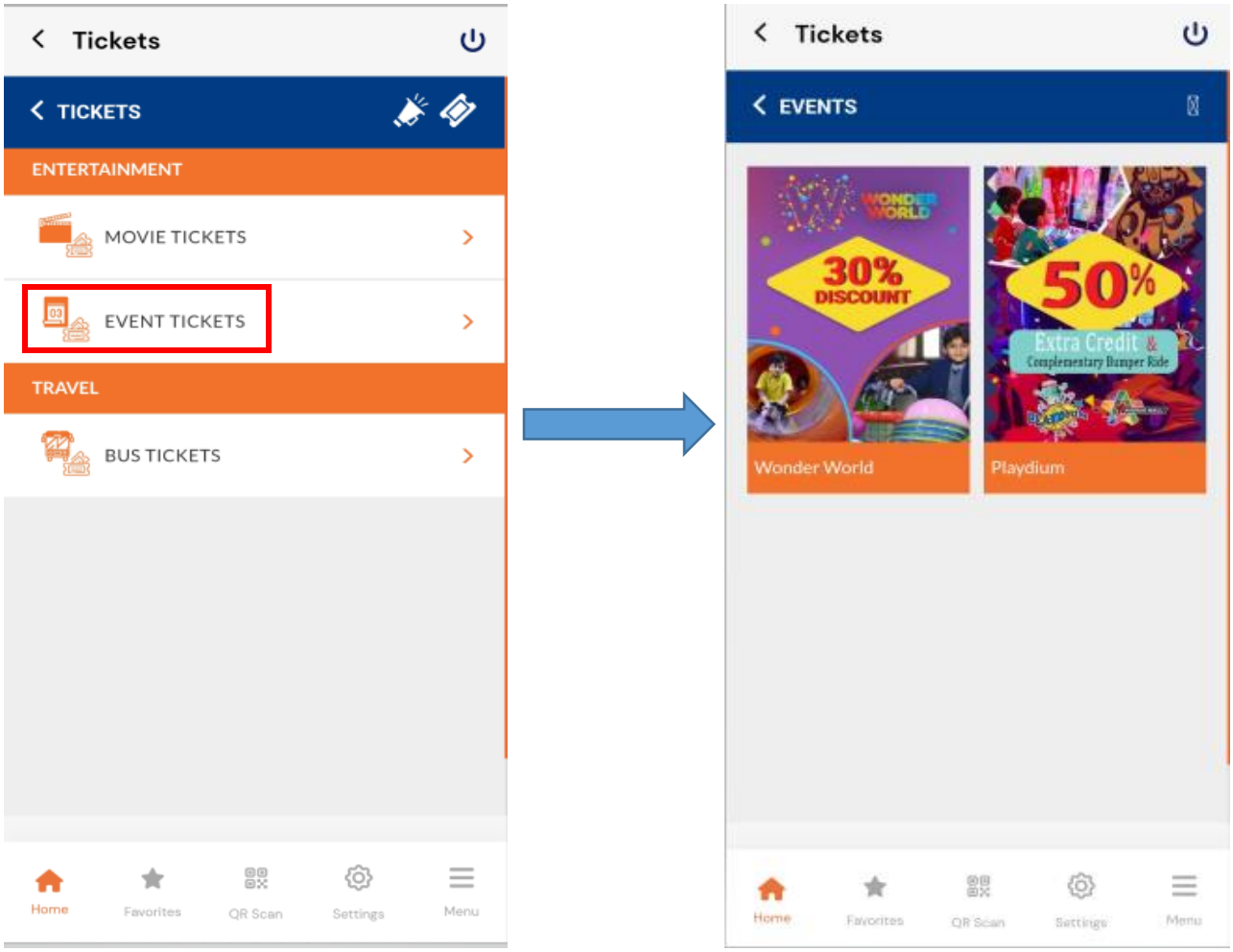
**Step 6:** User will receive One Time PIN (OTP) on his/her Mobile phone/Email address. User will enter OTP and press “Submit”. For confirmation, Ticket payment details will be popped up.

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.

## 17.2. Event Tickets:

**Step 1:** By taping 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.

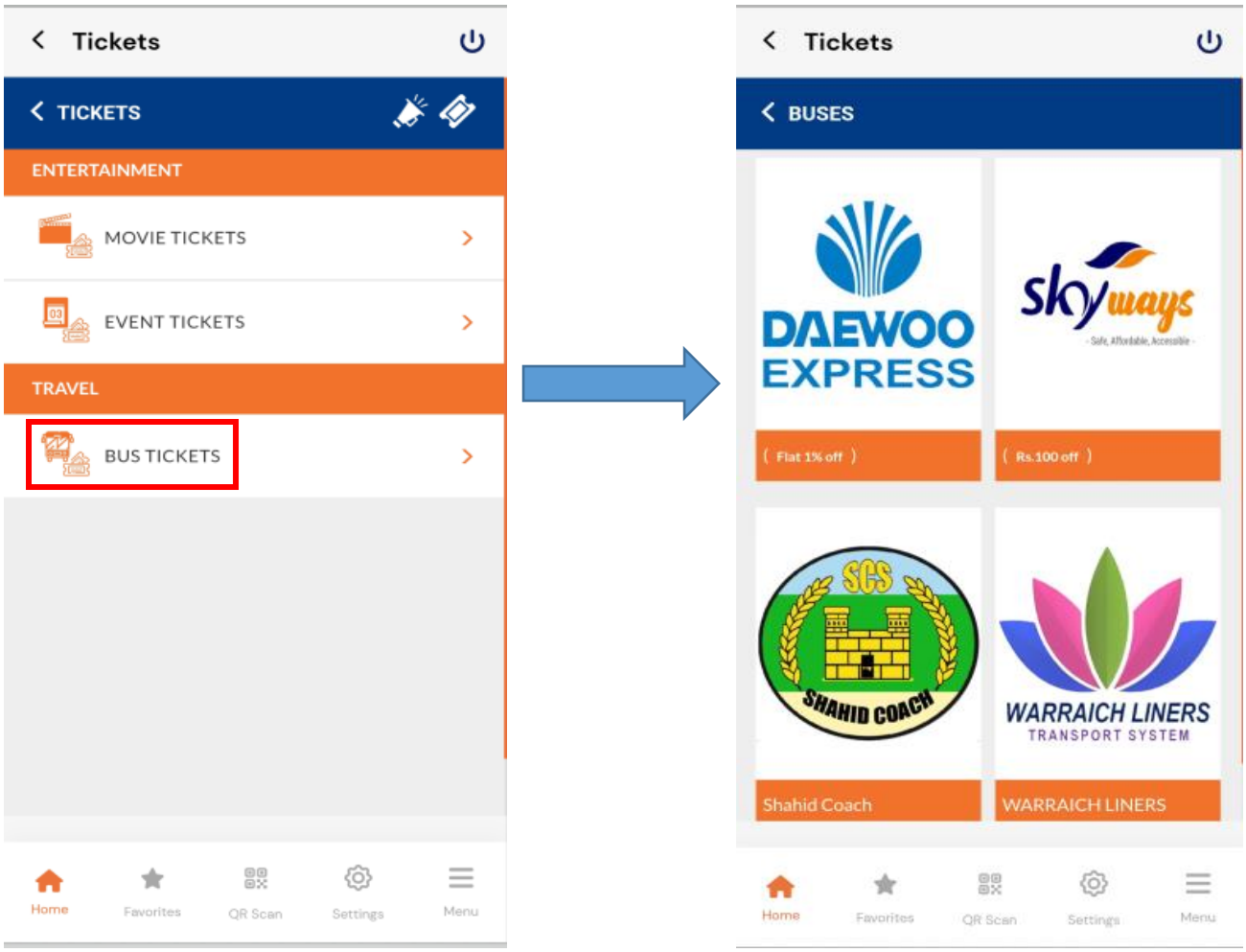
**Step 6:** User will receive One Time PIN (OTP) on his/her Mobile phone/Email address as per process. After authentication of OTP and successful transaction confirmation, ticket payment details will be popped up and shown to user.

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.

### 17.3. 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.

### 17.4. Ticket Cancellation

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

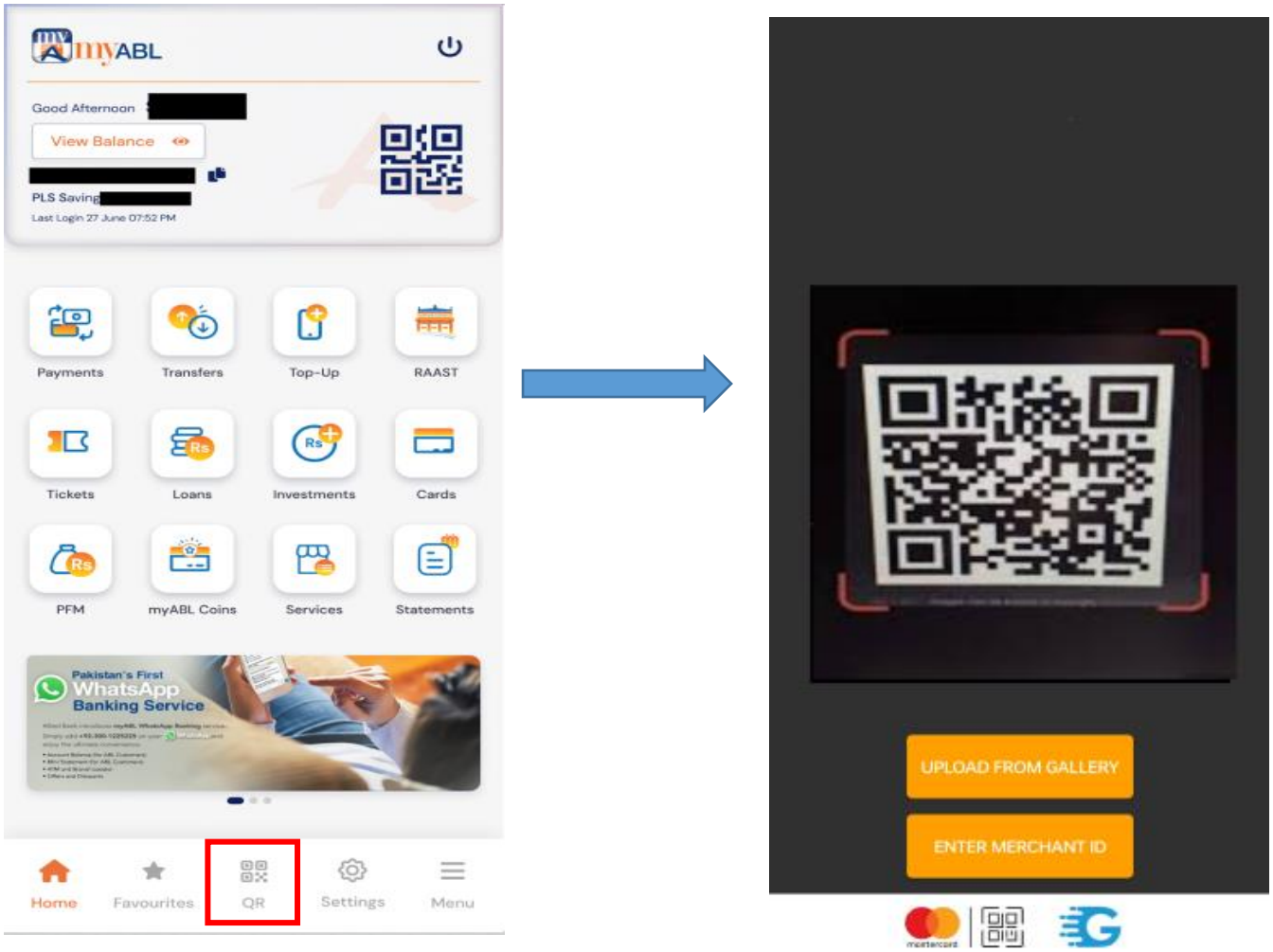
For bus, user will visit ticket history section and cancel his ticket at least Two hour before. In this case 30% amount will be deducted and 70% of ticket amount will be refundable.

## 18. QR Payments

myABL Digital Banking apps (Android & iOS) provide the facility of RAAST P2P, RAAST P2M. 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 RAAST P2M, 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" button at the bottom of the screen.

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

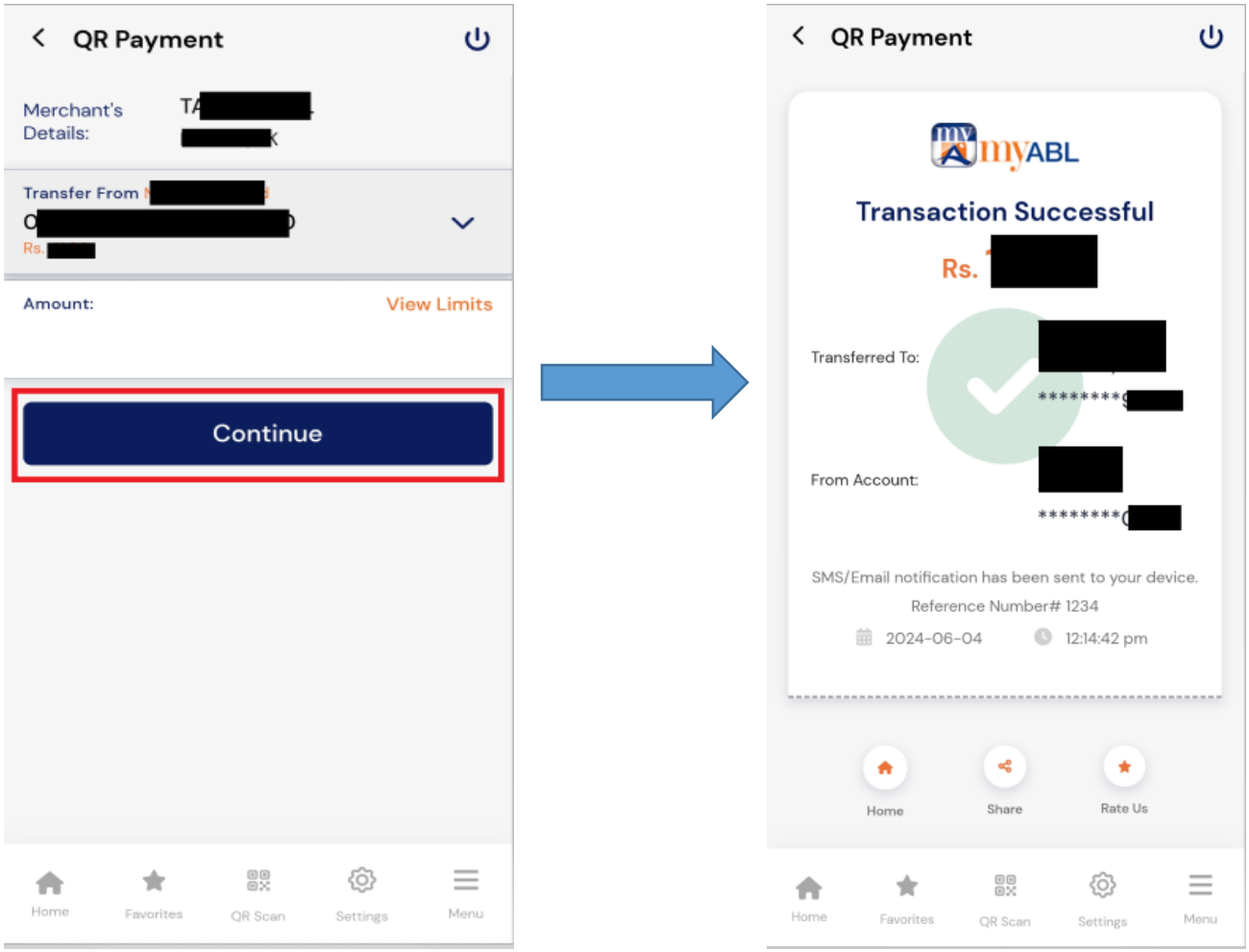


**Step 3:** System will fetch the QR details and shows all the relevant information on screen related to Merchant i.e., Merchant Name, Merchant ID, and Merchant Location etc.

**Note**: Please carefully read the information before you proceed.

**Step 4:** User will select his ABL account from which the payment to be done. On pressing "Proceed" button a transaction confirmation screen will be opened where all details of transaction will be mentioned for 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.

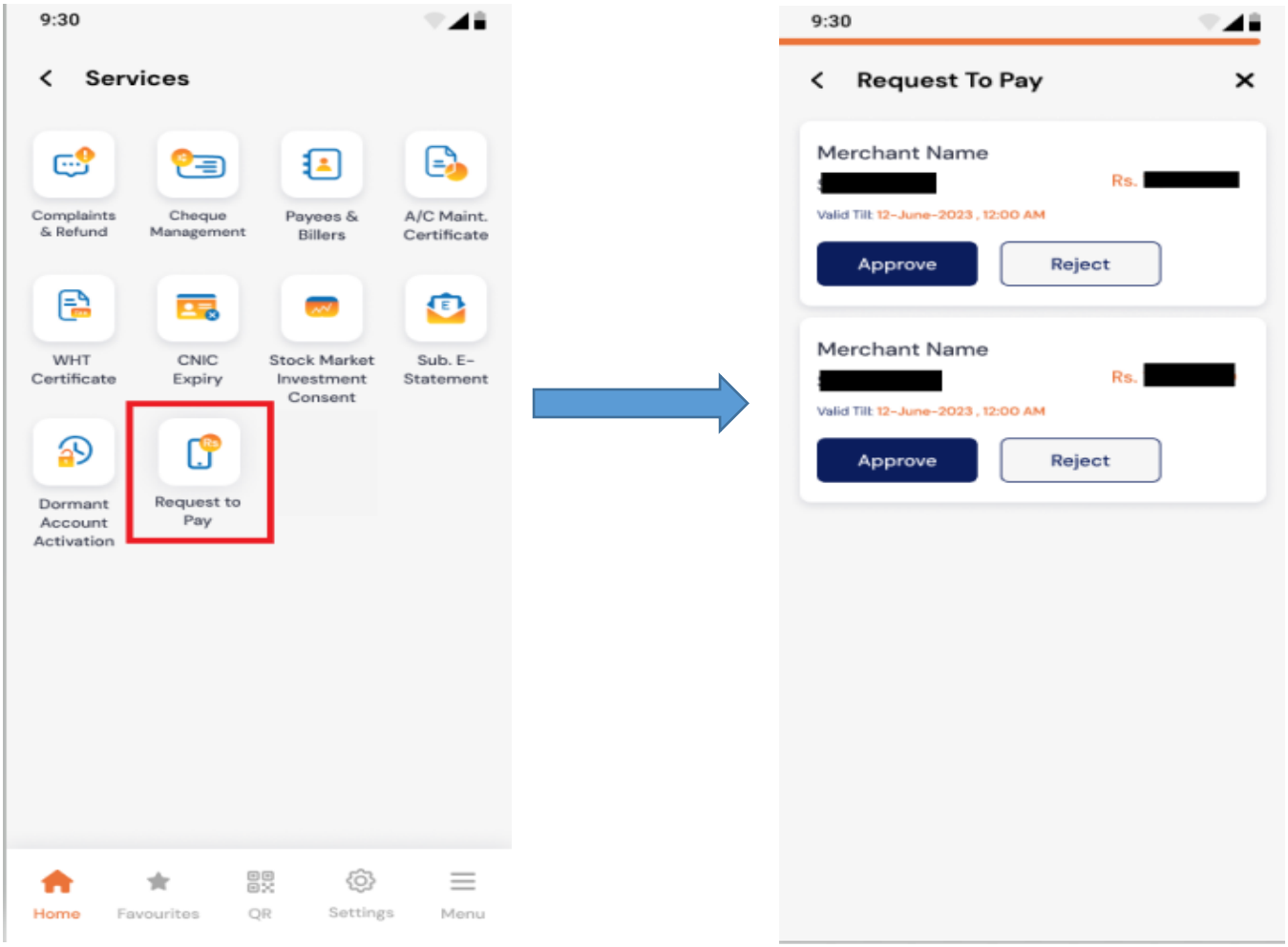
**Note:** QR payment transaction details could also be found out from "Transaction History" option.

## 18.1. P2M – RTP (Request to Pay)

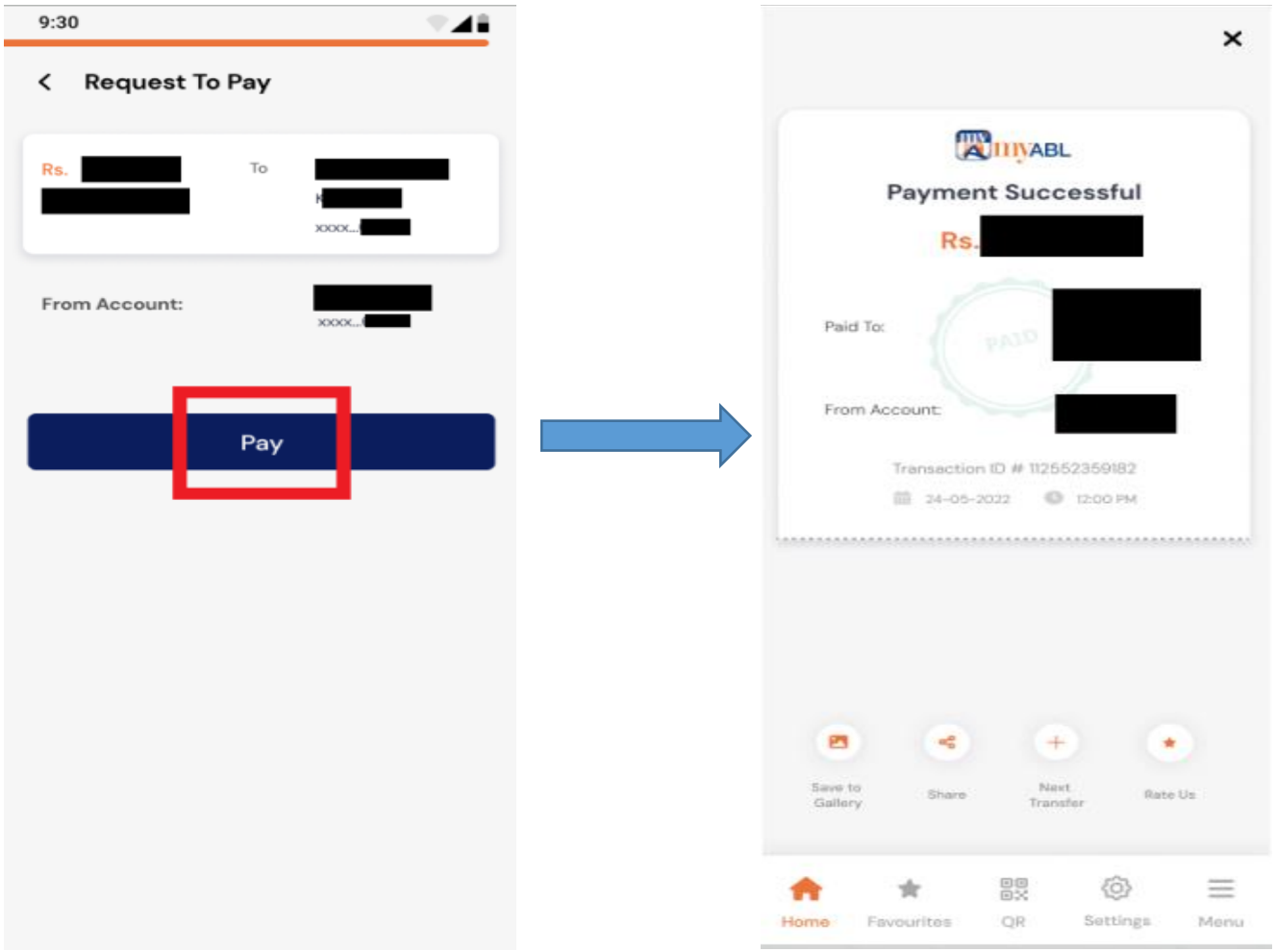
Merchants can initiate request-to-pay RTP transactions from their end, which can be accepted or rejected by myABL users. There are two types of RTP transactions with different expiry timespans:

1. **RTP - Now:** This option has a relatively shorter expiry time of 3 hours. Requests will be automatically removed from the customer's payment request screen after the expiration time.
2. **RTP - Later**: This option does not require immediate payment approval upon receiving the request from the counterparty/customer. The maximum limit of days for payment is 40 days.

RTP will show in the “Services” menu on Home Screen. In RTP screen all the available requests will be shown. User can Approve or Reject as per the requirement.



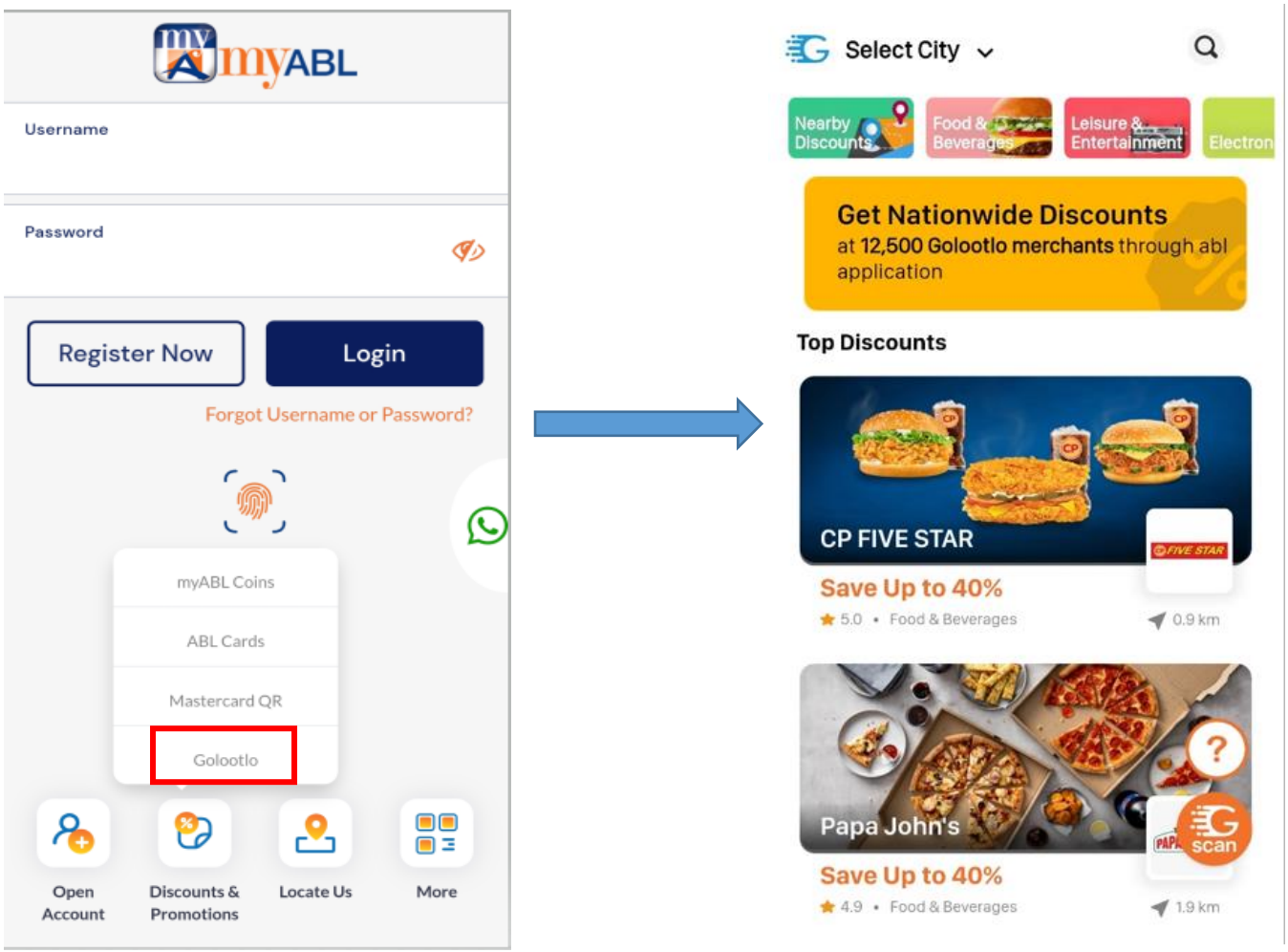
To accept an RTP request, review all the details shown on the review screen. Click “confirm,” and you’ll receive a 6-digit OTP. After validating the OTP, you’ll see a success screen.



## 18.2. 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

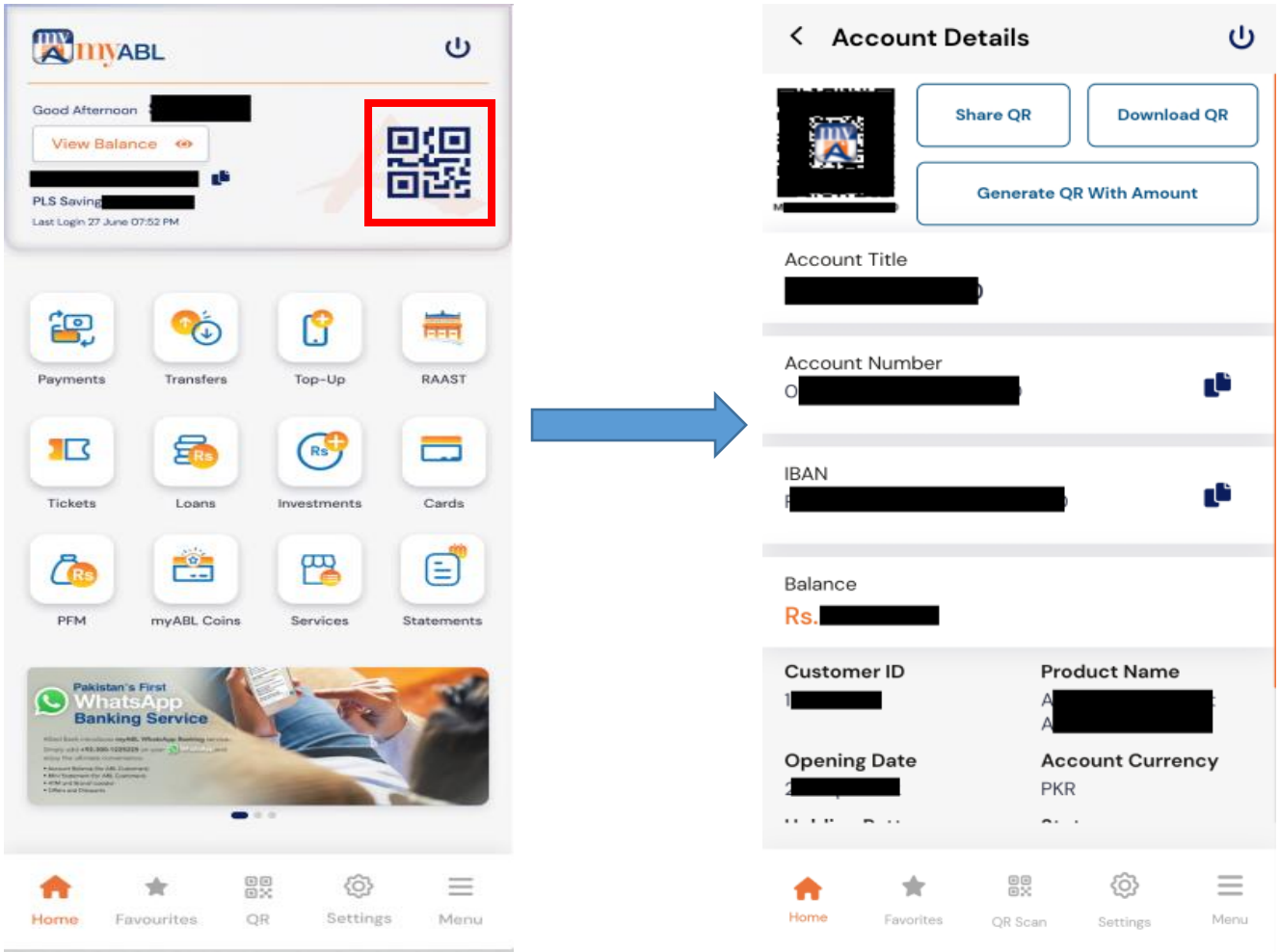


### 18.3. Account QR

Users can generate their 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 on the home page of myABL.

**Step 2:** User will be navigated to "Account Details" where all necessary information is available. Here user can Share the QR with other persons and also download the QR.

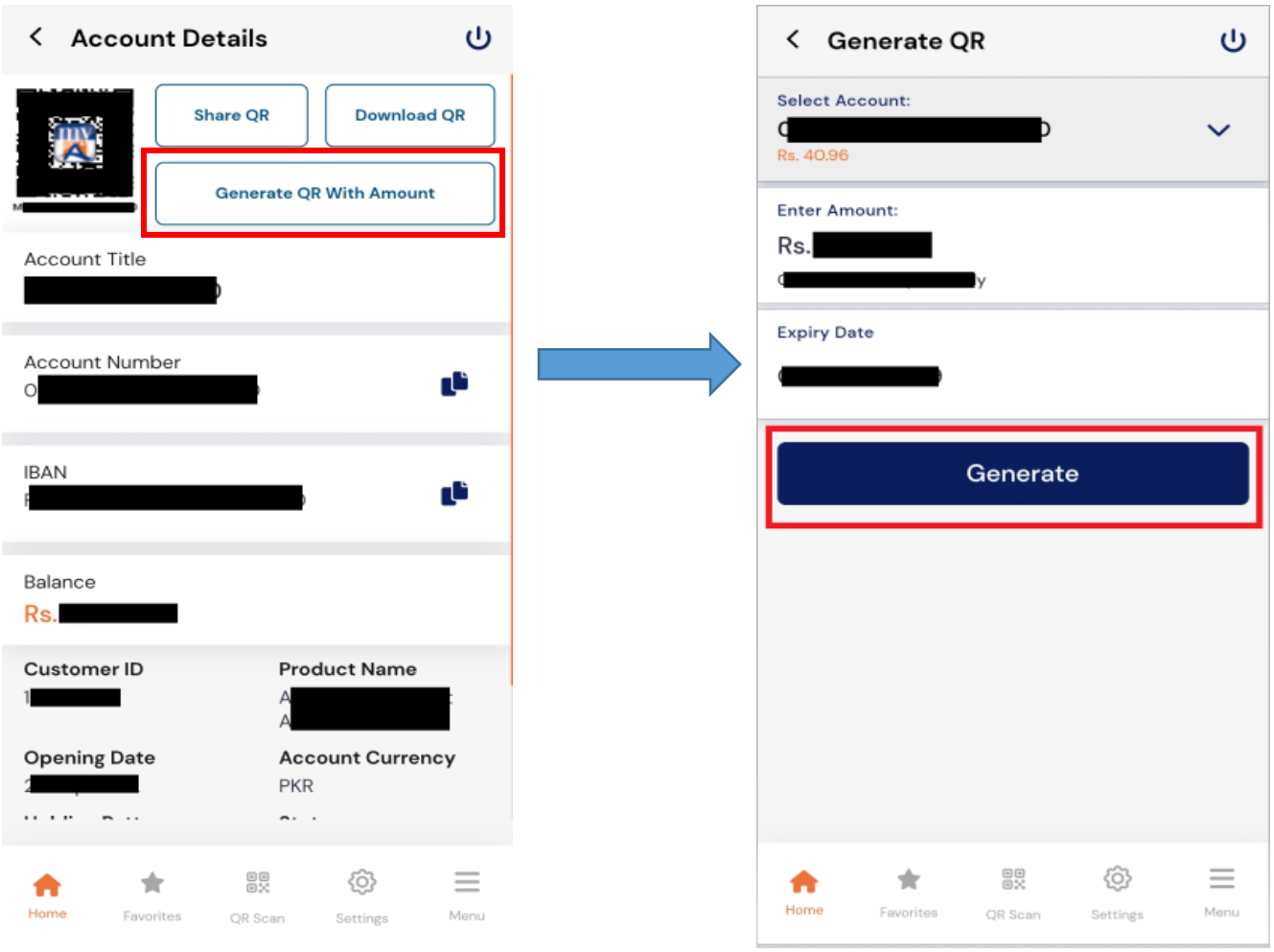


## 18.4. QR with Amount

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.

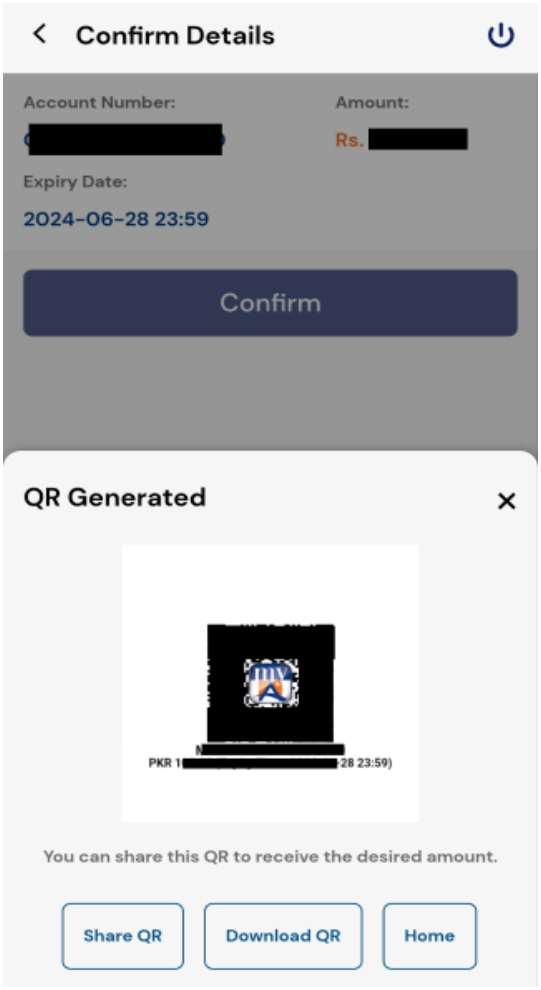
**Step 1:** Tap on "Generate QR with Amount" on the QR page of myABL.

**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.



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

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



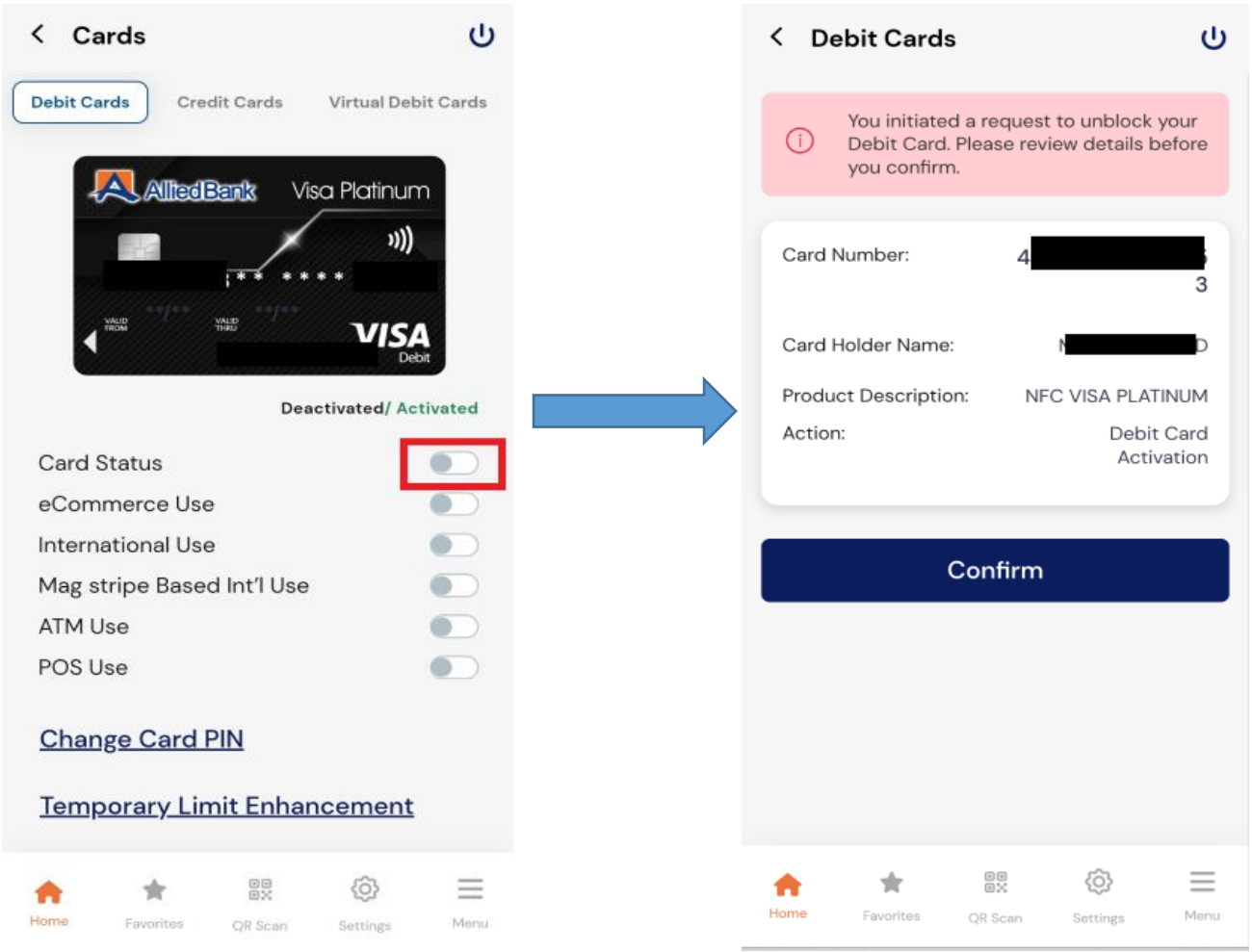
## 19. Debit Card Services

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. Allow eCommerce Use
3. Allow International Use
4. Allow POS Use
5. Allow Mag Strip Based Int'l Use
6. Debit Card PIN change

### 19.1. Debit Card Status:

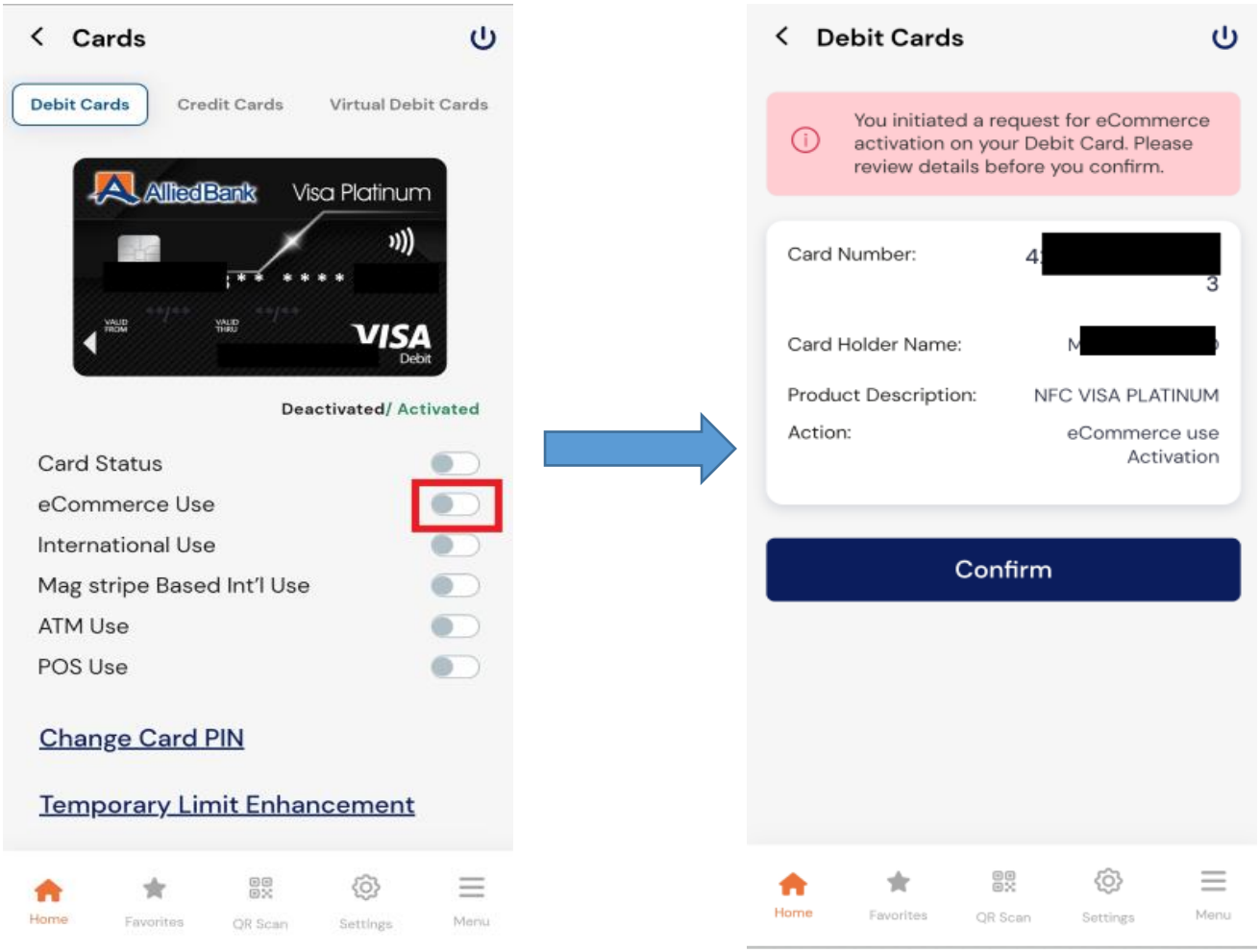
**Step 1:** To activate or temporary deactivate your Debit card, you can navigate to the "Debit Cards" option from "Cards" on Home screen.
Step 2: User can Activate any new Debit card or temporary deactivate their current debit card using the Card Status toggle.
The process will be completed after OTP verification.



## 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.

User can tap on the toggle in front of eCommerce Use to change the status. OTP verification will take place after which successful activation/blocking message will be shown.



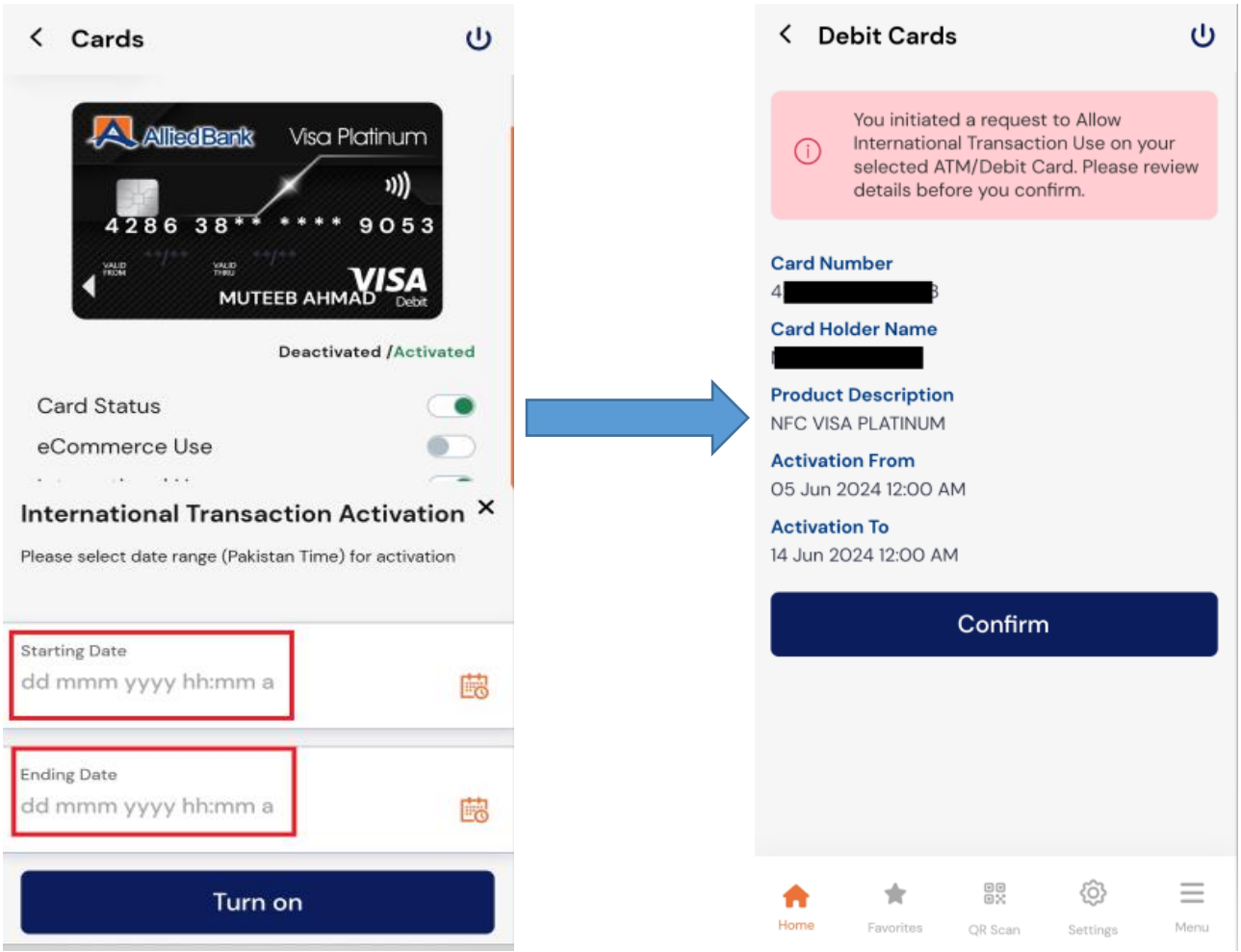
## 19.3. Allow International Use

This feature provides you the freedom to activate and block international transaction usage on your selected debit card.

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.

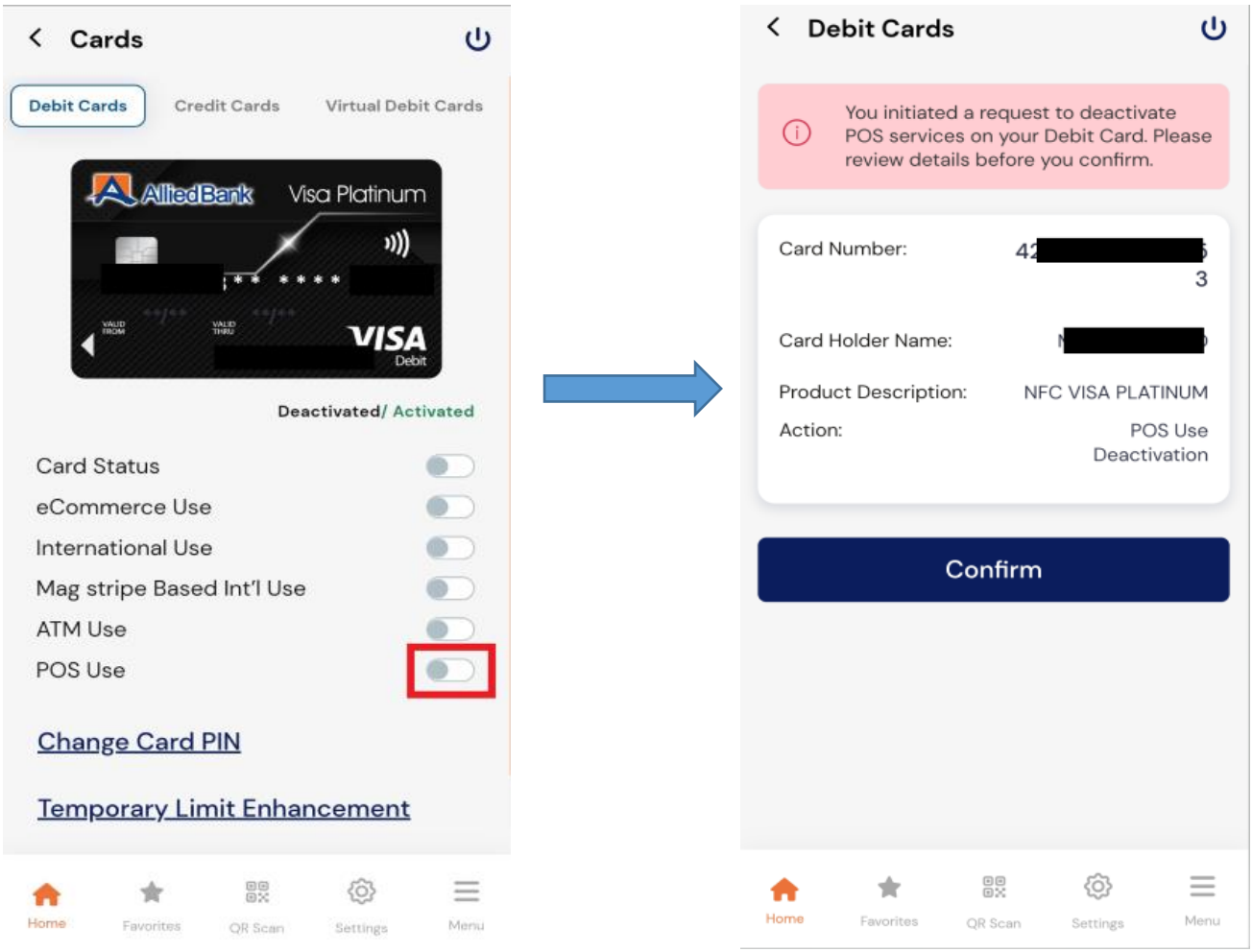


## 19.4. Allow POS use

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.

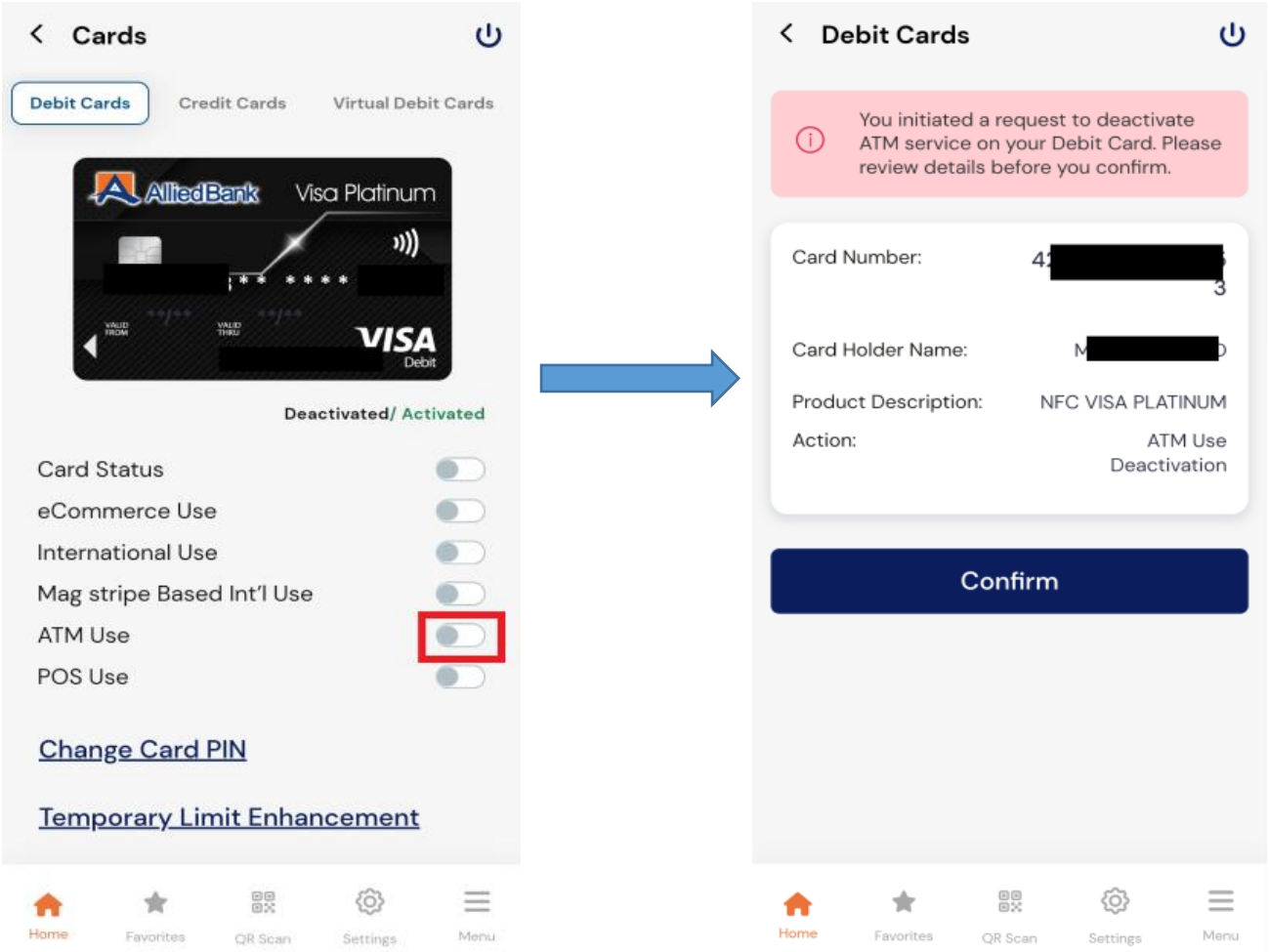


## 19.5. Allow ATM use

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.

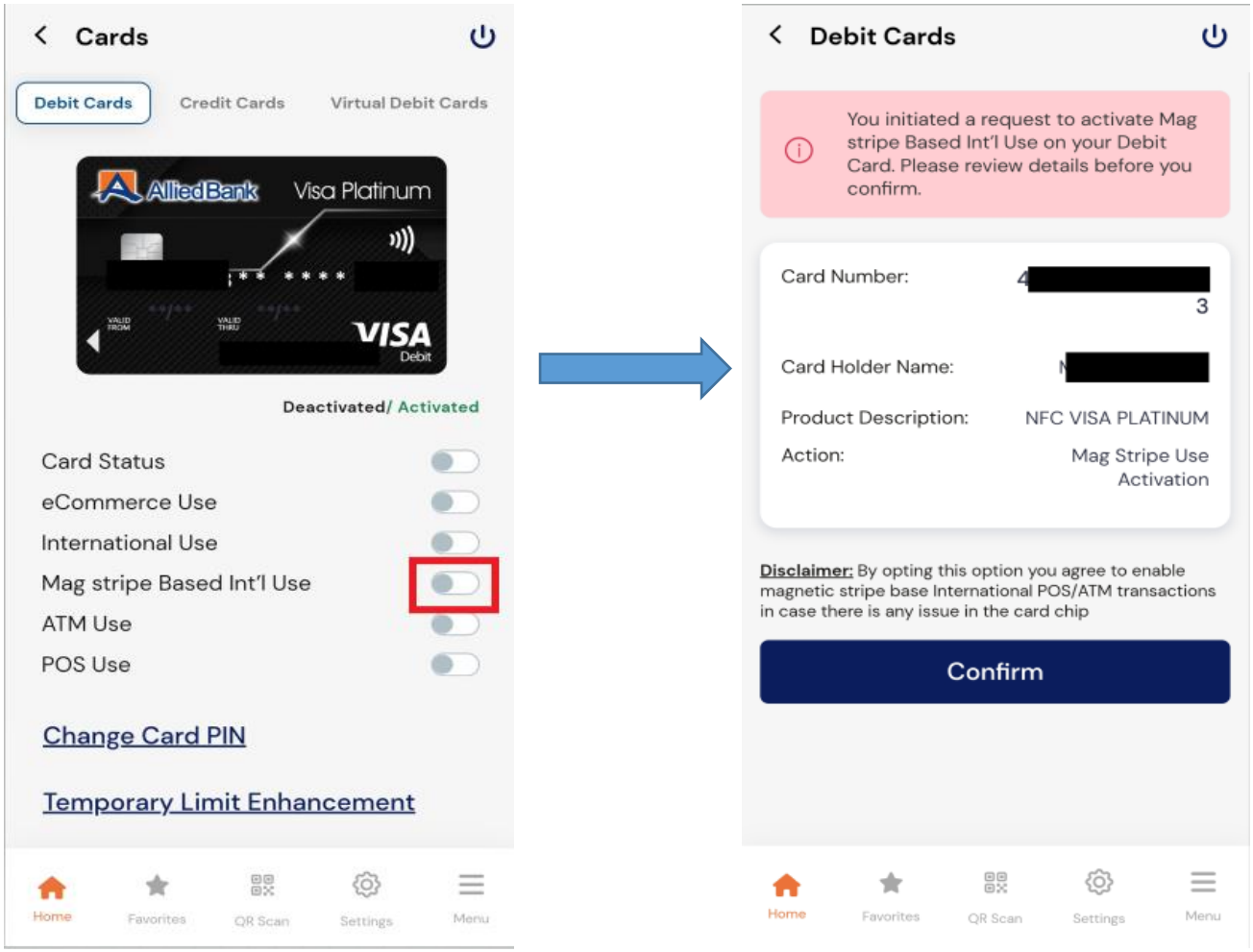


## 19.6. Allow Mag Strip Based Int'l use

This feature allows you to activate or deactivate Mag Strip POS machines usage on your selected debit card. If you want to use you 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.

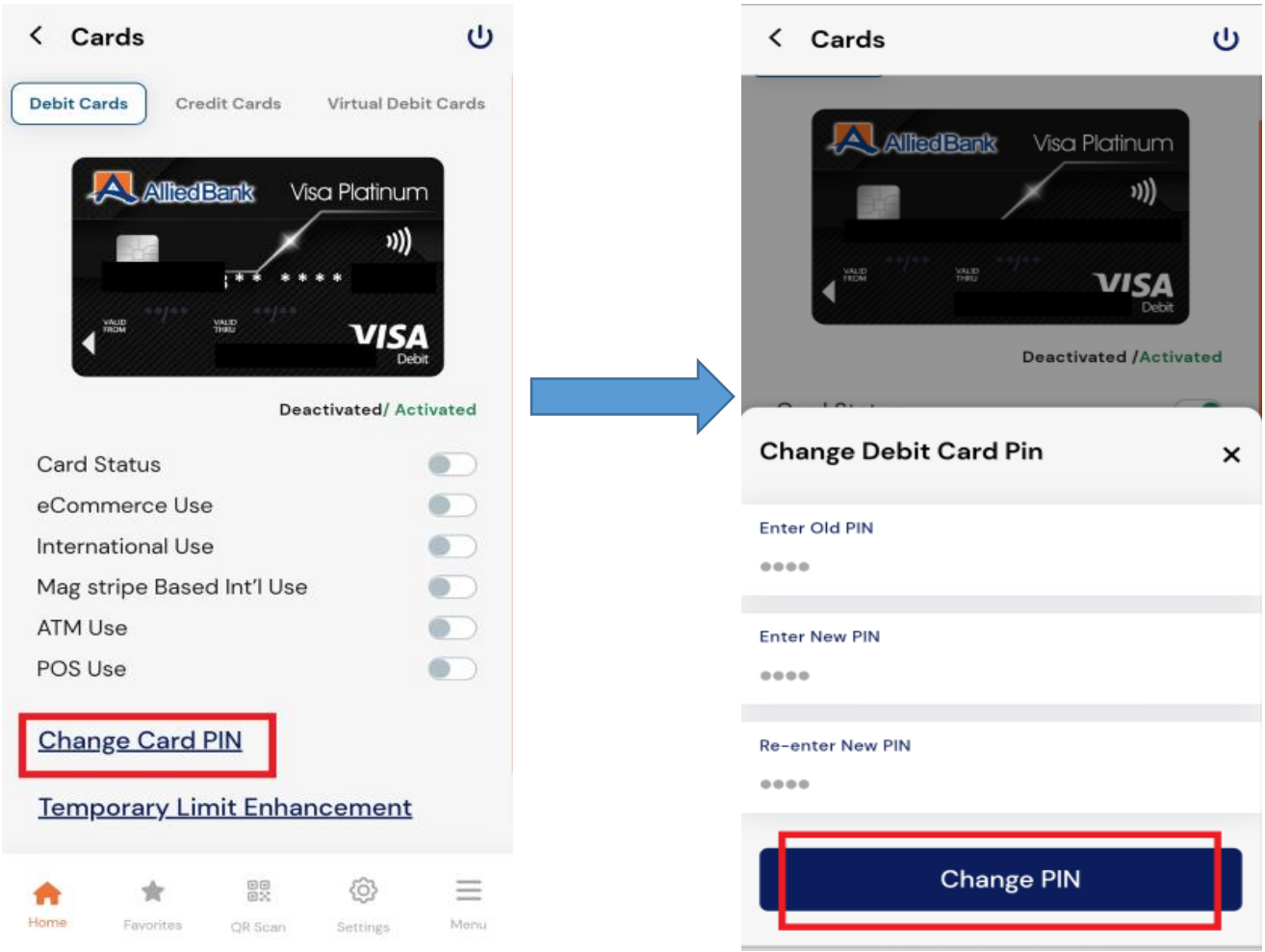


## 19.7. Change Debit Card PIN

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.



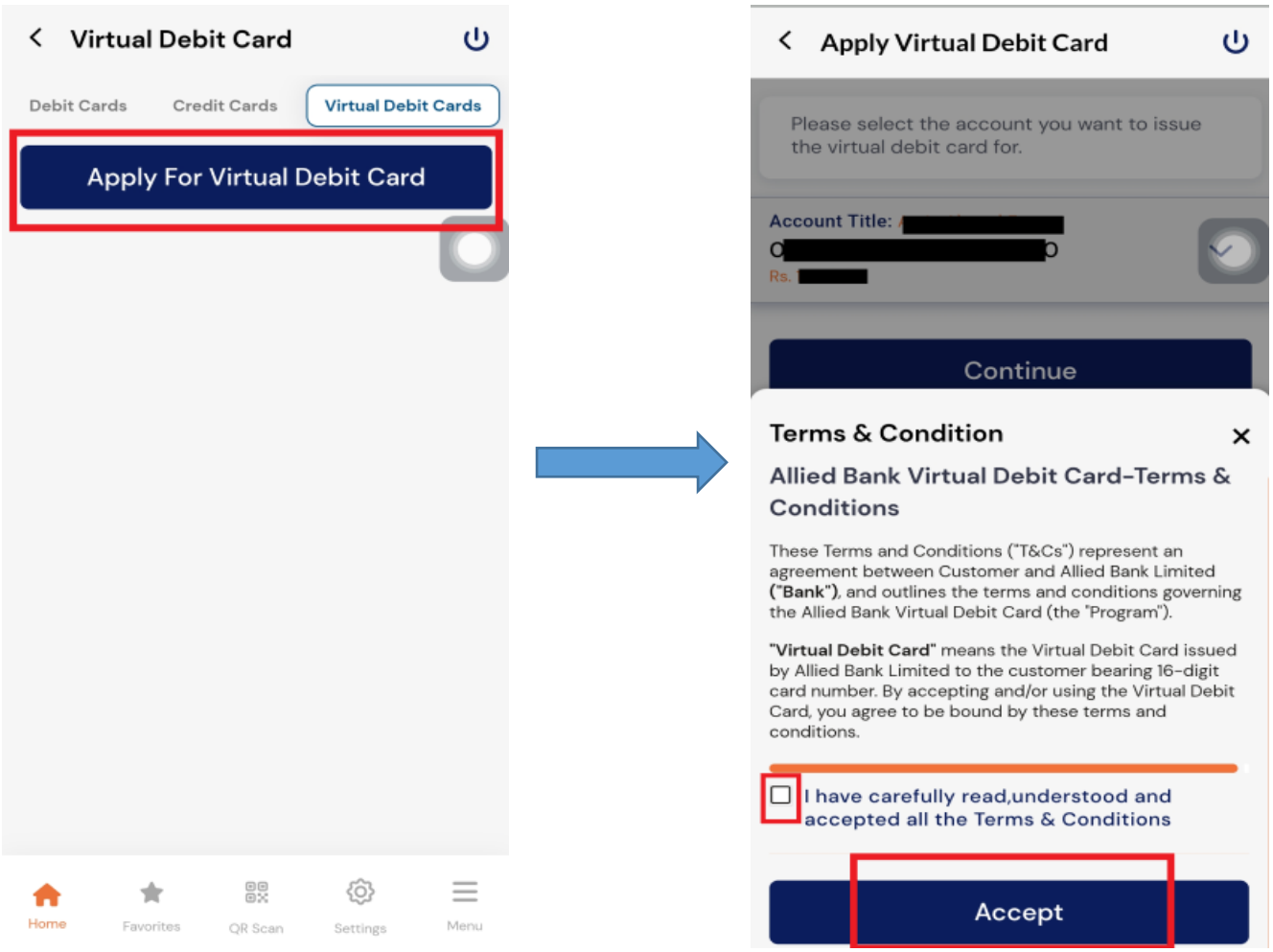
## 20. Virtual Debit Card

myABL offers Virtual debit card which is a digital version of a physical debit card. It functions similarly to a regular debit card but exists only in electronic or digital form. It can be used for online purchases, subscriptions, or any transaction that requires a card number.
User can generate a Virtual Debit card by following below Steps:

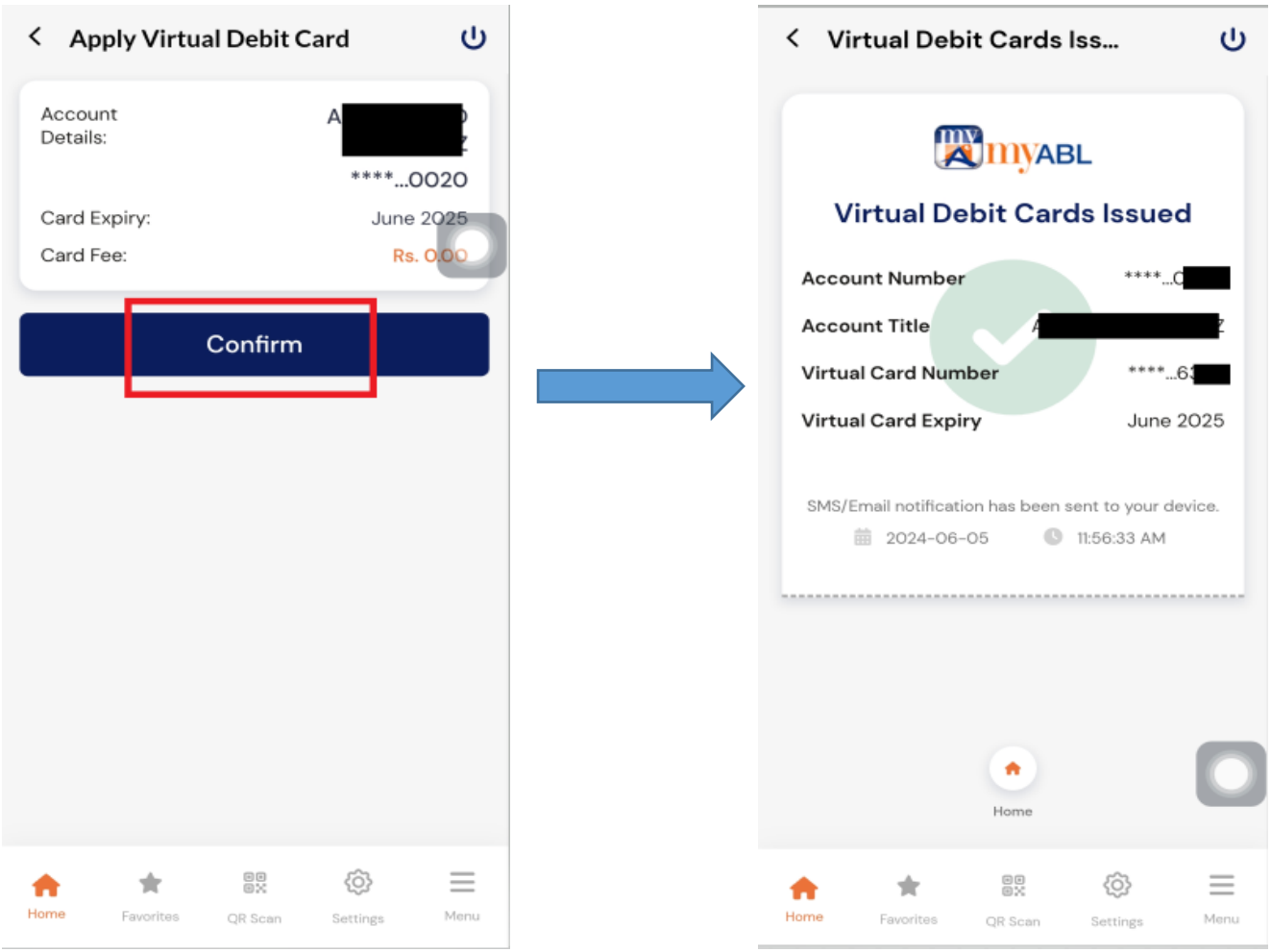
**Step 1:** Navigate to Cards→ Virtual Debit Card

**Step 2:** Virtual debit card is a digital version of a physical debit card. It functions similarly to a regular debit card but exists only in electronic or digital form. It can be used for online purchases, subscriptions, or any transaction that requires a card number.
Tap on the "Apply for Virtual Debit Card" Button. User will select the Account number for which VDC will be created.

**Step 3:** Accept the T&Cs and Review Screen will be shown to user.



**Step 4:** OTP verification after Review screen will take place and Virtual Card will be created.

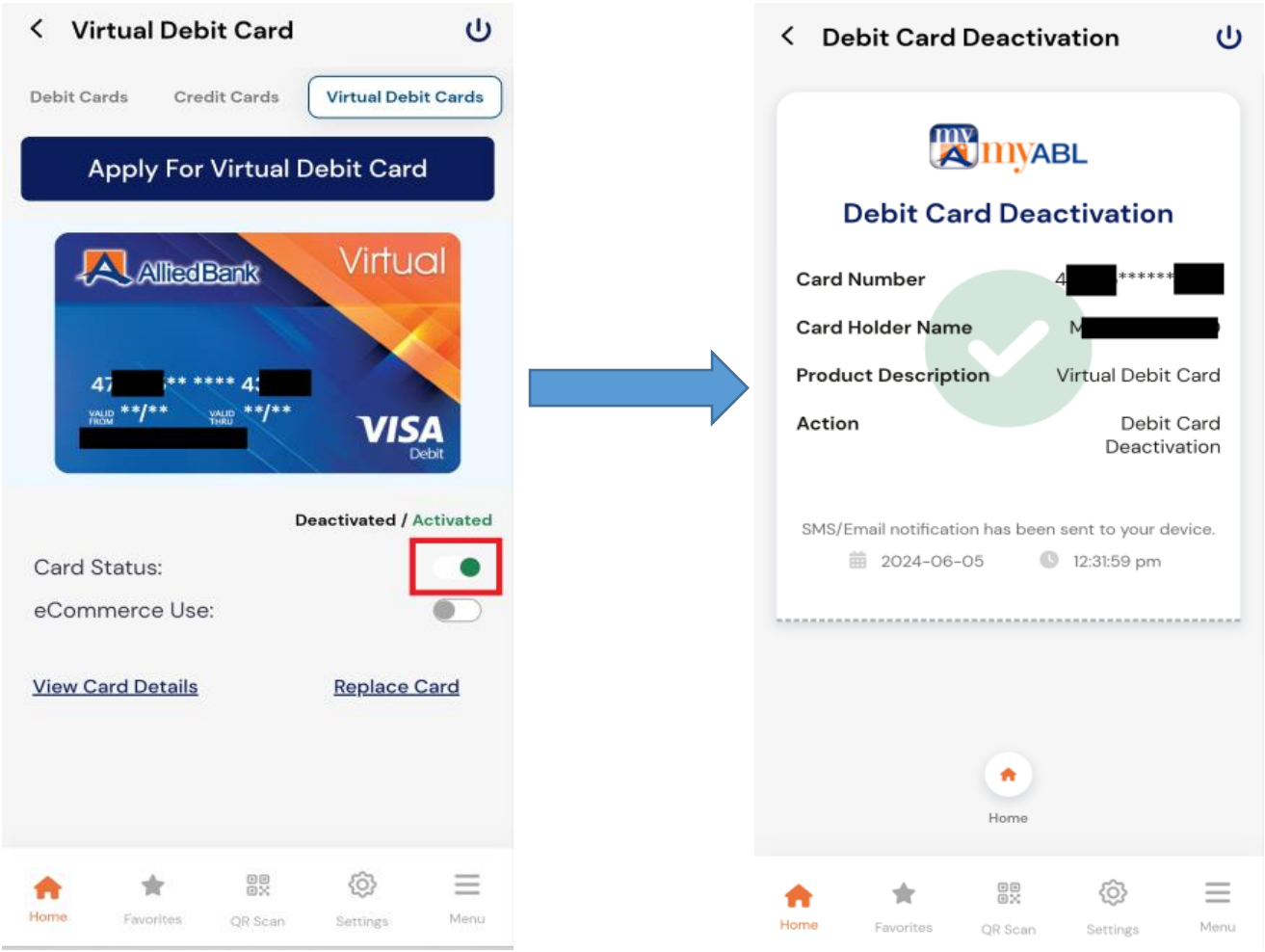


## 20.1. Update Virtual Debit Card Status.

The Virtual Debit Card is Active after creation. If user wants to temporary deactivate their VDC then following steps shall be followed.

**Step 1:** Tap on the toggle button in front of Card Status.

**Step 2:** A review screen will be shown to review all the details. After OTP verification the Virtual Debit Card will be deactivated.

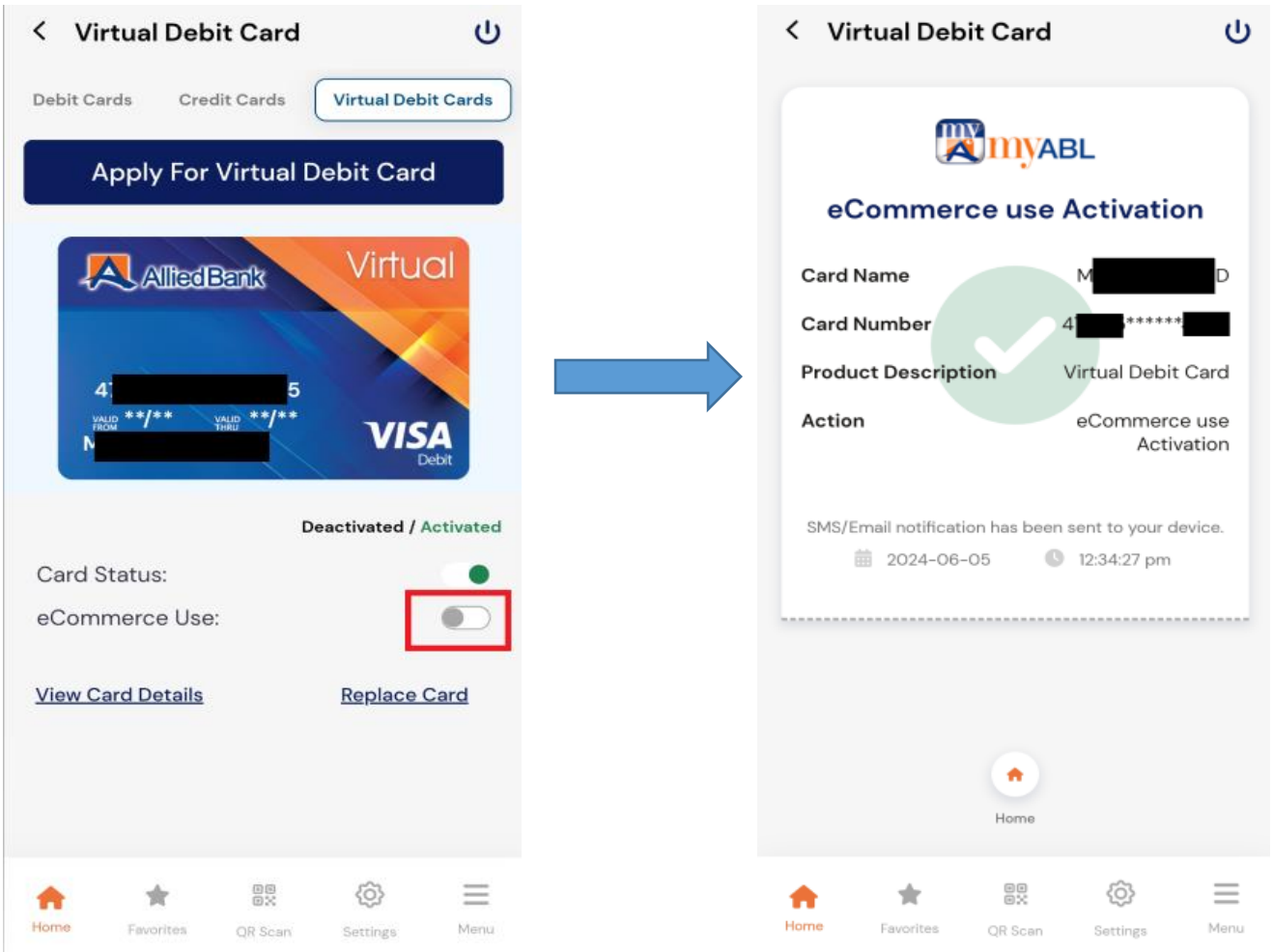


## 20.2. Change eCommerce Status for Virtual Debit Card.

Users can change the eCommerce status for their VDC by following below steps:

**Step 1:** Tap on the toggle in front of the eCommerce Use.

**Step 2:** A review Screen will be shown and after OTP verification the eCommerce status will be changed.

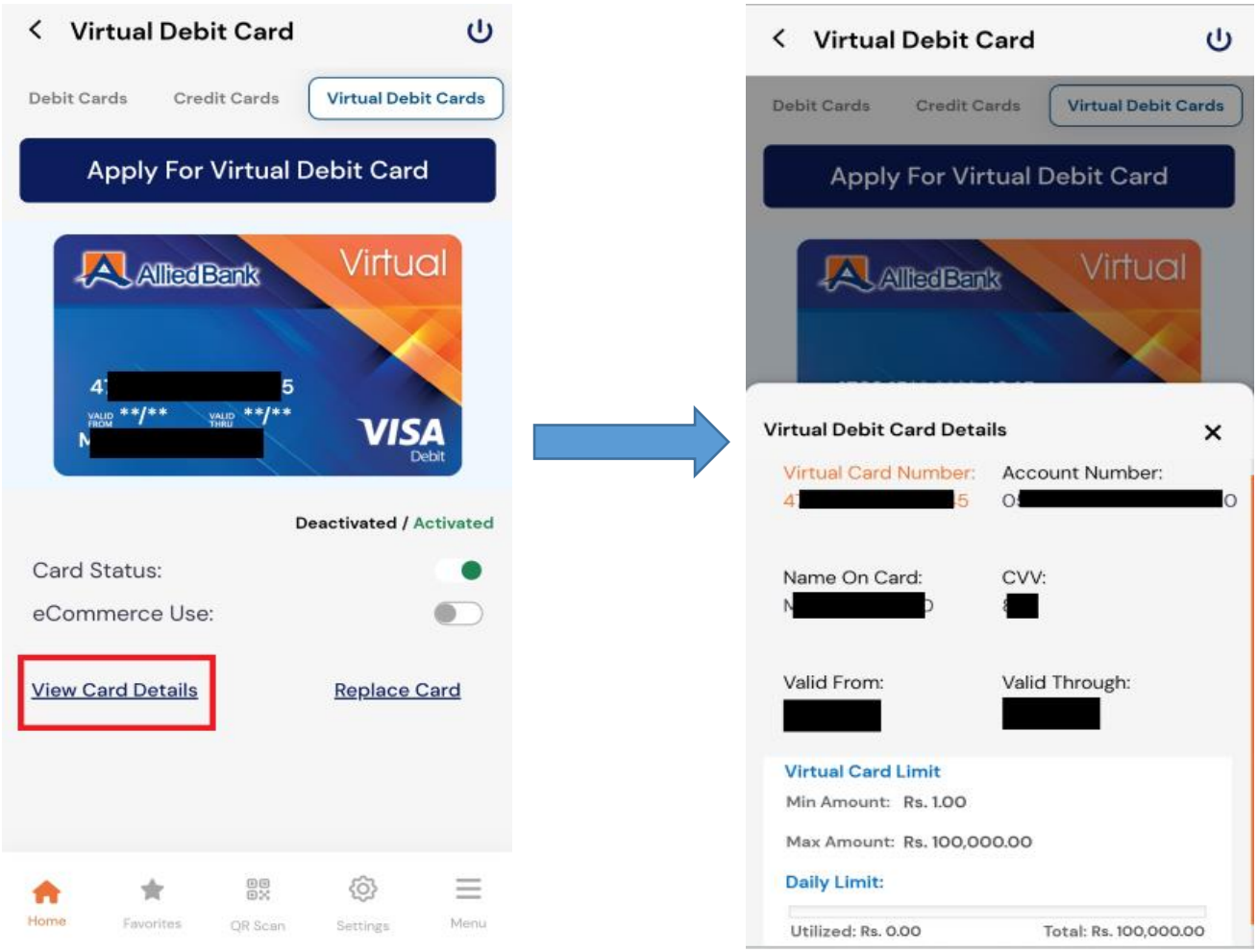


## 20.3. View Virtual Debit Card Details.

By default, the details of Virtual Debit card is hidden for better security experience but user can view their VDC details by following below Steps.

**Step 1:** Tap on the “View Card Details” option below the Virtual Debit Card.

**Step 2:** An OTP verification will take place and card details will be shown to user.

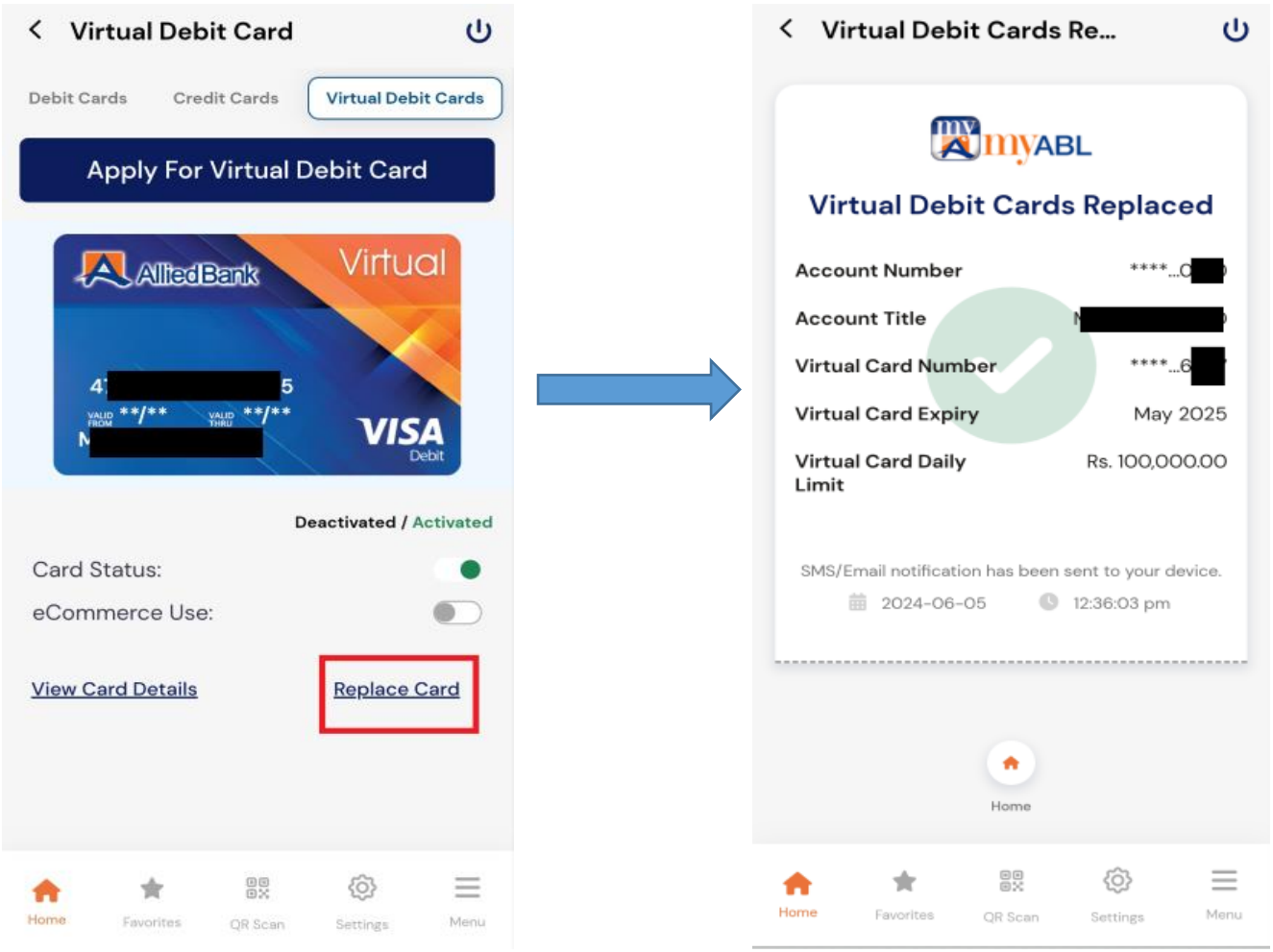


## 20.4. Replace Virtual Debit Card.

If due to any reason users want to replace their Virtual Debit Card, then below steps shall be followed.

**Step 1:** Tap on the “Replace Card” option below the VDC.

**Step 2:** A review screen will be shown and after OTP verification, the VDC will be replaced.



## 21. 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.

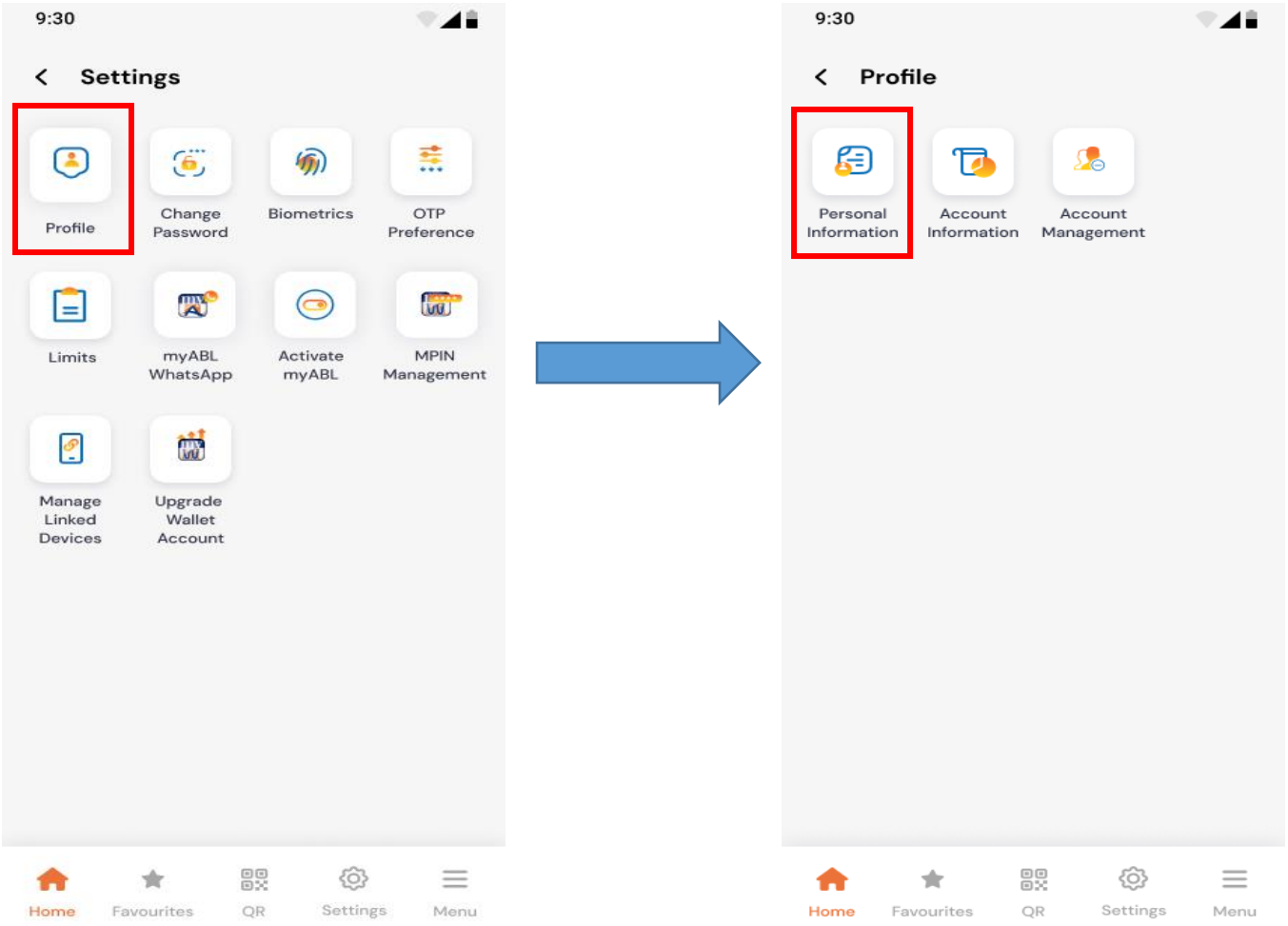
1. Addition of New Mailing Address
2. Updating of Existing Mailing Address
3. Marking of Preferred Mailing Address

### 21.1. Addition of New Mailing Address

Through this option, a new address can be added if it is not available in bank records. Following type of addresses can be added through myABL.

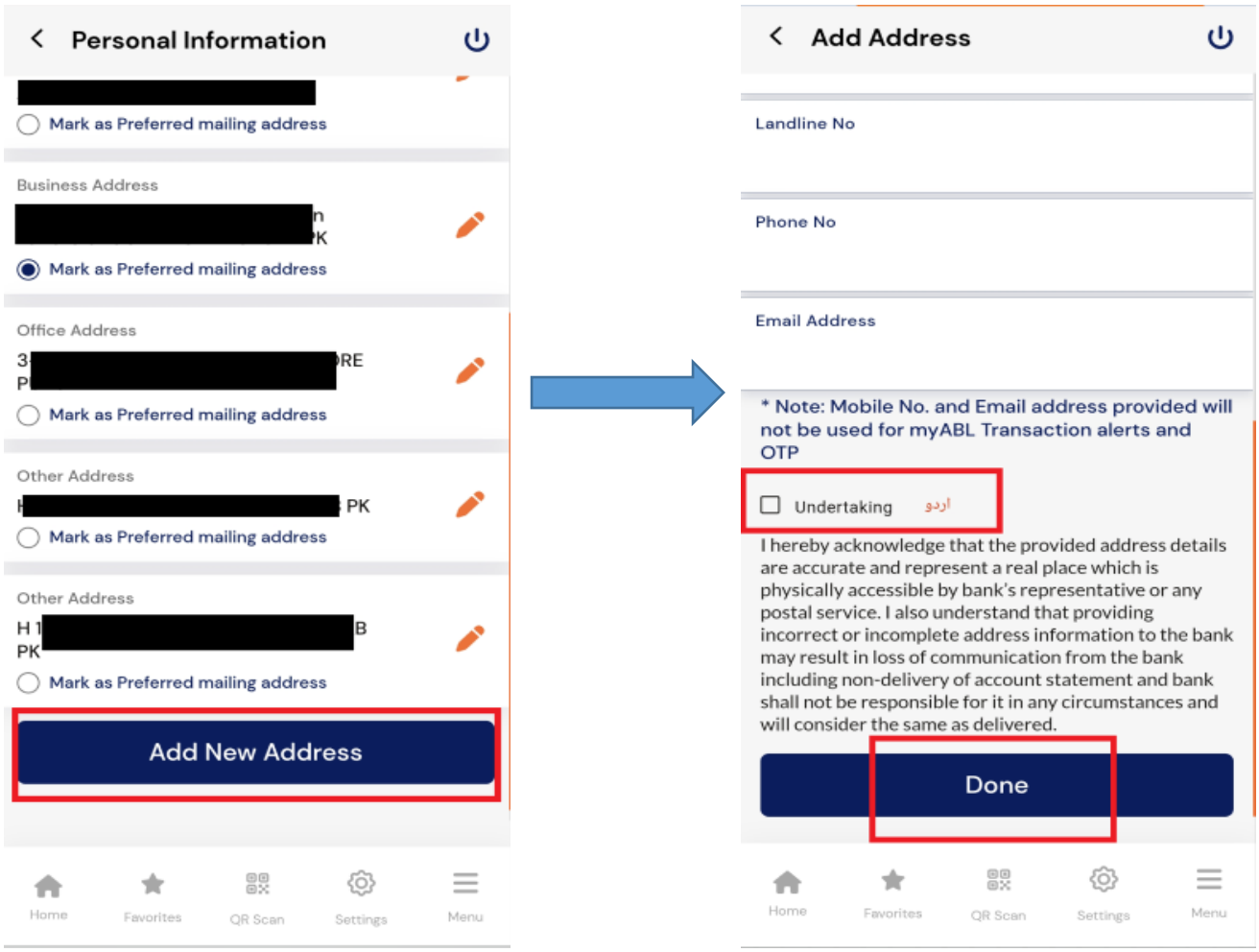
**Step 1**: To change address user will go to "Settings" section from Home Screen.

**Step 2:** Then go to "Profile"→"Personal Information".



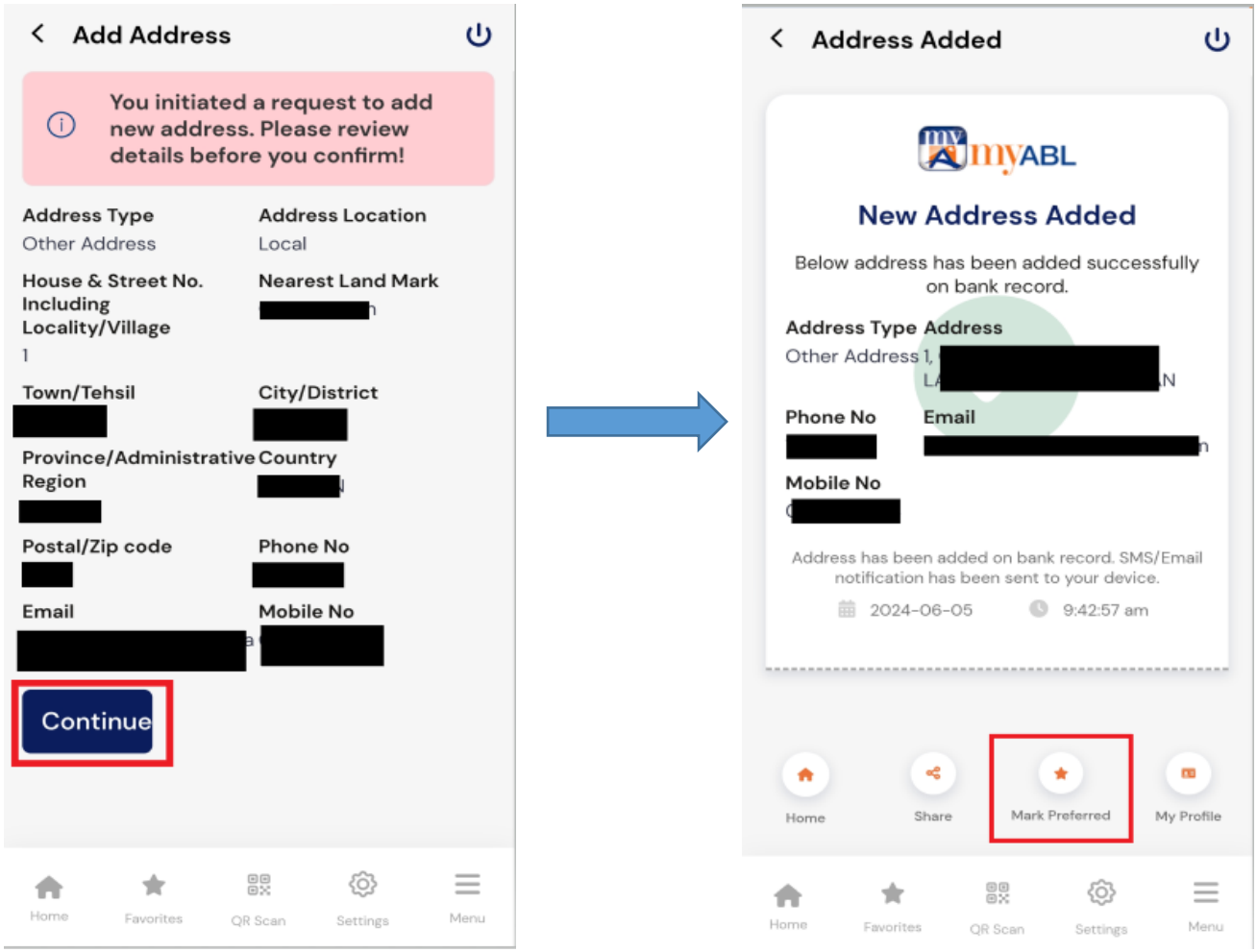
**Step 3:** For address adding tap on the “Add New Address” button.

**Step 4:** You will be shown address fields and then a review screen to confirm your address



Step 5: After OTP verification, a confirmation screen will be shown.

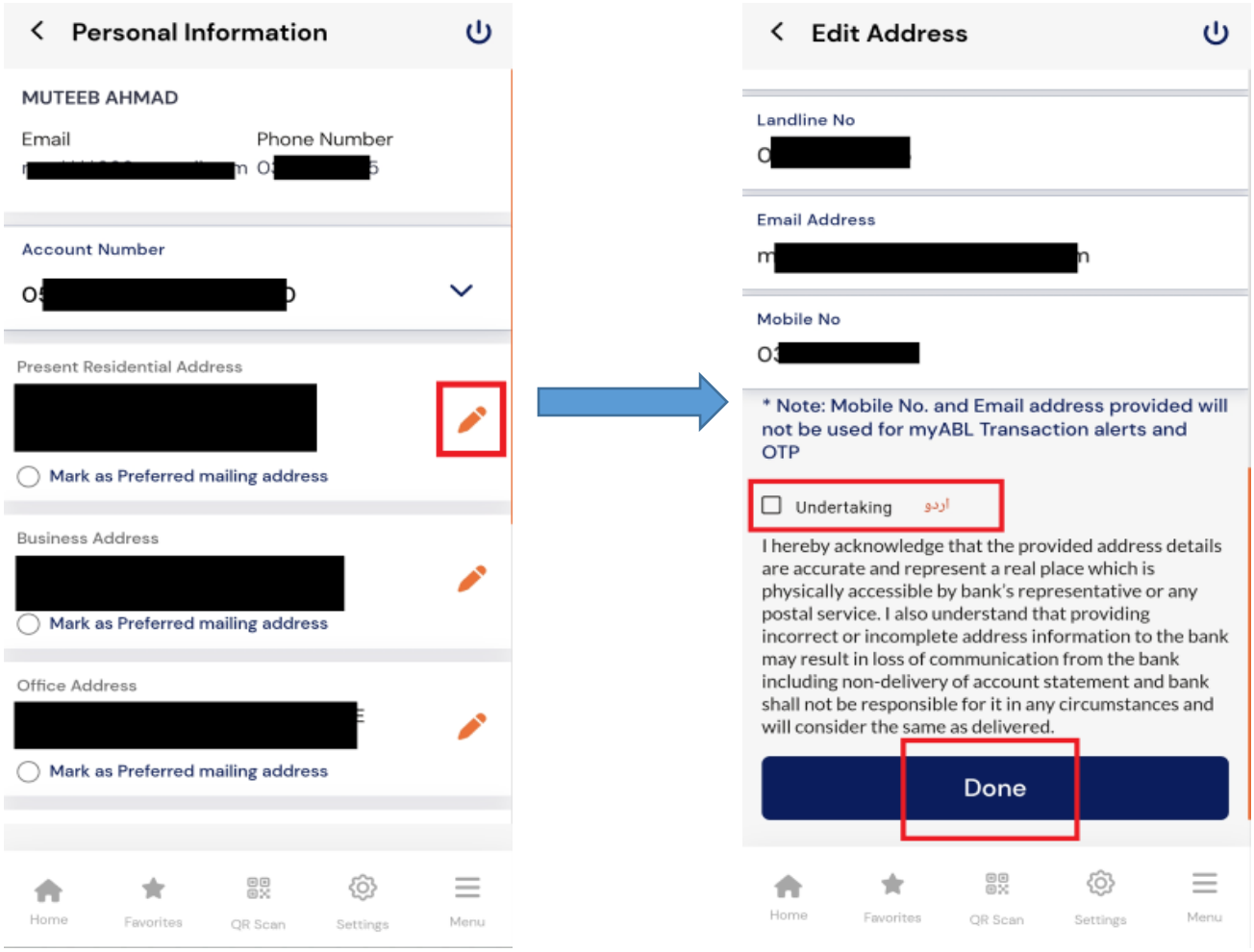
*Note: You can also Mark your address as preferred mailing address from the confirmation screen.*



## 21.2. Edit/Update of Mailing Address:

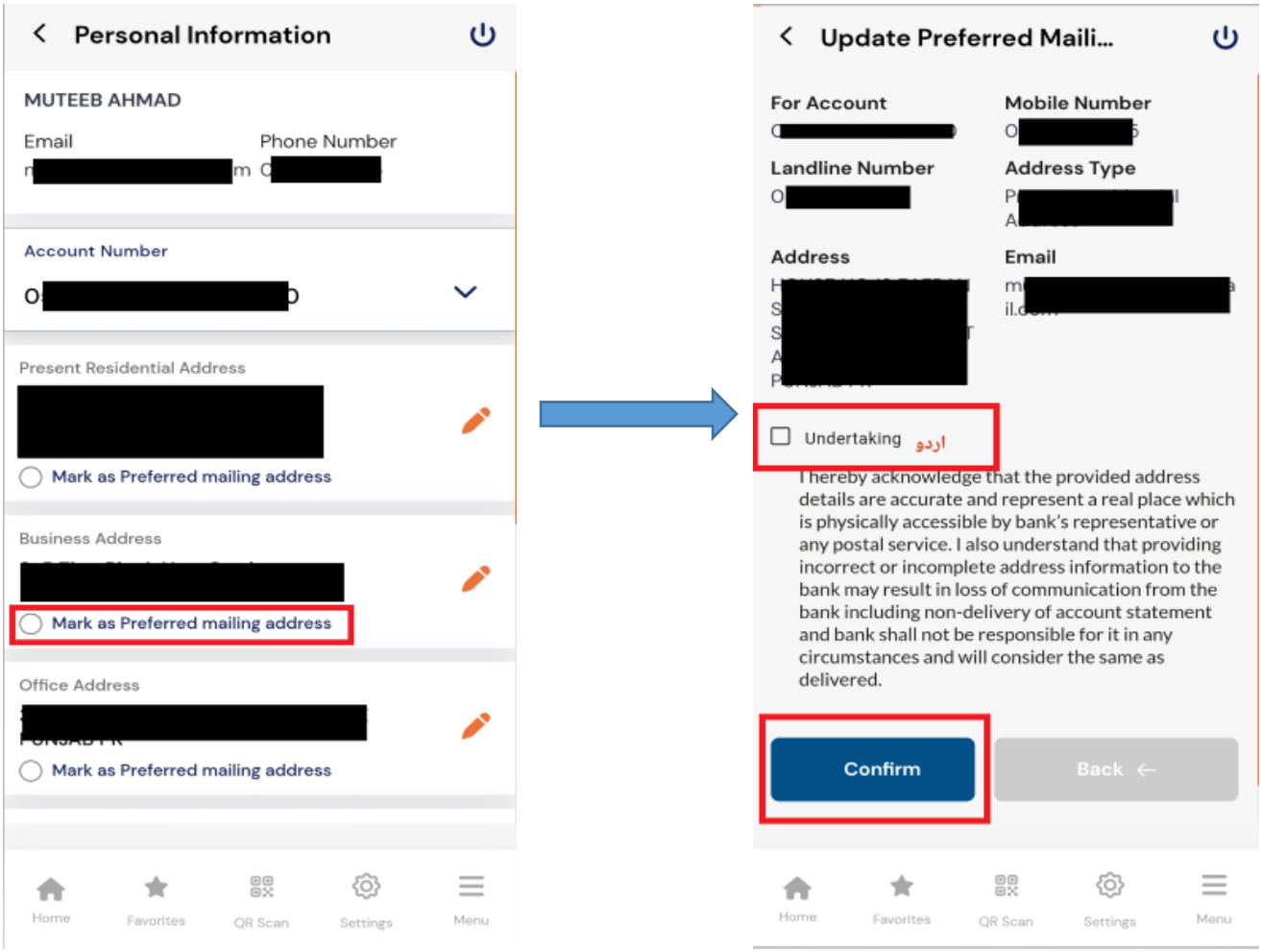
**Step 1:** Any address available with the bank records can be edited now. Simply go to Profile→ Personal Information section in "settings" menu where all your address information will be displayed.

**Step 2:** Tap on "Edit" icon provided in front of the address, to update that specific address information. You will come to fields screen. Update all the required details, accept Terms & Conditions and press the "Done" button.



## 21.3. 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. Just tap on the "Mark as Preferred Mailing Address" option at the bottom of the address. You can choose any of your account and mark any of your defined address as your preferred address and press Confirm button.




**Step 4**: A confirmation screen will be displayed and your address will be marked as preferred mailing address.

## 22. myABL Coins (Loyalty Program)

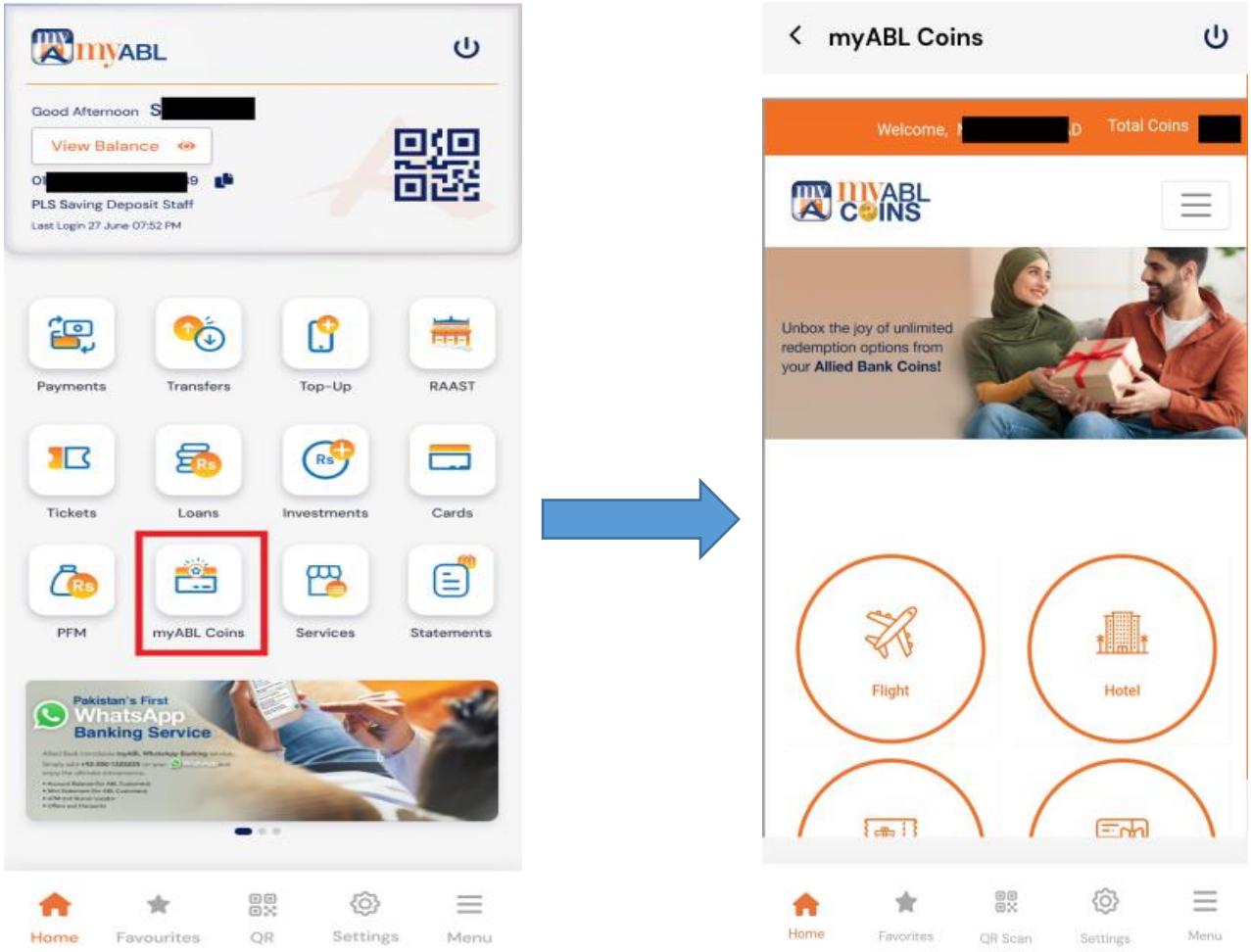
myABL Coins is Allied Bank's loyalty program that provides you opportunity of earning Coins for each purchase transaction you conduct on your debit or credit card on POS or ecommerce merchants.

myABL Coins can be earned on following transactions:

- Debit and Credit Card retail Transaction Conducted on Point of Sale (Local/International both).
- Debit and Credit Card retail Transactions conducted on online/ecommerce merchants.

User can access your myABL Reward account through myABL Coins on Home Screen. Users can use their eared coins to Redeem from our myABL Coins Marketplace and can so purchases on below item:

- Flights
- Hotels
- Domestic/International Vouchers
- Lounges
- Miles Exchange
- Shop



## 23. Siri Payments

Siri Payments option is a voice-assisted payment using 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:**

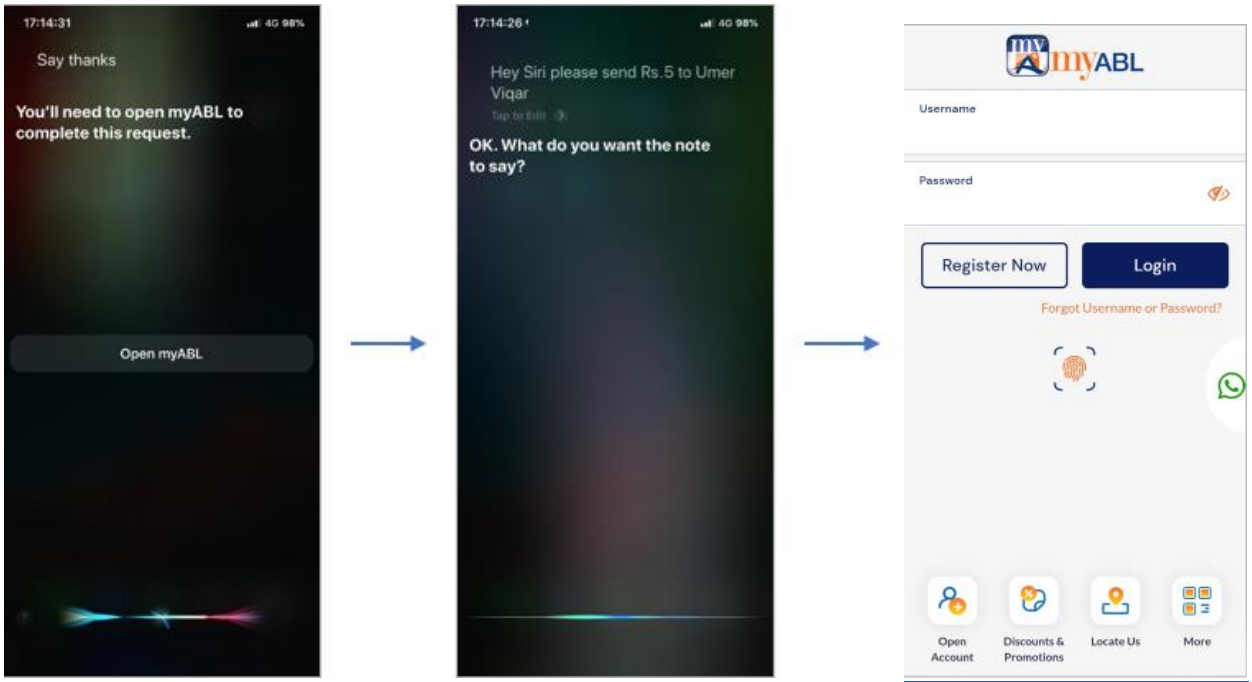
- Provide Siri with the permission to access bank application
- You must have a valid account with Allied bank and myABL installed and enabled on your phone
- You need to enable biometric/Face id login on myABL iOS app before using Siri feature
- You should close myABL app if its running in the background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

**Transfer Funds**

Siri 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 saved beneficiaries only. Siri cannot be used to pay multiple people at the same time

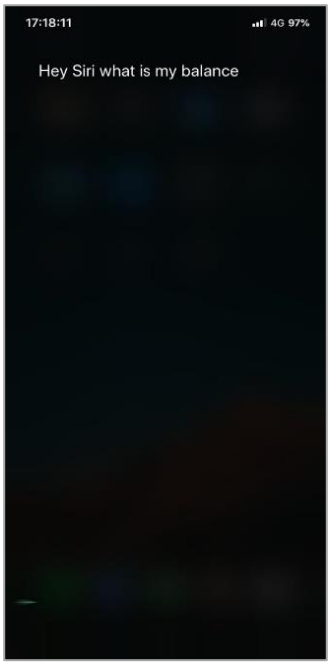


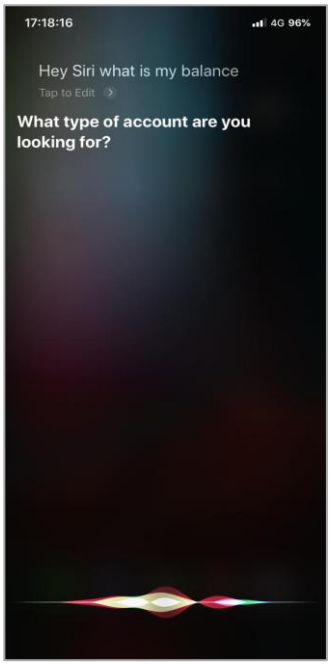
## Account Balance and Credit Card Balance Inquiry

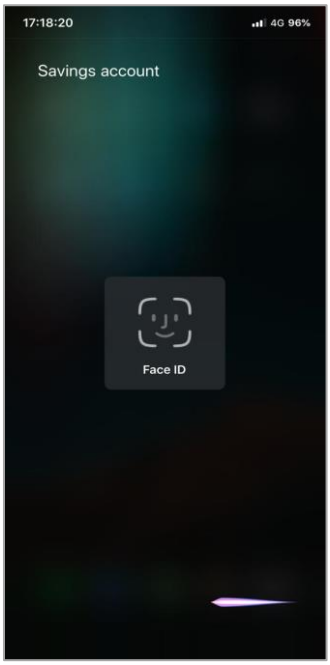
It is a voice-based balance inquiry for an account using Siri without having the need to access myABL.

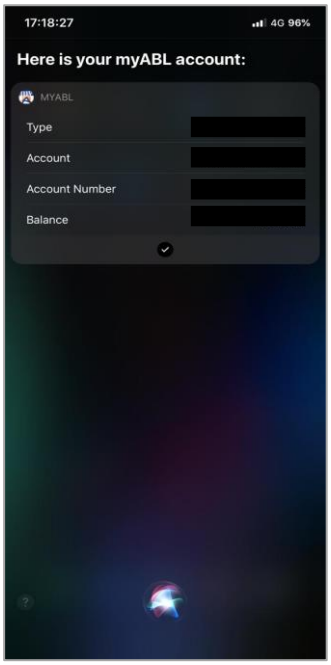
1. Launch Siri by holding the home or side button or by calling out 'Hey Siri' depending on the settings enabled on your iPhone
2. Ask Siri for account balance by specifying the details i.e., account type e.g., Hey Siri, what is my account balance in Savings account or Credit card Balance.
3. User will 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



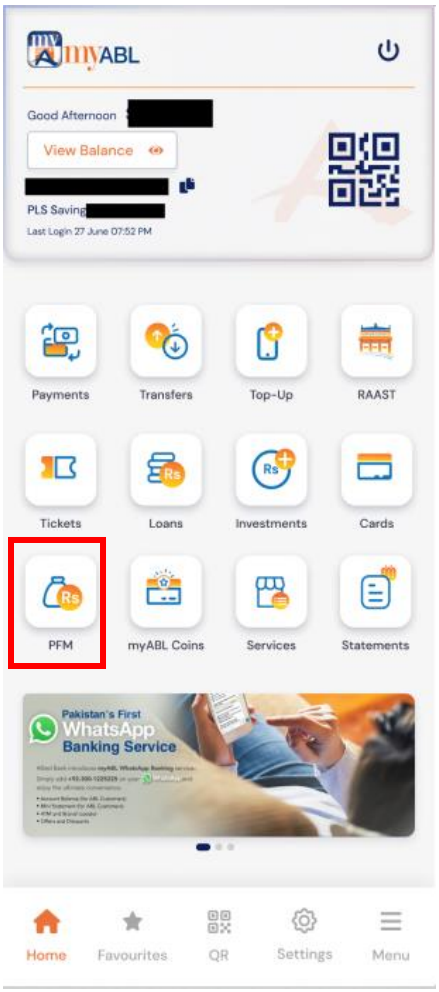



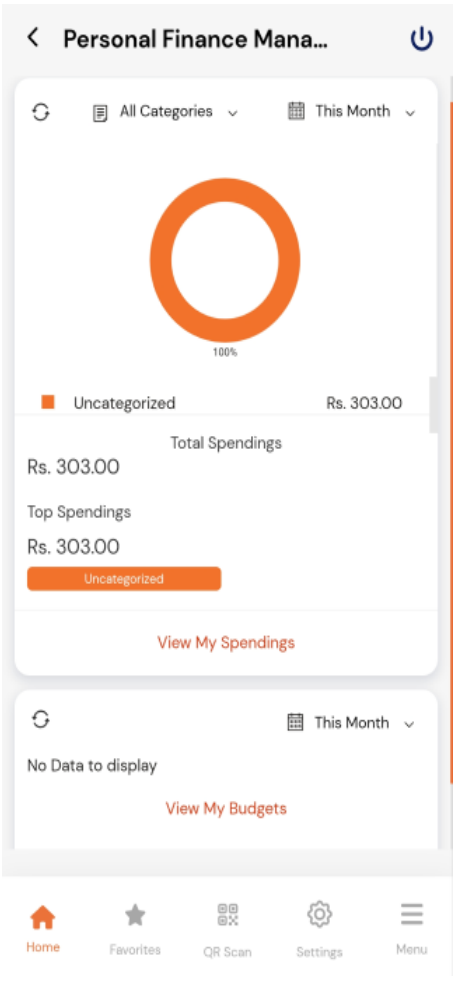
## 24. myABL PFM

MyABL PFM (Personal Finance Management) is a powerful Spend Analysis tool that helps you to better plan and manage you 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



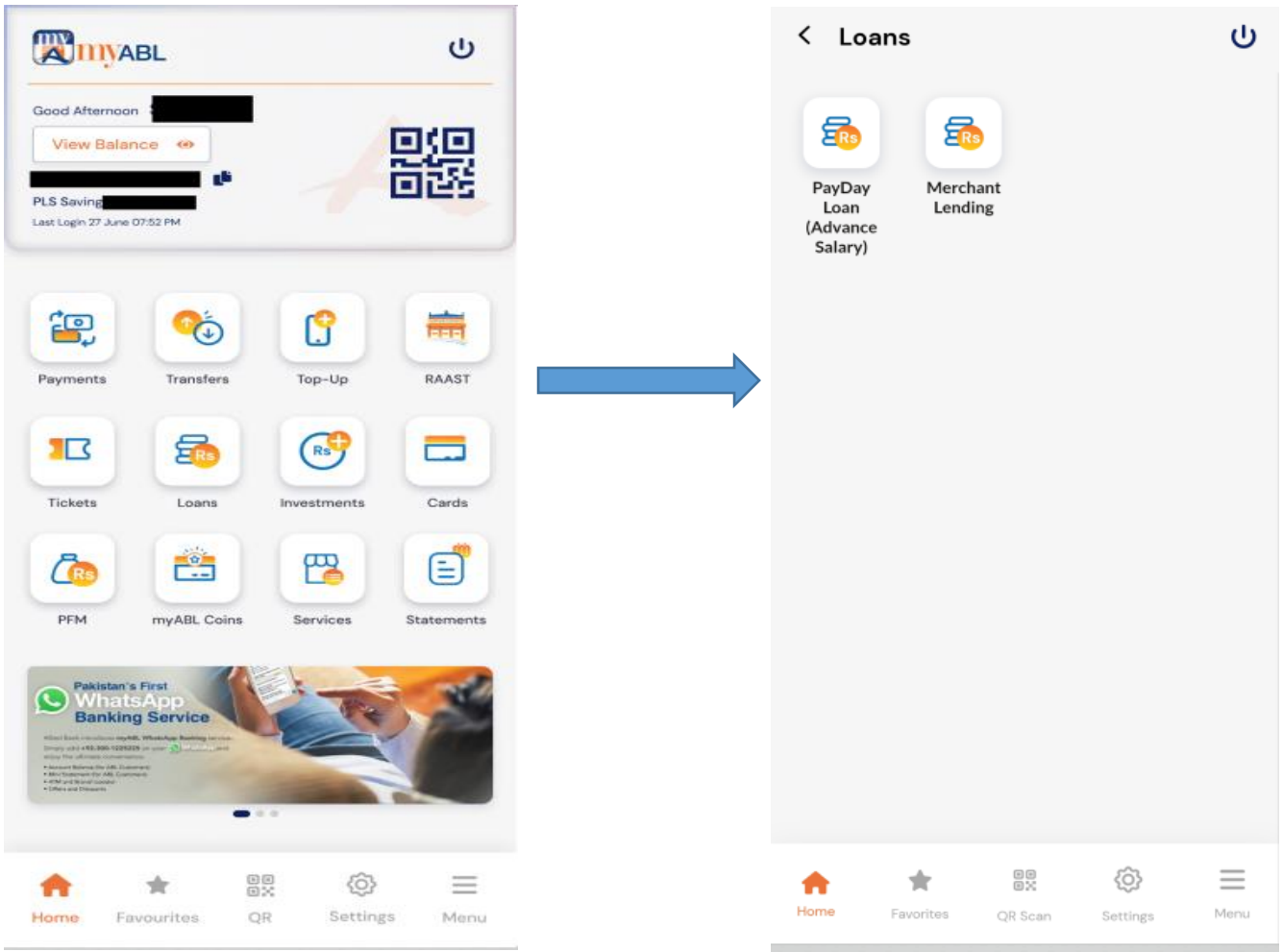



## 25. Loan

User can Avail different type of Loans from myABL. One is “PayDay Advance Salary Loan” is a short-term loan which is being offered to those myABL users who are maintaining their salary account in Allied Bank Limited and the other is “Merchant Lending” specific for the merchants.
Users can get instant loan through myABL in paperless environment without visiting branch. The loan will be recovered from user’s next salary credit.

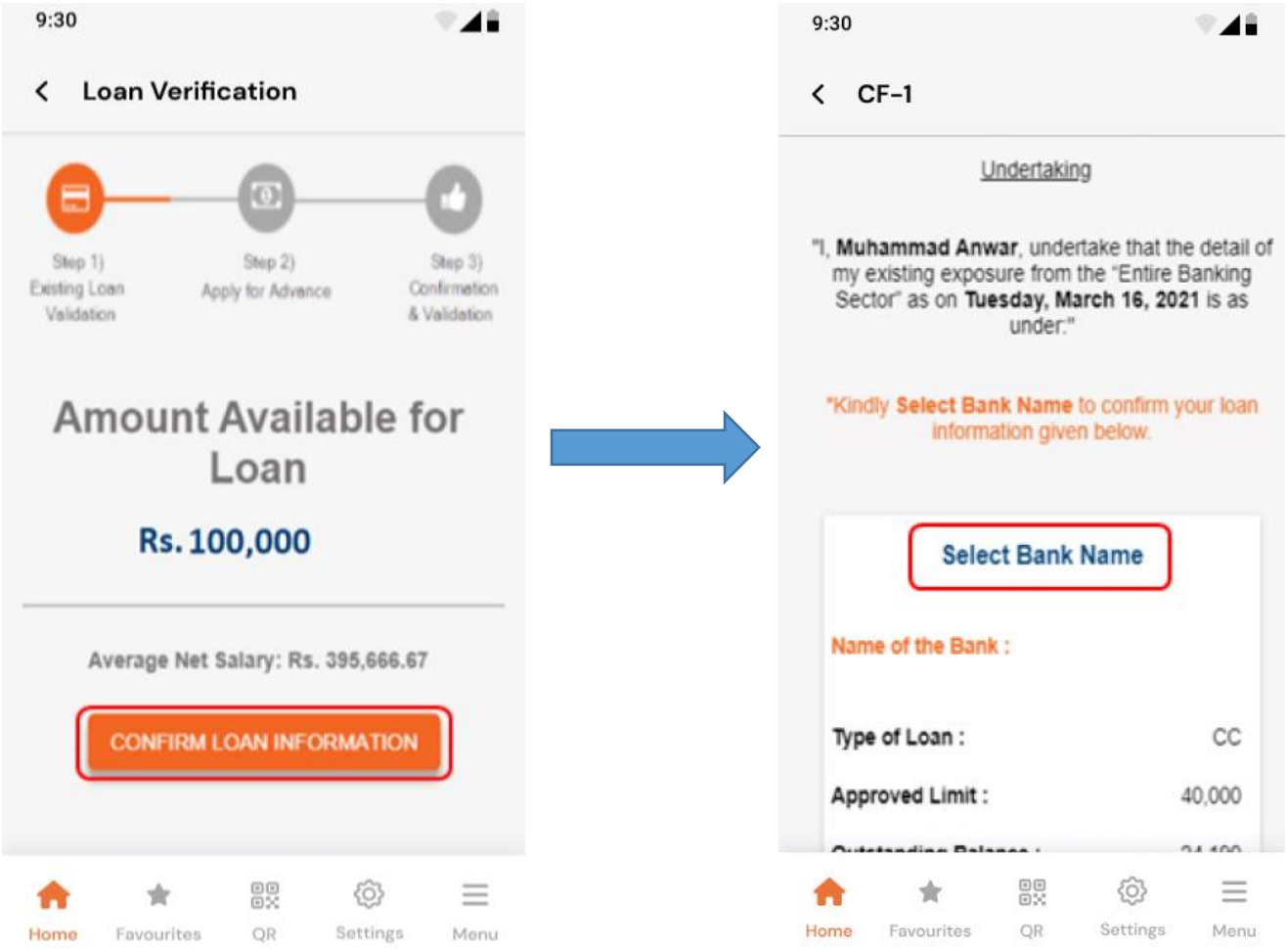
myABL App users can access PayDay Loan by selecting more option from bottom menu. Web user can access PayDay Loan from Quick Access section on Dashboard.

Step 1: Log in to myABL app. On Home Screen tap on “Loans”, there you will see two options. Select “PayDay” Loan. PayDay Loan widget will be opened.



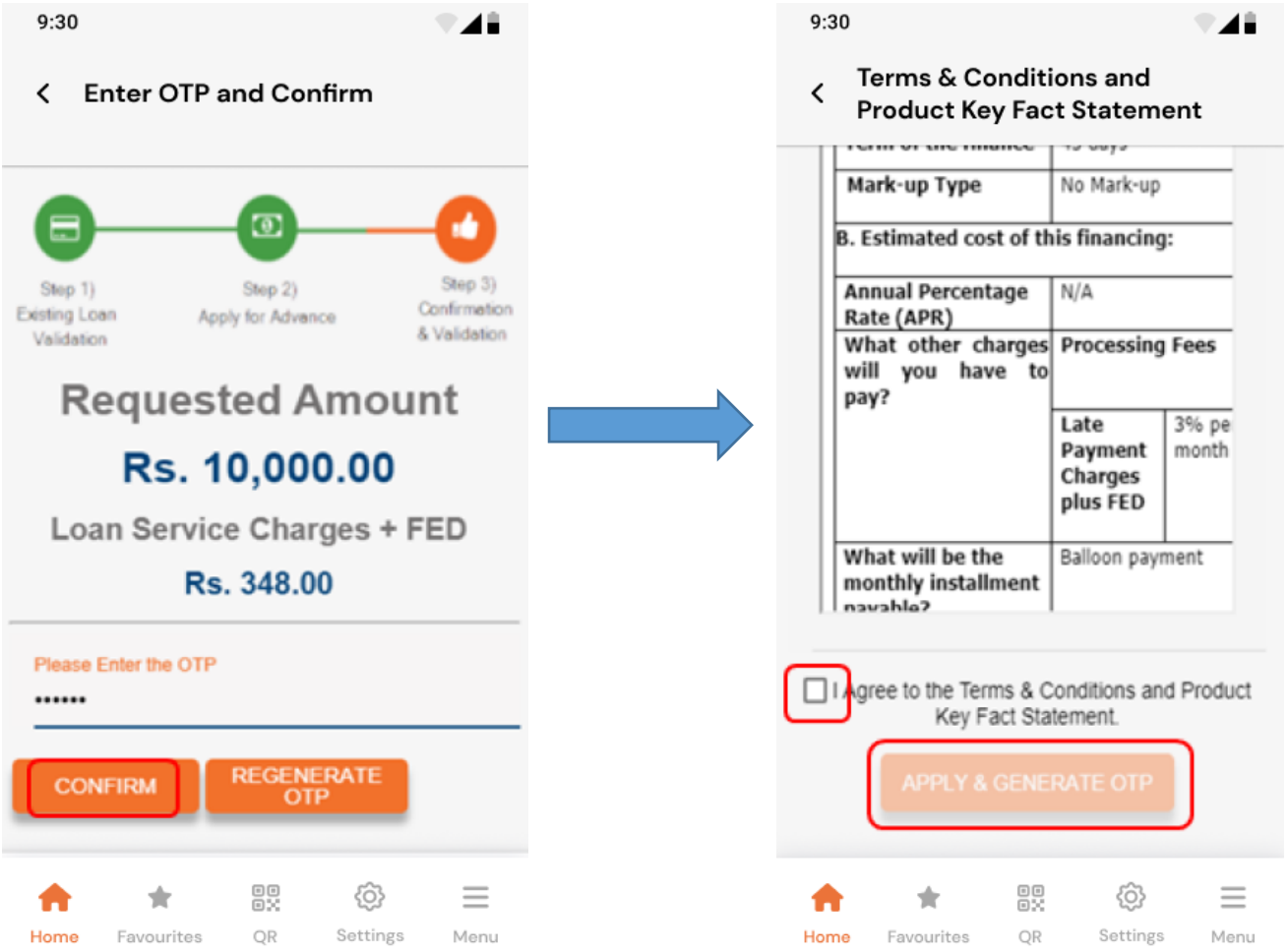
Step 2: Loan Verification screen will be opened showing maximum loan amount available for loan.

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.

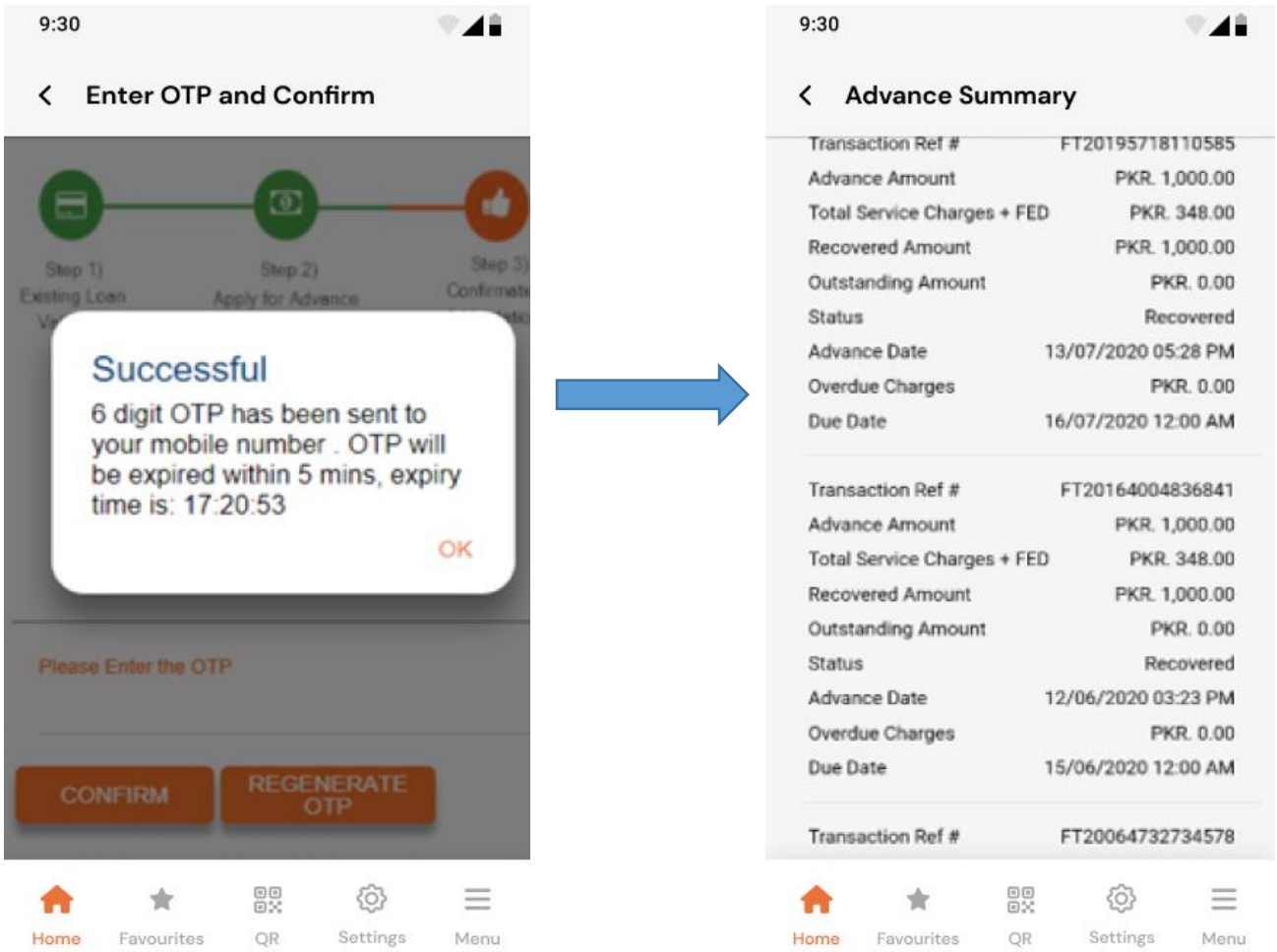
**Step 5:** Accept the Terms & Condition and Product Key Fact Statement. Tap apply and generate OTP button to proceed.



**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.

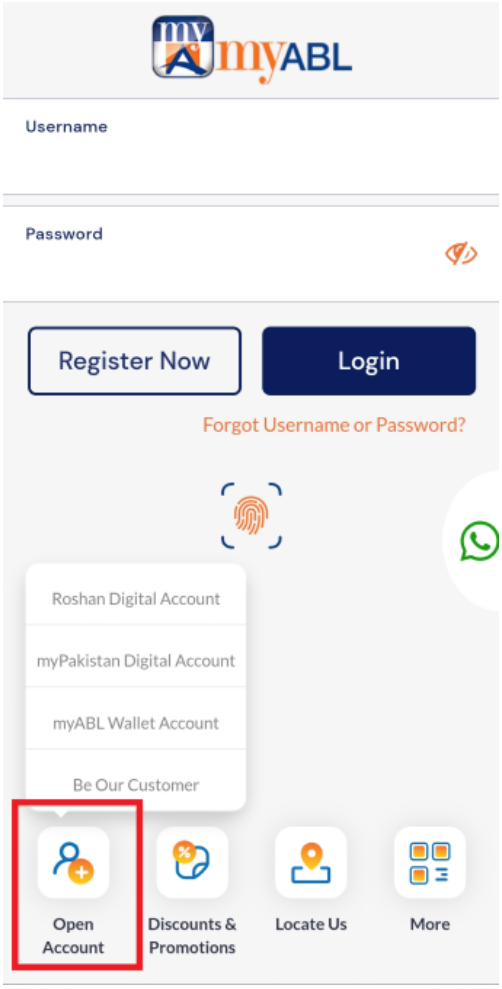


## 26. Open Digital Account using myABL

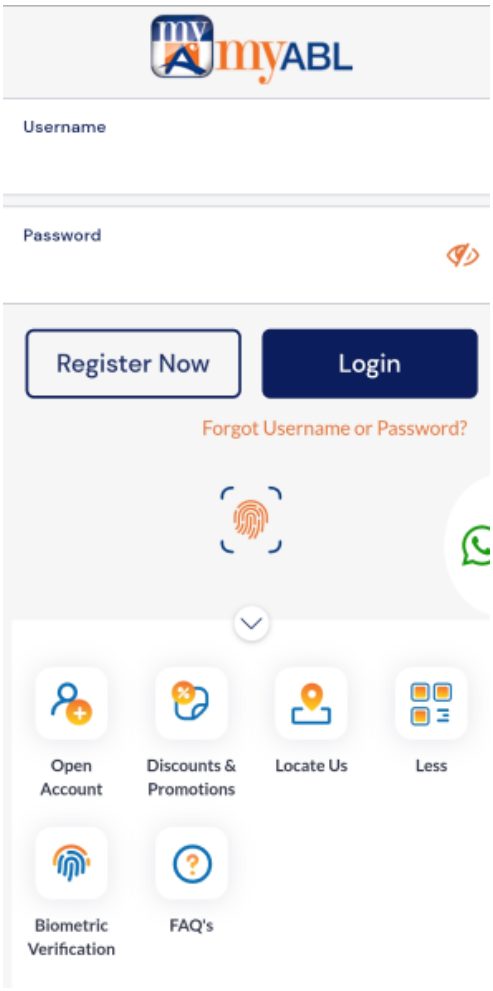
User can open multiple accounts using myABL. Following are some digital accounts which myABL user can open:

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

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



## 27. More Options

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

- Biometric Verification
- FAQs
- Discounts and Promotions
- User can use Located Us to locate ABL branches and ATMs