National Bank of Pakistan

Aitemaad Islamic Banking

NBP Digital (Mobile Application)

(Android, Huawei & iOS)

Contents

NBP Aitemaad Islamic Banking on your fingertips!

NBP Digital (Mobile App) services offered for AIBG customers are as follow:

- Registration / Self-Registration
- 2 Factor Authentication with Device Binding
- Access to Multiple Accounts (Islamic & Conventional)
- Balance Inquiry & Account Statement
- Beneficiary Management
- MPIN Management
- Funds Transfer to/from NBP Conventional/NBP Aitemaad (Islamic Banking) Accounts
- IBFT (Funds Transfer to other bank account holders)
- Account to CNIC Funds Transfer
- Utility Bill Payments
- Government Payments
- School Fees Payments
- 1Bill Payments (including credit card)
- Mobile Postpaid/Prepaid Payments & Top-ups
- Union Pay QR, NFC Payment & QR Code Generation
- And many more

1. NBP Account Number

14-digit NBP Account number (04-digit branch code and 10-digit account number) will be required for following services:

- Mobile Application Registration
- Funds Transfer (IBT/Cross IBT)
- Add Multiple Accounts
- Incoming IBFT

2. Registration / Self-Registration

Following are the steps for registration process:

- Download NBP Digital from the Google Playstore (for Android Users), App Gallery (for Huawei Users) & App Store (for Apple Users)
- Open the NBP Digital and tap on the "Register" button for registration
- Review the "Terms & Conditions" and tap on the "Submit' button to proceed
- **STEP-1** Enter the following details and then tap the "Submit" button to proceed:
    i. 14-digit NBP Account Number
    ii. Debit/ATM Card Number
    iii. CNIC Number
    iv. Date of Birth
- **STEP-2** Enter the following details and then tap the "Submit" button:
    i. Registered Mobile Number (in the bank record)
    ii. Select MNP (Mobile-Network service provider)
    iii. E-mail address
- **STEP-3** Enter the following details to complete the registration on the NBP Digital:
    i. User ID and
    ii. ATM/Debit Card PIN
- After successful registration, customer will receive an OTP (One Time Password) in 2 parts; the 1st part will be sent via email and the 2nd part via SMS to your registered mobile number
- Enter both parts of the OTP (Email and SMS) and then tap on "Submit" button
- Now change password screen will shows to create new password which will be used for first and future login and then tap on "submit" button
- Once done, confirmation notification will appear "Dear Customer, Your Password has been changed successfully!"

Note: NBP Digital have given the facility to register their email address (Self Registration) through Mobile App. If the e-mail address is not registered in the bank's record, the customer can enter any valid e-mail address (without going to branch) for registration. After self-registration, the customer will be able to access NBP Mobile App but won't be able to perform financial transactions until it is activated from Call Center after mandatory verification.

Below are the screenshots for registration process:

(Screen-1)

(Screen-2)

(Screen-3)

(Screen-4)

(Screen-5)

(Screen-6)

(Screen-7)

(Screen-8)

(Screen-9)

(Screen-10)

3. 2FA Authentication and Device Binding

NBP Digital has introduced 2FA authentication and device binding to make NBP Mobile Application more secure than ever. After providing login credentials (User ID & Password) next screen will appear where customer has to provide 06 alpha numeric characters of One Time Password (OTP) received on his/her registered email & SMS (OTP will be same on both Email and SMS) in order to access Mobile Application.
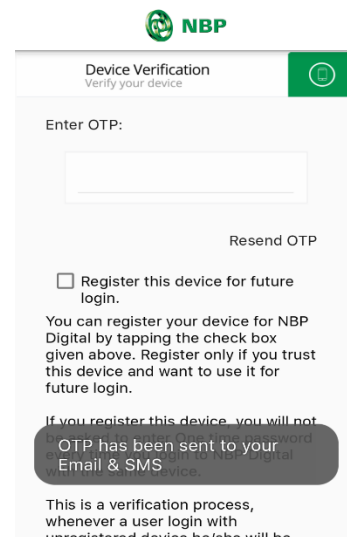
Customer will have to provide OTP every time when he/she login with a new device or same device unless the device is marked as "Register this device for future login".

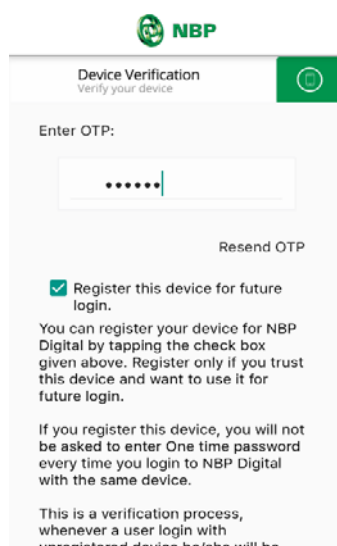**Note:** Customer will only be able to bind one device at a time.

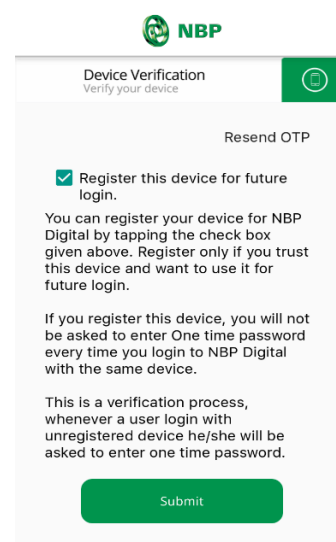Below are the screenshots for 2FA Authentication with Device Binding:

(Screen-1)
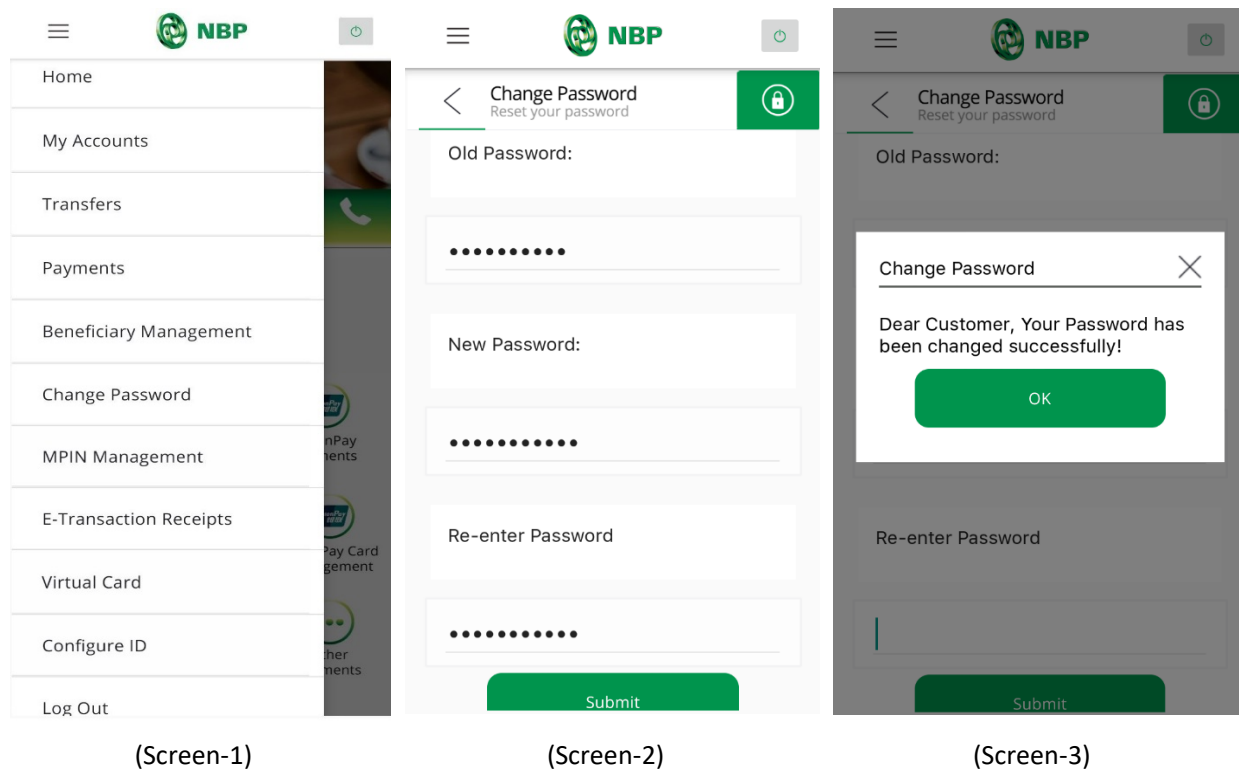

(Screen-2)

(Screen-3)

(Screen-4)

4. Change Password

Below is the step by step procedure for changing password:

- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer access to hamburger menu from home screen
- Customer taps on the change password option
- Following input fields will appear on change password screen:
  - i.   Old Password
  - ii.   New Password
  - iii. Re-enter Password
- Customer provide the required information & press submit button
- Once done, confirmation notification will appear "Dear Customer, Your Password has been changed successfully!"

Below are the screenshots for Change Password:

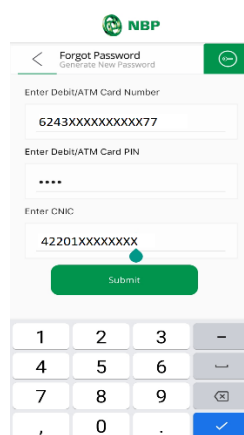| (Screen-1) | (Screen-2) | (Screen-3) |

5. Forgot Password

Below is the step by step procedure for forgot password:

- Customer will open NBP Digital application
- Customer taps on the forgot password option
- Following input fields will appear on forgot password screen:
  - i.   Debit/ATM Card Number
  - ii.   Debit/ATM Card PIN
  - iii. CNIC Number
- Customer provide the required information & press submit button
- Forgot password screen shows notification "Dear Customer your ONE TIME PASSWORD (OTP) has been sent to your email and mobile number. Please login with this OTP to create your own password"
- Customer press OK button to proceed to NBP Digital login screen.
- Customer will receive an ONE TIME PASSWORD (OTP) in 2 parts with User ID; the 1st part will be sent via email and the 2nd part via SMS to customer registered mobile number
- Customer will enter User ID and both parts of the OTP (Email and SMS) and then tap on "Sign In" button
- Now change password screen will shows to create new password which will be used for future login and then tap on "submit" button
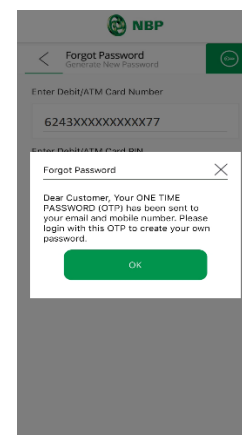- Once done, confirmation notification will appear "Dear Customer, Your Password has been changed successfully!"
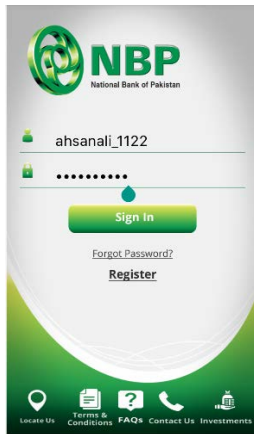
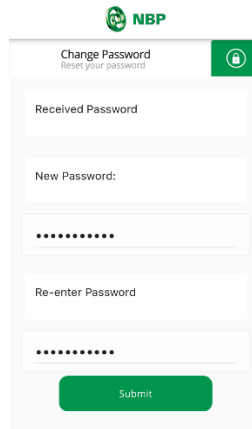Below are the screenshots for Forgot Password:

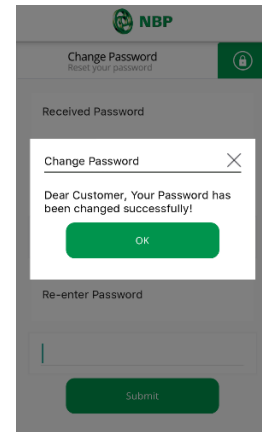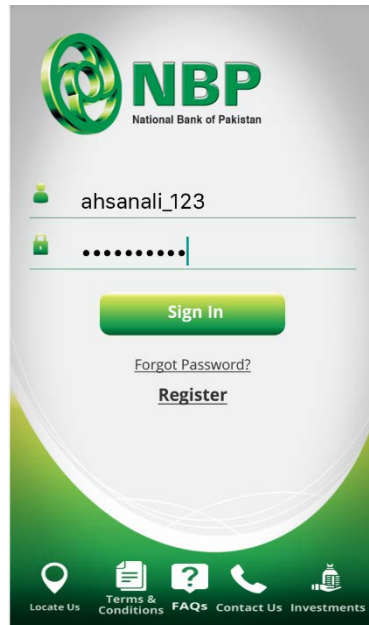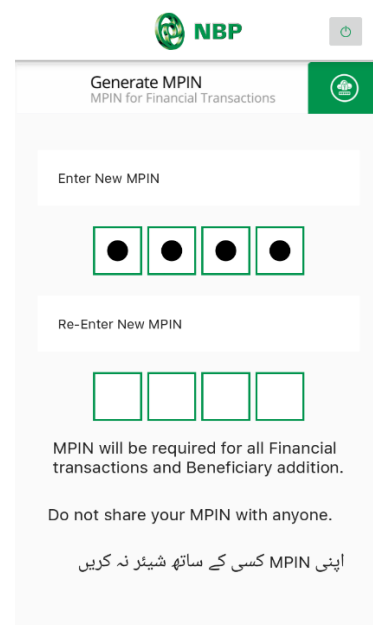| (Screen-1) | (Screen-2) | (Screen-3) |

(Screen-4)

(Screen-5)

(Screen-6)

6. Mobile Personal Identification Number (MPIN) Creation

After first Login, user will create a (04 Digit) MPIN which will be used to authenticate all financial transactions & addition of beneficiary.
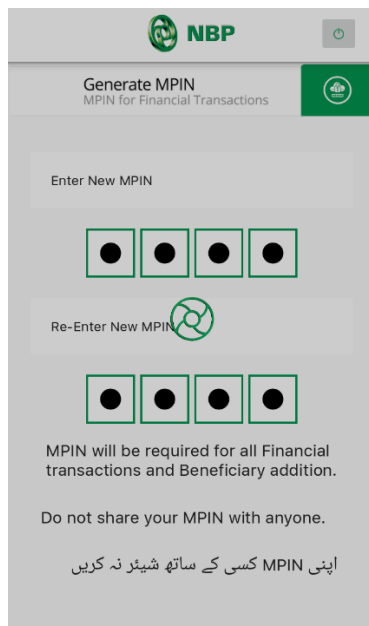
Below are the screenshots for MPIN Creation after first Login:
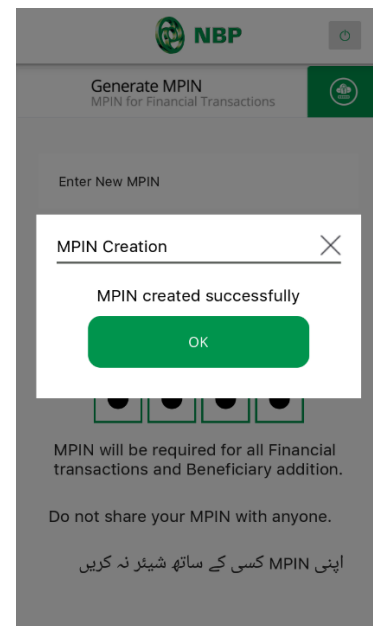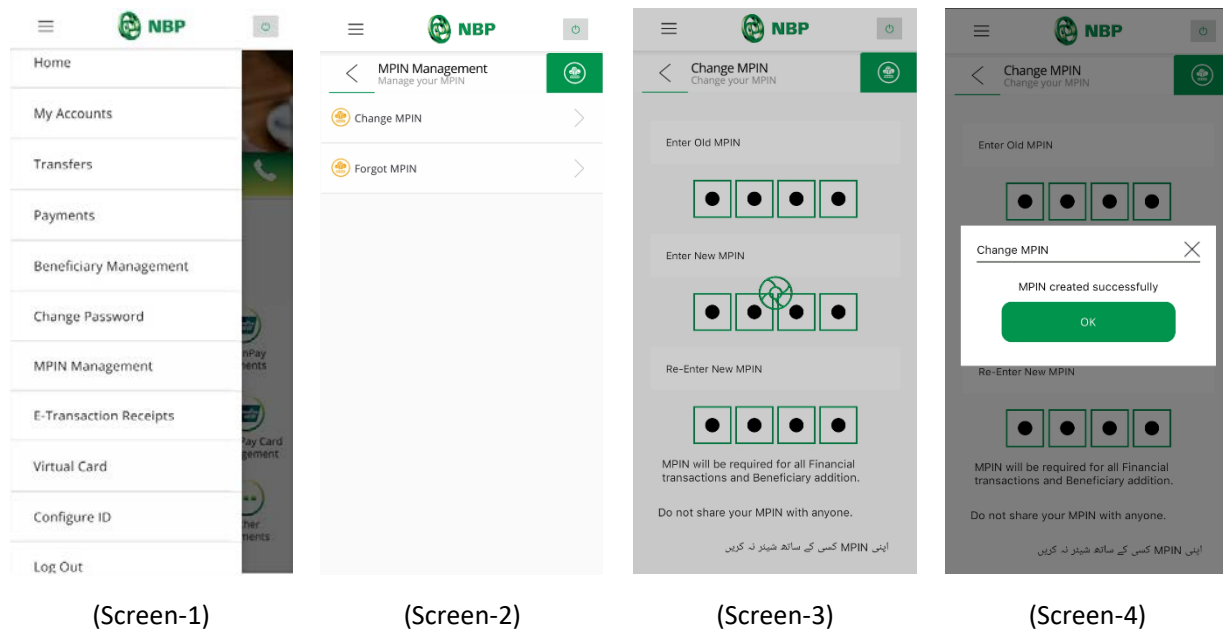

(Screen-1)

(Screen-2)

(Screen-3)

(Screen-4)

7. MPIN Management

Change MPIN: Below is the step by step procedure for changing MPIN

- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer will access hamburger menu from home screen
- Customer taps on the MPIN Management option
- MPIN Management have further two options:
  i.   Change MPIN
  ii.   Forgot MPIN
- Customer taps on change MPIN option
- Following input fields will appear on change MPIN screen:
  i.   Enter Old MPIN
  ii.   Enter New MPIN
  iii. Re-Enter New MPIN
- Customer provide the required information & press submit button
- Once done, confirmation notification will appear "MPIN created successfully"

Below are the screenshots for change MPIN:

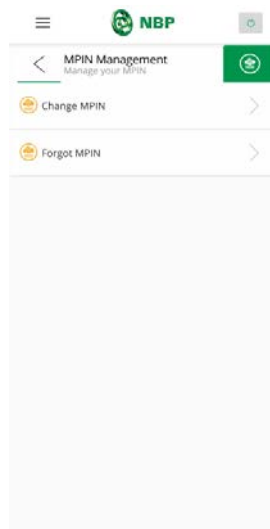(Screen-1)   (Screen-2)   (Screen-3)   (Screen-4)

Forgot MPIN: Below is the step by step procedure for forgot MPIN:

- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer will access hamburger menu from home screen
- Customer taps on the MPIN Management option
- MPIN Management have further two options:
  - i. Change MPIN
  - ii. Forgot MPIN
- Customer taps on forgot MPIN option
- Following input fields will appear on forgot MPIN screen:
  - i. Debit/ATM Card Number
  - ii. Debit/ATM Card PIN
  - iii. CNIC Number
- Customer provide the required information & press submit button
- Now forgot MPIN screen will shows to create new MPIN which will be used for future transactions or addition of beneficiary
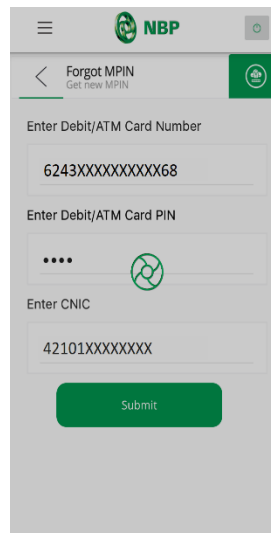- Once done, confirmation notification will appear "MPIN created successfully".
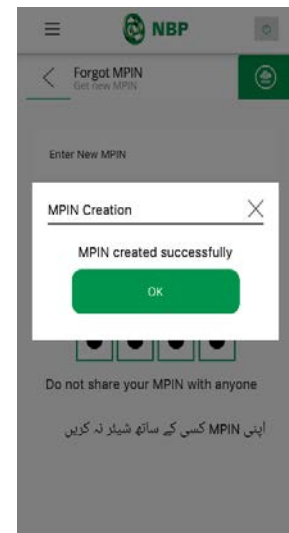
Below are the screenshots for forgot MPIN:
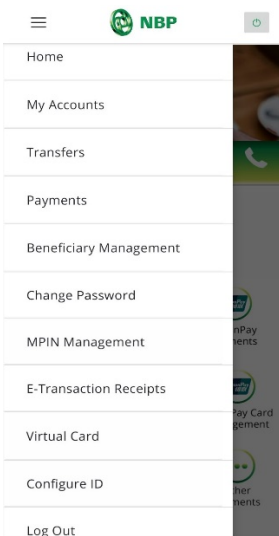
| (Screen-1) | (Screen-2) | (Screen-3) | (Screen-4) |

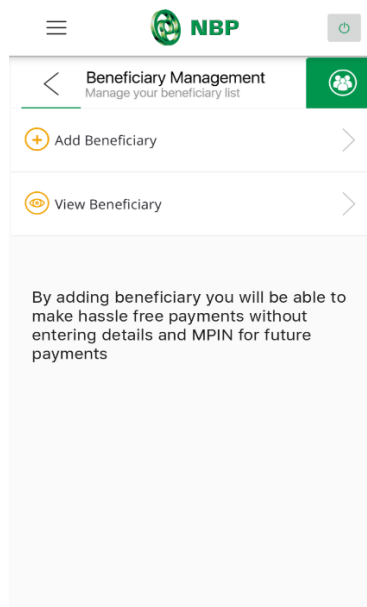### 8. Beneficiary Management and Payment

Beneficiary Addition: Step by Step procedure for beneficiary addition is mentioned below.

- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer tap on Beneficiary Management icon
- NBP Digital application interface shows two options:
  - i.   Add Beneficiary
  - ii.   View Beneficiary
- Customer taps on Add Beneficiary option
- NBP Digital application interface will show the transaction types to be selected for adding beneficiary
- Customer selects transaction type & enter required details of beneficiary then press submit button
- NBP Digital application interface will show the details of beneficiary to review & Add optional fields:
  - i.   Short Name
  - ii.   Mobile Number (Optional)
  - iii.   Email Address (Optional)
- Customer will review the details and enter required information then press submit button
- NBP Digital application interface will route customer to input MPIN screen
- System validates MPIN & shows successful message on NBP Digital application screen "Your beneficiary has been successfully added"
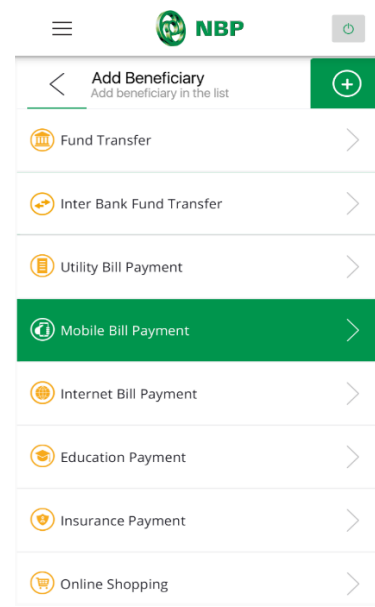
Below are the screenshots for beneficiary addition:

(Screen-1)   (Screen-2)   (Screen-3)

(Screen-4)

(Screen-5)

(Screen-6)

(Screen-7)
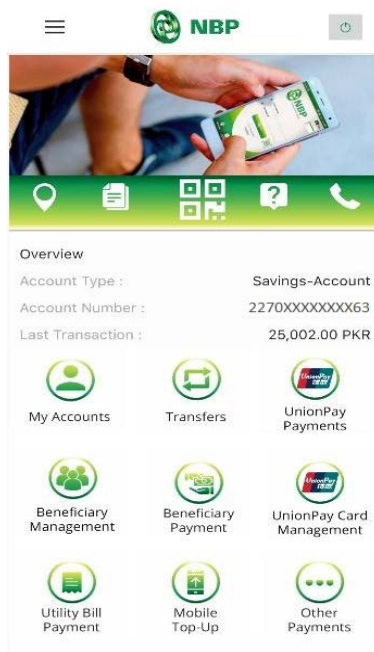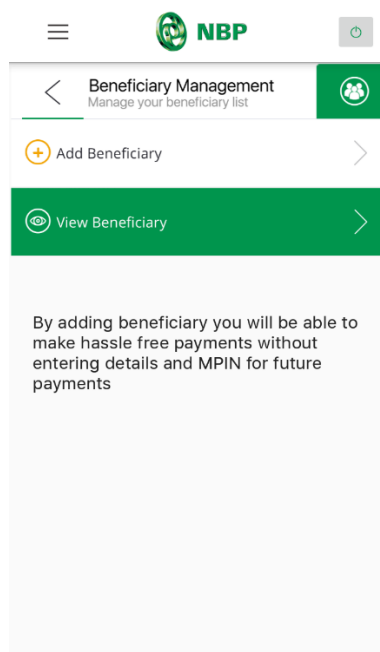

(Screen-8)

Beneficiary View (Edit Beneficiary): Step by Step procedure for edit beneficiary is mentioned below.

- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer tap on Beneficiary Management icon
- NBP Digital application interface shows two options:
  - i. Add Beneficiary
  - ii. View Beneficiary
- Customer taps on View Beneficiary option
- NBP Digital application interface will show the transaction types to be selected for edit / delete beneficiary
- Customer selects transaction type & then tap on already added beneficiary
- Customer tap on edit button & following fields are available for editing:
  - i. Beneficiary Short Name
  - ii. Beneficiary Mobile Number
  - iii. Beneficiary Email Address
- After editing the required fields, customer tap on update button to save the changes on NBP Digital application
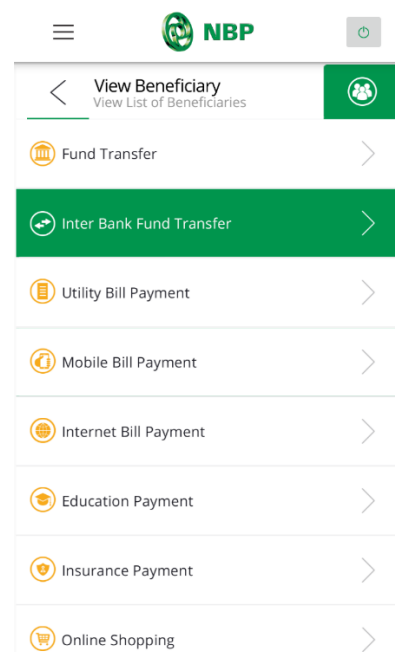
Below are the screenshots for beneficiary editing:

(Screen-1)   (Screen-2)   (Screen-3)

ibft new - 0002XXXXXXXXXX70   ❯

(Screen-4)

Beneficiary Details:

Beneficiary Short Name   ibft new

Beneficiary Full Name   ZEESHAN AHMED

Beneficiary Account   0002XXXXXXXXXX70

Beneficiary Bank Name   Model Bank New

Beneficiary Mobile Number

Beneficiary Email Address

[Edit]   [Delete]

(Screen-5)

Beneficiary Details:

Beneficiary Short Name   **ibft new**

Beneficiary Full Name   ZEESHAN AHMED

Beneficiary Account   0002XXXXXXXXXX70

Beneficiary Bank Name   Model Bank New

Beneficiary Mobile Number

Beneficiary Email Address

[Update]   [Delete]

(Screen-6)

Beneficiary Details:

Beneficiary Short Name   ibft new

Beneficiary Full Name   ZEESHAN AHMED

Beneficiary Account   0002XXXXXXXXXX70

Beneficiary Bank Name   Model Bank New

Beneficiary Details for
<Interbank Transfer> updated
successfully. For further
assistance, call NBP Helpline
111-627-627.

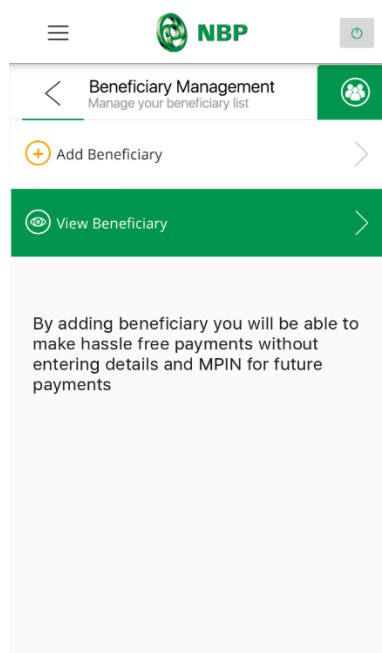[Edit]   [Delete]

(Screen-7)

Beneficiary View (Delete Beneficiary): Step by Step procedure for delete beneficiary is mentioned below.

- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer tap on Beneficiary Management icon
- NBP Digital application interface shows two options:
    iii.   Add Beneficiary
    iv.   View Beneficiary
- Customer taps on View Beneficiary option
- NBP Digital application interface will show the transaction types to be selected for edit / delete beneficiary
- Customer selects transaction type & then tap on already added beneficiary
- Customer tap on delete button
- Confirmation message will appear "Are you sure you want to delete Beneficiary" with Ok or Cancel button.
- Customer taps on Ok button to delete beneficiary from NBP Digital application

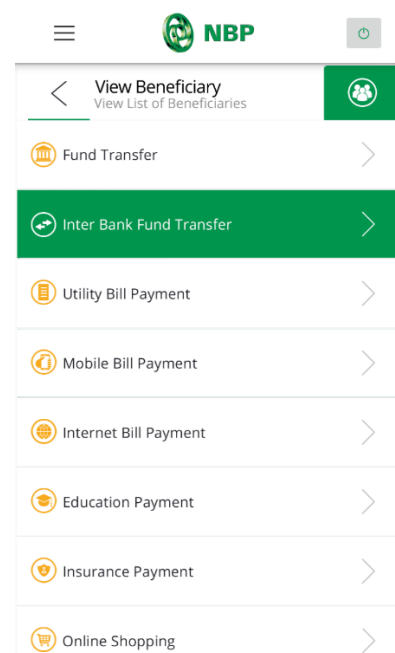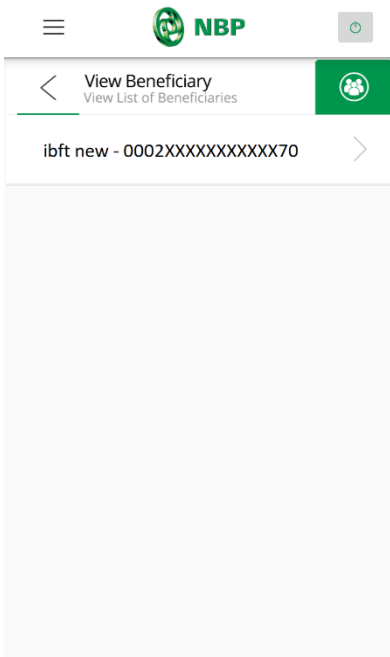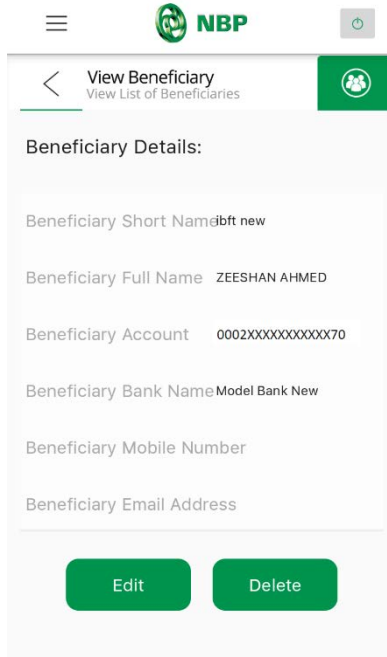Below are the screenshots for beneficiary editing:
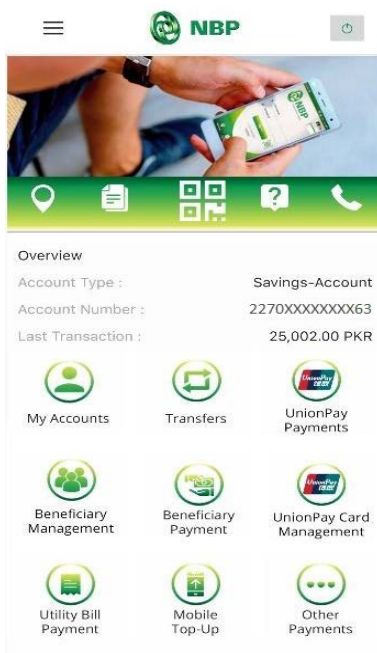
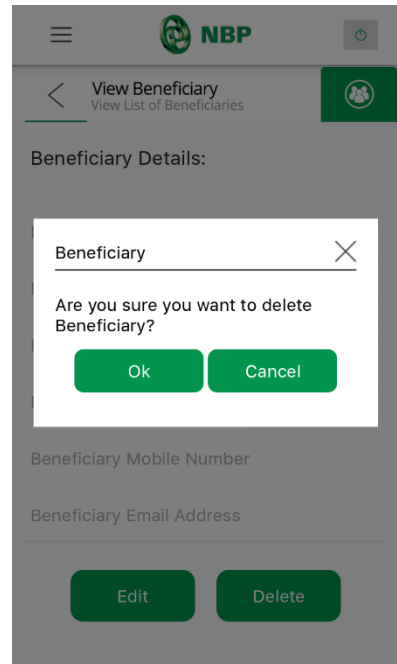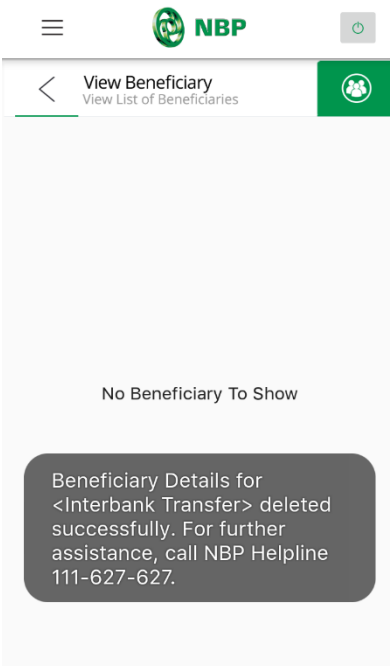(Screen-1)   (Screen-2)   (Screen-3)
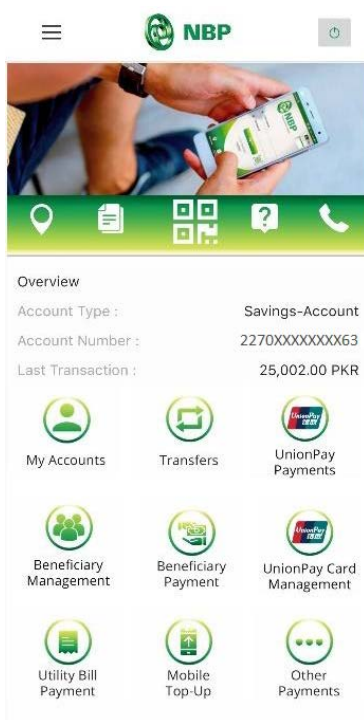
(Screen-4)

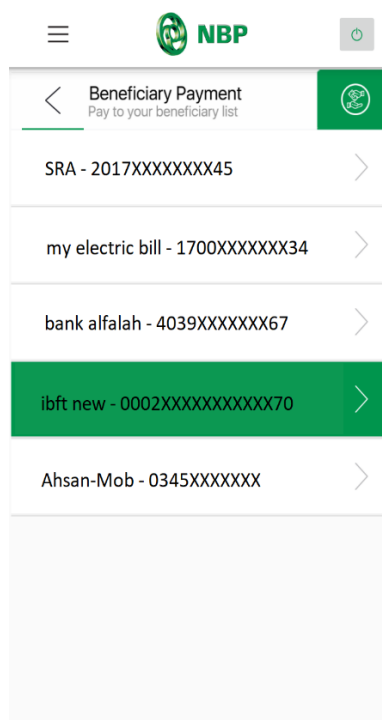(Screen-5)

(Screen-6)

(Screen-7)

Beneficiary Payment: Step by Step procedure for beneficiary payment is mentioned below.

- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer tap on Beneficiary Payment icon
- NBP Digital application shows list of saved beneficiaries
- Customer tap on saved beneficiary (short name & consumer/account number) for payment
- Customer will enter the required information for payment then press "Next" button
  - i. Select Payment Account
  - ii. Purpose of Payment
  - iii. Amount in PKR
- Customer will review the details with additional following fields and press "Submit" button
  - i. Comments (Optional)
  - ii. Phone (Optional)
  - iii. Email (Optional)
- Transaction confirmation screen appear "Do you want to proceed for transaction" with Yes or No button
- Customer tap on Yes button and then payment confirmation screen will appear with complete transaction details
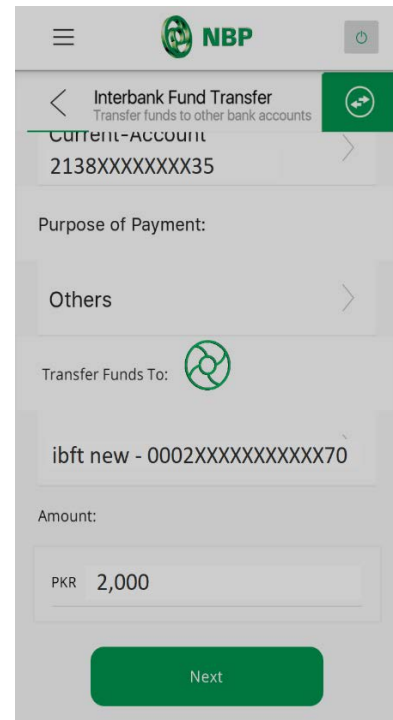
Below are the screenshots for beneficiary addition:

(Screen-1)   (Screen-2)   (Screen-3)

(Screen-4)

Interbank Fund Transfer
Transfer funds to other bank accounts

Please Confirm Details Below:

From Account:	21384321798835
To Account:	0002XXXXXXXXXX70
Account Title:	ZEESHAN AHMED
Amount:	2,000.00
Date:	2020-07-03 12:45:31 PM

Comments (Optional)

Phone (Optional)

Email (Optional)

Submit

(Screen-5)

Interbank Fund Transfer
Transfer funds to other bank accounts

Please Confirm Details Below:

From Account: 2138XXXXXXXX35

Interbank Funds Transfer

Do you want to proceed for transaction.

Yes   No

Phone (Optional)

Email (Optional)

Submit

(Screen-6)

Transfers
Transfer funds to other account

Dear JUNAID SAMI,
You have successfully transferred PKR. 2,000.00 from Account 2138XXXXXXXX35 to 0002XXXXXXXXXXX70 at 03 Jul 12:45:51. For further assistance, please call NBP HelpLine 021-111-627-627.

OK

9. Access to Multiple Accounts

Addition of Account: This feature will enable customer to add and access of his/her NBP accounts into mobile application, 14-digit NBP account number will be required. Customer will be able to perform all financial transactions which are available on mobile application channel through added multiple accounts.
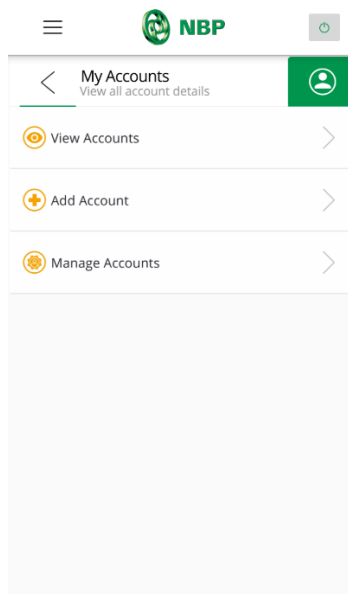
Multiple accounts can be added through following process:
- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer selects My Accounts icon from home Screen
- Mobile application shows further three options:
  - i.   View Accounts
  - ii.   Add Account
  - iii.   Manage Accounts
- Customer taps on Add Accounts
- Mobile application interface displays following input fields:
  - i.   CNIC Number
  - ii.   14-Digit Account Number
- Customer enter the required details and taps on "Next" Button
- Mobile application displays customer account title with following required fields:
  - i.   Debit/ATM Card Number
  - ii.   Debit/ATM Card PIN
- User enter details and tap on Add Account button.
- On successful validation system displays respective message "Account Added successfully"

Note: Customer can add maximum four single relationship accounts that can be accessed through Mobile Application.

Below are the screenshots of the Addition of accounts:
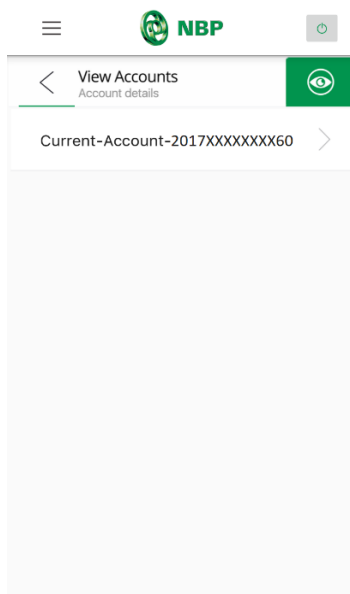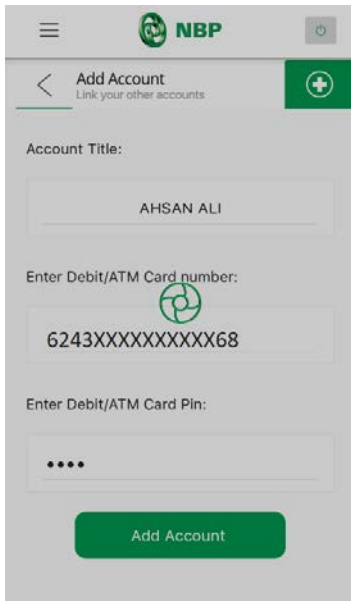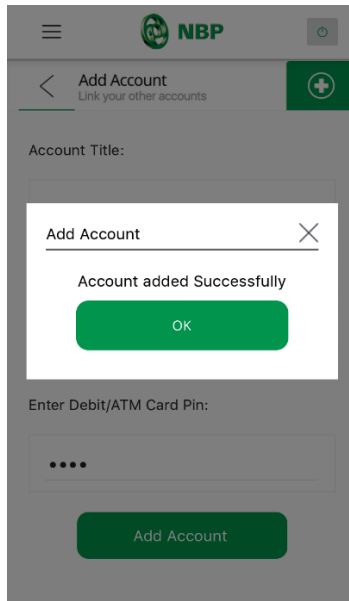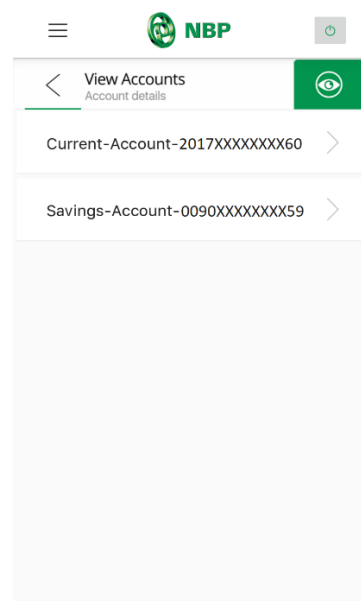

(Screen-1)   (Screen-2)   (Screen-3)

(Screen-4)   (Screen-5)   (Screen-6)

Set Default Account: This feature will enable customer to set his/her NBP account as default account for payment through mobile application. Customer will be able to perform all financial transactions which are available on mobile application channel through his/her default account.
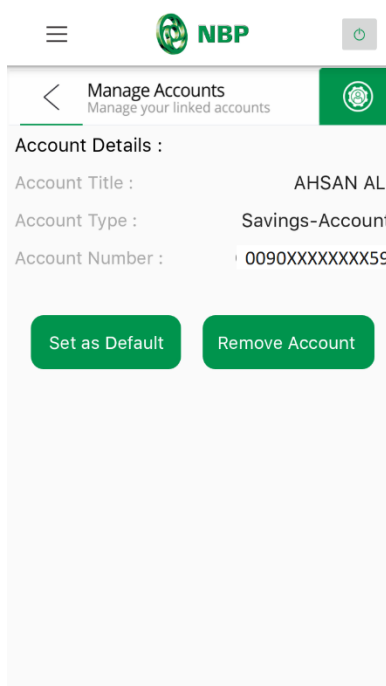
Set default account can be accessed through following process:
- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer selects My Accounts icon from home Screen
- Mobile application shows further three options:
  - i. View Accounts
  - ii. Add Account
  - iii. Manage Accounts
- Customer taps on Manage Accounts
- Mobile application interface displays following:
  - i. Customer Account Title
  - ii. Customer Account Type
  - iii. Customer Account Number (14-Digit)
- Customer tap on "Set as Default" button
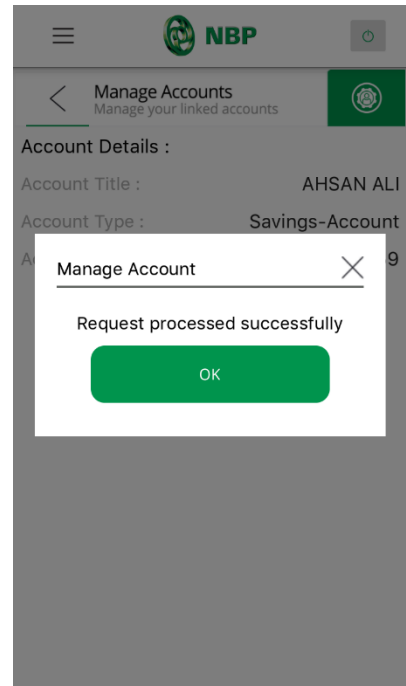- Mobile application displays respective message "Request processed successfully"

Below are the screenshots of the Set Default Account:
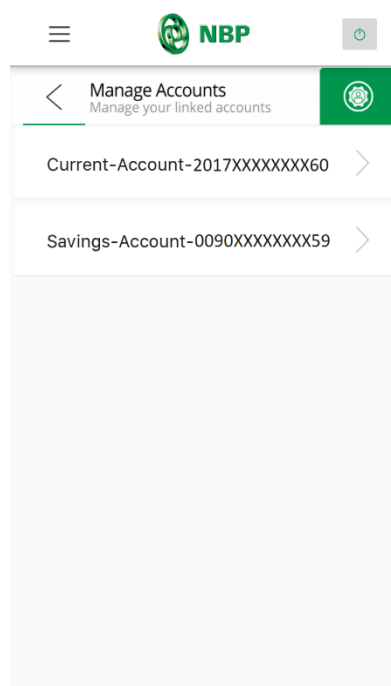
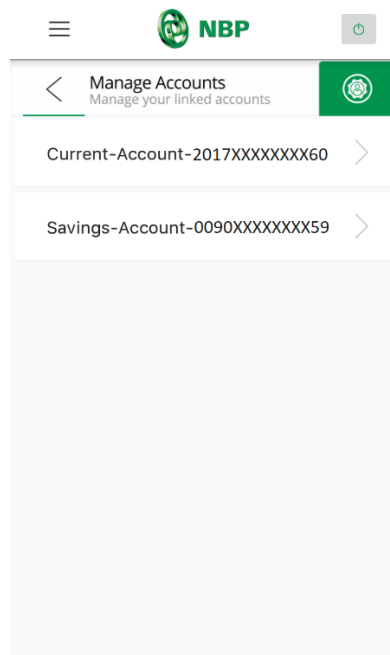| (Screen-1) | (Screen-2) | (Screen-3) |

Remove Account: This feature will enable customer to remove his/her NBP already added account from multiple account list through mobile application.
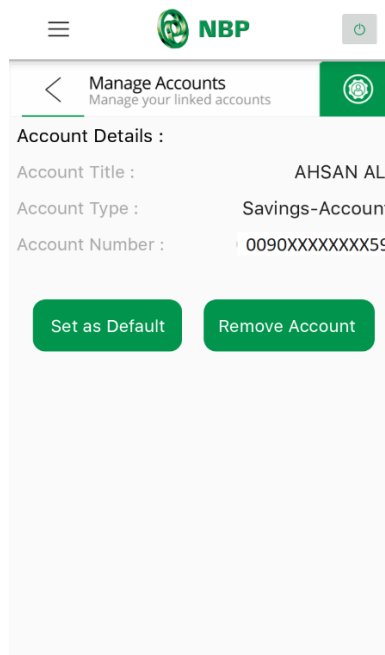
Account can be removed through following process:
- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer selects My Accounts icon from home Screen
- Mobile application shows further three options:
    i.   View Accounts
    ii.   Add Account
    iii.   Manage Accounts
- Customer taps on Manage Accounts
- Mobile application interface displays following:
    i.   Account Title
    ii.   Account Type
    iii.   Account Number (14-Digit)
- Customer tap on "Remove Account" button
- Mobile application displays confirmation message "Are you sure you want to remove the account?" with Yes and No button
- Customer tap on "Yes" button
- Mobile application displays respective message "Account Removed successfully"
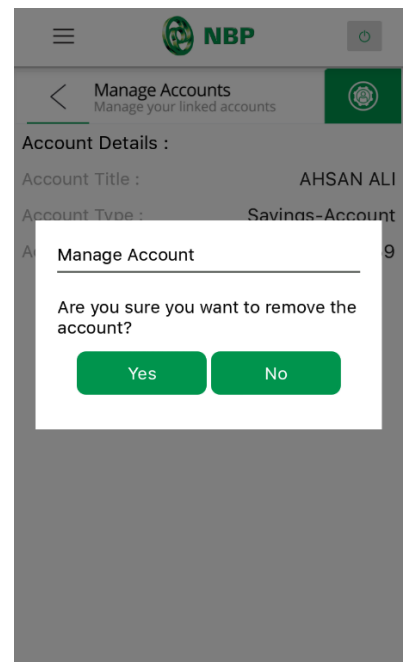
Below are the screenshots of the Remove Account:
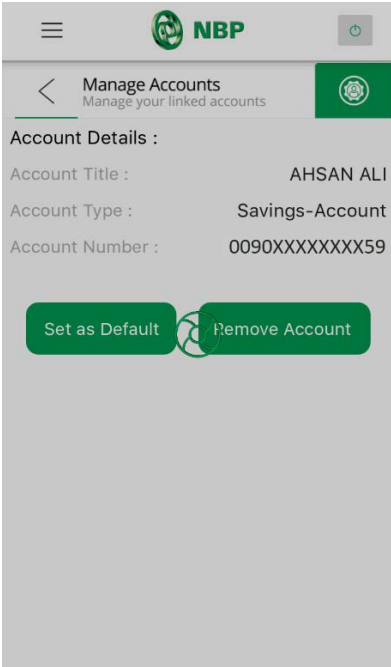

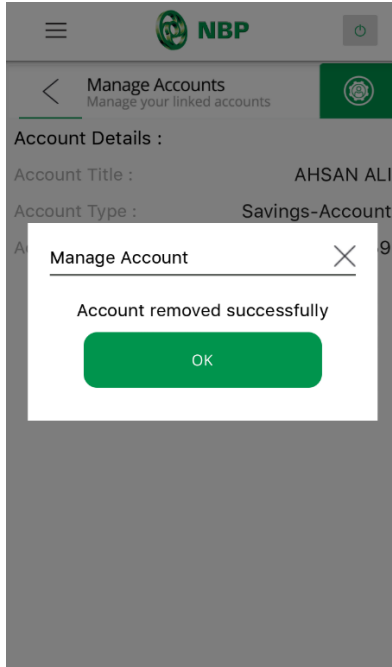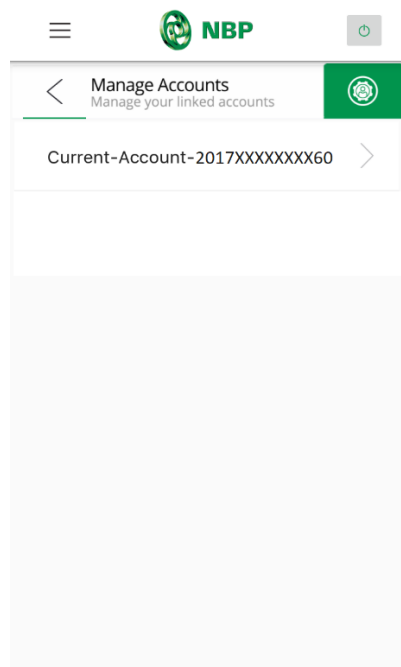(Screen-1)   (Screen-2)   (Screen-3)

(Screen-4)   (Screen-5)   (Screen-6)

10. Account Statement & E-transaction Receipt

View / Email Account Statement: This feature will enable customer to view or email his/her NBP account statement through mobile application.
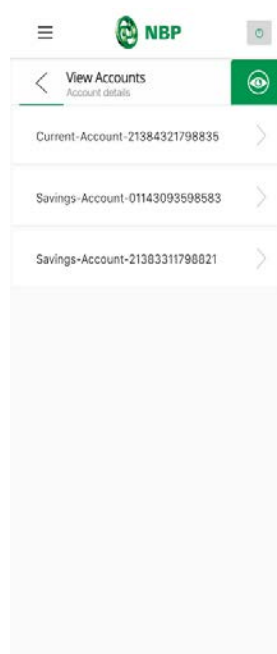
Account statement can be view / email through following process:
- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer selects My Accounts icon from home Screen
- Mobile application shows further three options:
  - i. View Accounts
  - ii. Add Account
  - iii. Manage Accounts
- Customer taps on View Accounts
- Mobile application interface displays list of available NBP accounts
- Customer tap on his/her account
- Mobile application displays customer statement of account with following details:
  - i. Account Title
  - ii. Account Type
  - iii. Account Number
  - iv. Available Balance
  - v. Last 10 Days Statement (Default)
  - vi. 30 / 60 / 90 days statement available with date selection tab
- Customer can also email statement by tap on "Email Statement" tab. Email statement should be sent to his/her registered email address
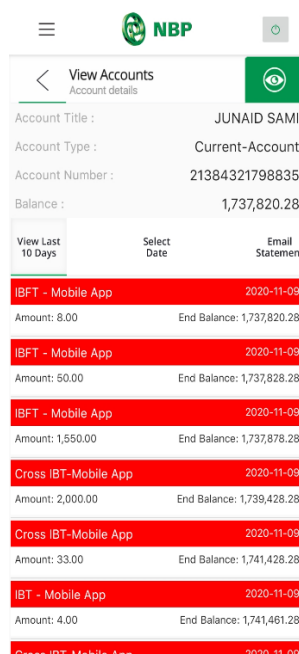
Below are the screenshots of the Remove Account:
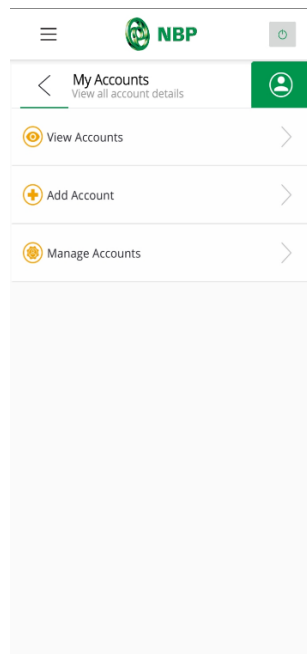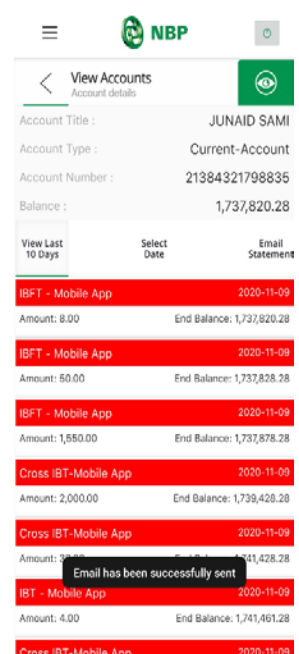

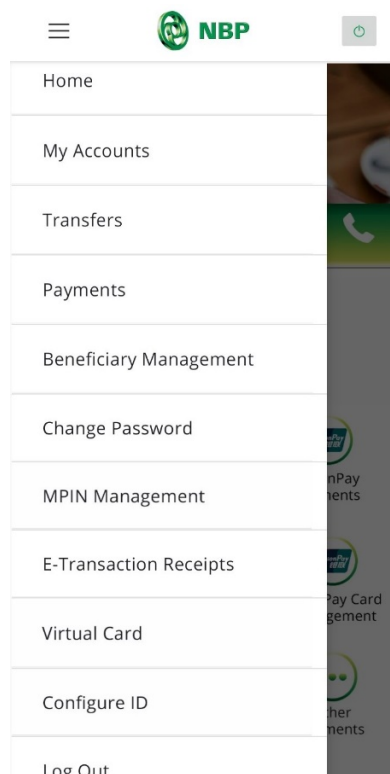(Screen-1)   (Screen-2)   (Screen-3)   (Screen-4)

E-transaction Receipt: This feature will enable customer to download E-transaction Receipt of (Successful/Unsuccessful) transactions of his/her NBP account through mobile application.
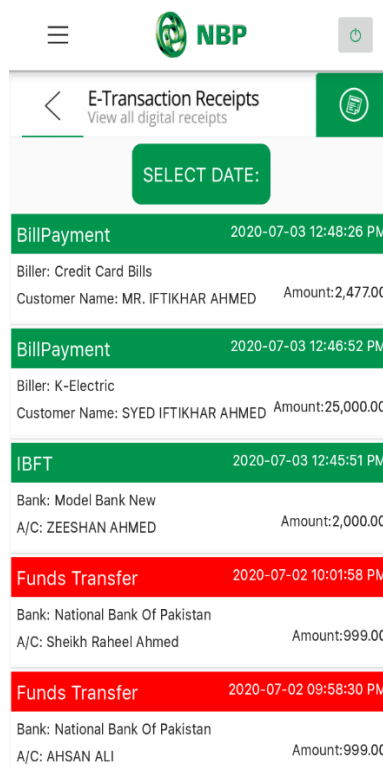
E-transaction Receipt can be download through following process:
- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer access to hamburger menu from home screen
- Customer taps on E-transaction Receipt option
- All successful / unsuccessful transactions list display
- Customer tap on any transaction to view the transaction receipt
- Customer have option to take screenshot of receipt by tapping "Take Screenshot" button
- After tapping "Take Screenshot" button, successful message shows "Your screenshot has been saved in Gallery!"
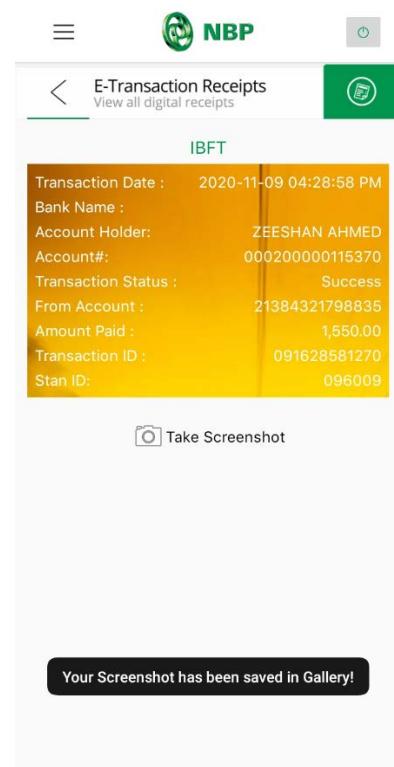
Below are the screenshots of the E-transaction Receipt:

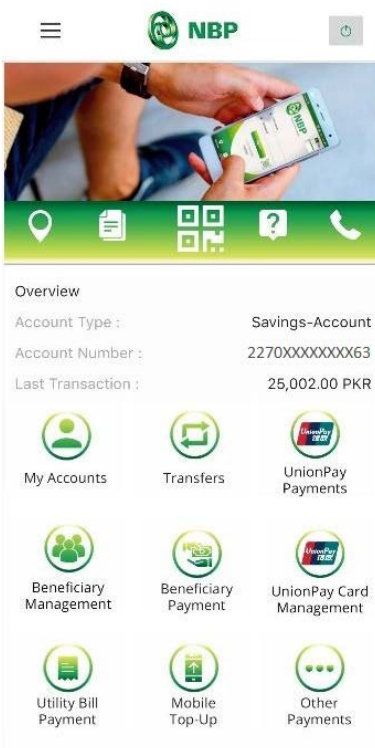(Screen-1)   (Screen-2)   (Screen-3)

11. Virtual Card

Addition of Virtual Card: This feature will enable customer to view or email his/her NBP account statement through mobile application.
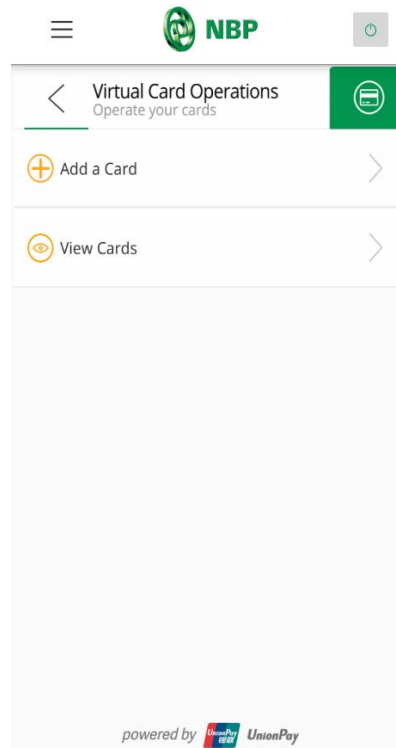
Account statement can be view / email through following process:
- Customer will login to NBP Digital
- NBP Digital home screen will be displayed
- Customer selects UnionPay Card Management icon from home Screen
- Mobile application shows further two options:
  - i.   Add a Card
  - ii.   View Cards
- Customer taps on Add a Card
- Mobile application interface displays terms & condition for virtual card
- Customer taps on Agree button
- One Time Password (OTP) has been sent to customer registered mobile number & Email Address
- Customer enters OTP and press "Submit" button
- On successful OTP validation mobile application shows virtual card generate MPIN screen
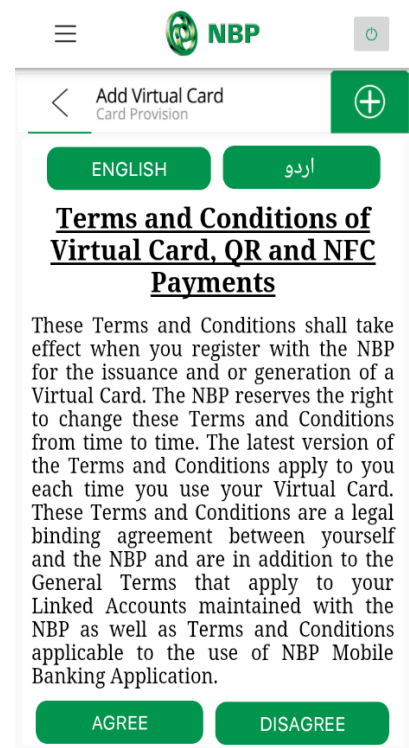- Mobile application shows successful message "Card enrolled successfully"

Below are the screenshots of the Addition of Virtual Card:

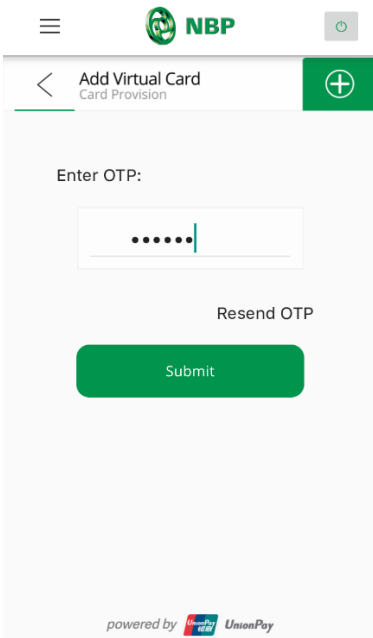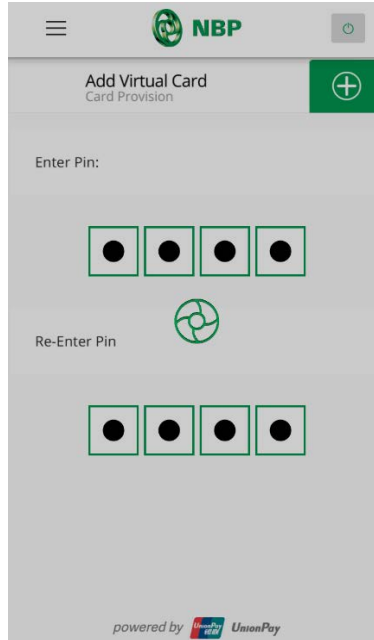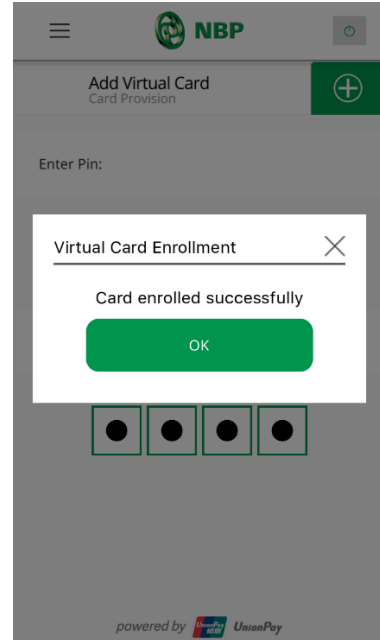(Screen-1)   (Screen-2)   (Screen-3)

(Screen-4)   (Screen-5)   (Screen-6)