

## Access Banking FAQs

### 1. Why Should I use Access Banking?

Access Banking is an android/IOS based smart phone application. This application lets you access and manage your accounts held with HBL Microfinance Bank Ltd. (HBL MfB) quickly and securely from your smartphone 24 hours a day. Access Banking is a safe, free and convenient way of banking with HBL Microfinance Bank Ltd. This application brings the banking on your fingertips by allowing Inquiries from registered accounts, Fund Transfers, Utility Bill Payments etc. whenever and wherever required.

### 2. What is Access Banking?

Access Banking is designed to simplify the way conventional banking is done. So, whether you are at home, office or even if you are on the go, it can meet your below mentioned banking needs with just few taps on the smartphone:

- View your account balance and recent transactions
- Transfer funds between your HBL MfB accounts and to other HBL MfB accounts
- Funds transfer to member bank accounts through IBFT
- Make payment of Utility Bills, Mobile Bills and buy instant Top Up
- Make Donations

### 3. What services can I avail using Access Banking?

- View Account Details
- View Transaction History
- Bill Payments | Utility Bills/ Mobile Top Up (prepaid)/ Mobile Bill (post-paid)
- Inter Bank Funds Transfer
- Local Fund Transfer
- Donations
- SMS Alerts
- ATM & Branch Locator
- Service Agent locator
- Social Service Access
- Mobile Application Theme Selection and Notifications
- Prize Bond draw inquiry
- Account Preview
- Quick Pay
- Awaz
- Weather Update
- Contact Us

### 4. Who is eligible for Access Banking?

Access Banking can be used by the existing individual account holder of HBL Microfinance Bank Ltd. However, non-account holders need to open an account with HBL Microfinance Bank Ltd., by visiting their nearest branches.

### 5. What do I require to use Access Banking?

- Valid active Individual Account at HBL Microfinance Bank Ltd. Compatible android/IOS devices
- Internet Connection
- Mobile SIM Registered with HBL Microfinance Bank Ltd.

### 6. Are there any charges for using Access Banking?

There is no registration or additional charges for downloading or using the Access Banking application. However, standard transaction/services charges will be applicable on performing transactions or availing certain banking services through Access Banking as per the applicable Schedule of Charges. The certain activities for using Access Banking will require use of your SMS services that may be subject to charge by network service provider in line with your package

plan or Network service provider charge/billing mechanism. The Access Banking will provide due caution in shape of confirmation notifications for such activities where such network services will be used and may be subject to charge by Network Service Provider.

7. Is number portability supported for Access Banking?  
Number portability is not an issue for Access Banking, user of any network can use Access Banking without any inconvenience
8. Do I need a specific mobile/ internet connection for using Access Banking?  
No, this service will work for all type of internet connections i.e. either internet connection or mobile data connection.
9. Do all Android/IOS Operating systems support Access Banking?  
Yes, but latest/updated versions are recommended for better performance of application, as in some older versions, application may not work properly.
10. How secure is my information/money?  
We value your privacy and take great care to ensure your data is protected via multiple encryption layers and accessible to the registered user through the login process
11. Where do I find the Terms & Conditions (T&Cs) for this service?  
The Terms and Conditions (T&Cs) are displayed at the time of registration/ activation process and by activating the Access Banking, you would have already agreed to the same. The Terms & Conditions may also be viewed anytime from the side menu of application after login.
12. How do I start using Access Banking?  
In order to use Access Banking, customer needs to download application from respective store, follow self registration process to get registered on application. Once customer is successfully registered, s/he will get application activated by calling our Contact Center (0800-42563). Without activation, customer cannot perform transaction. During the Registration process you need to provide the required information that includes, CNIC Number, Registered Mobile Number, Account Number and submit information for verification. In case of successful verification of your provided credentials, you will be required to input the One Time Password (OTP) sent on your registered mobile number. You need to input the same in the relevant field and confirm transaction. The OTP provided by you will be verified in the system. After successful verification, you shall be asked to set your password and submit the same for registration/ activation. After successful registration you will receive intimation notification to call Contact Center for application activation otherwise; appropriate error message will be prompted. After activation, you will be able to use your Access Banking application by using your password to login the same for next login.
13. Why do I need to call contact center for application activation?  
Due to COVID-19 pandemic, previous process of activation through biometric verification is replaced by activation through Contact center. Biometric is suspended till further instructions from SBP.
14. Do I need to biometrically verify myself after getting my application activated through Contact Center  
You do not need biometric verification after activating application from Contact Center.
15. What is OTP?  
OTP is an additional security layer for verification of customer at the time of registration of application or performing certain financial transactions. It is a random 4 character code sent through HBL MfB short Code '6969' or '8463' or displayed as or 'HBLMFB' that can only be used once and is sent only to your registered mobile number in Access Banking. OTP can be used only once for authentication of certain transactions requiring OTP and will expire within 10 minutes, if not used/verified due to any reason and if new OTP is generated due to any reason the previous one will expire and may not be used even if its time has not expired.
16. What is benefit of OTP?

OTP provides another layer of online protection for you. If your login credentials have been compromised to a fraudster, the registration process will not be completed without the correct OTP that is sent to your registered mobile number. This prevents others from accessing your Access Banking login on their devices. In addition to restricting unauthorized login to the account it will also secure certain transactions requiring OTP as an additional layer of security to perform those transactions.

17. What is OTP via Call?

While choosing OTP via Call service, you will receive an automated voice call from '042 3210 6969' on your registered contact number that will communicate your OTP. This service will ensure 03 attempts for calling on your registered number if the previous calls are not answered. OTP Via call is more efficient mean of communicating the OTP to you as the success ratio for delivery of call is much higher than the SMS.

18. What if I am not getting OTP?

There might be multiple issues if you are not receiving the OTP on your registered number:

- You are not using your registered number during registration/ activation
- You are not in possession of the SIM card registered with HBL MfB at the time of account opening
- There is issue in SMS services at the end of your service provider
- There might be issue in SMS services of the HBL MfB Telecom vendor

19. What should I do if I do not get OTP?

- Try the option to get OTP via Call on your mobile screen
- Visit your Branch to update contact information
- Call HBL MfB Contact Center 0800-42563 for further assistance

20. How do I login for the first time?

After registration you just need to input your password to login the application.

21. How many invalid login attempts does it take before access to Access Banking is locked?

The Access Banking will be locked for 15 minutes, if there are 5 invalid login attempts in 15 minutes time span.

22. How long it take to logout my Access Banking Session?

In order to ensure your data account security, Access Banking, session will timeout after 120 seconds of inactivity. To avoid timing out please ensure activity in the session after you are logged in.

23. What if I have issues with downloading Access Banking?

You should check your internet connection or the App store login to make sure everything is working perfectly, otherwise you can call HBL MfB Contact Center 0800-42563 for further assistance and registration of your concern.

24. What if I am unable to successfully register to Access Banking?

You should check that your provided credentials match with the information provided at the time of opening of your account. In case of any change in your personal information contact your branch for updating required information or you can call HBL MfB Contact Center 0800-42563 for further assistance and registration of your concern.

25. What if I am unable to Login my Access Banking after registration?

Make sure you are using the correct login credentials/ passwords, updated version of application is installed and your internet connection is working fine. You can call HBL MfB Contact Center 0800-42563 for further assistance and registration of your concern.

26. What if I forgot my Password?

In case you forgot your password then launch the Access Banking and select option "Forgot Password". You have to follow the same process as followed during registration for resetting your password.

27. What if I don't logout the application?

Access Banking has an automated logout feature that will logout application if you close the application or the same remain inactive for two minutes. In all such cases you will be required to re-login the application to use it further.

28. What security measures can I take to protect my information on Access Banking?

The steps you should take to secure your information include:

- Logout Access Banking application every time you are done banking with the Mobile Application
- Protect your mobile device by applying security layers
- Keep your Password confidential and do not share your credentials with anyone
- Don't share OTP received on registered No with anyone
- Factory reset Cell or uninstall Access Banking Application at the time of sale

29. Can I see summary of Account?

You can view details of your HBL MfB account on the Home Screen.

30. How do I check my balance?

After login to Access Banking application your available balance & last transaction will be shown along with your account detail on the Home Screen. Moreover, you can also check your balance without logging in on the Login Screen after enabling the same from the Account Preview option.

31. Where can I see my Mini Statement of Account?

At "Home Screen" main menu, click on the "Mini Statement" button to view your mini statement of account.

32. How many Transactions can I see on my Statement?

In the "Mini Statement" option you can view your last 10 transaction.

33. Can I use Access Banking from overseas?

Yes you can access your account from anywhere. All you need is a compatible mobile device, an internet connection, access to your registered SIM and your Access Banking login credentials. Keeping in view the Bank's information security strategy Bank may restrict overseas access at any time.

34. What kind of funds transfer facilities can I carry out through Access Banking?

You can transfer funds from your account to any other HBL MfB account or other Member bank accounts.

35. How can I transfer Funds within HBL MfB accounts?

You can transfer funds into any of the HBL MfB account by using Access Banking as follows:

- Login to Access Banking
- Tap on the "Local Fund Transfer" option on the Home Screen
- Select Source Account from where funds needed to be transferred
- Input Beneficiary Account
- Enter the Amount needed to be transferred
- Select reason/purpose of transaction
- Submit request for fund transfer
- The application will show details of transactions for confirmation that needed to be confirmed by pressing "Pay Now"
- Fund Transfer Success message will be displayed on the screen in addition to the SMS delivery on the registered contact number of sender and beneficiary

36. How can I transfer Funds to other member bank Accounts?

You can transfer funds to any of the member bank account by using Access Banking as follows:

Add Beneficiary:

In order to perform IBFT you first have to add beneficiary by following the below process:

- Login to Access Banking
- Tap on the "Inter Bank Funds Transfer" option on the Home Screen
- Tap on the add beneficiary button

- Select Beneficiary Bank from list
- Input beneficiary Account No
- Submit application for beneficiary addition
- View title details of beneficiary
- Input OTP received via Call/SMS in the respective field
- Input information in Nick Name, email ID (Optional) and Cell No of beneficiary (Optional)
- Click Pay Now button to confirm addition of beneficiary

#### **Inter Bank Fund Transfer**

Once beneficiary has been added the same will be available in the Quick Pay list of IBFT and you can send funds to the same by following the below process:

- Login to Access Banking
- Tap on the “Inter Bank Funds Transfer” option on the Home Screen
- Click on the beneficiary already added through add beneficiary option
- Enter the Amount needed to be transferred
- Select reason/purpose of transaction
- Submit request for fund transfer
- The application will show details of transactions for confirmation that needed to be confirmed by pressing “Pay Now”
- Fund Transfer Success message will be displayed on the screen in addition to the SMS delivery on the registered contact number.

#### **37. What kind of Bills can be paid through Access Banking?**

You can pay following types of bills from Access Banking:

- Broadband/ Landline
- Electricity
- Gas Bill
- Mobile top-up (prepaid & post-paid)
- Water Sanitation
- Education
- Government Payments
- Insurance
- Investment
- Online Shopping
- Any other available from time to time

#### **38. When will the funds be available in the recipient's account?**

The funds will be available immediately after the transfer. In the event of a delay please call HBL MfB Contact Center 0800-42563 for further assistance.

#### **39. What are the Transaction limits on Access Banking?**

Daily transaction limits are as follows:

- Local Fund Transfer (Conventional Accounts): Max per transaction limit Rs.500,000 | Max per day Limit Rs.500,000 | Max Number of Transaction per day 10
- Local Fund Transfer (Mobile Wallets): Max per transaction limit Rs.10,000 | Max per day Limit Rs.20,000 | Max Number of Transaction per day 10
- Inter Bank Fund Transfer (Conventional Accounts): Max per transaction limit Rs.250,000 | Max per day Limit Rs.250,000 | Max Number of Transaction per day 10
- Inter Bank Fund Transfer (Mobile Wallets): Max per transaction limit Rs.10,000 | Max per day Limit Rs.20,000 | Max Number of Transaction per day 10
- Mobile Top Up: Max per transaction limit Rs.500 | Max No. of Transactions per day 5
- Utility Bill Payment: Max per transaction limit Actual Bill | Max per day Limit Rs.99, 999/ Max No. of Transactions per day 5

*\*Only one local transfer will be allowed in a single account/ wallet in a day meaning that customer may be able to transfer funds in 10 different accounts/wallets within the prescribed transaction /per day limit defined above*

*\*Only one inter-bank fund transfer will be allowed in a single account/ wallet in a day meaning that customer may be able to transfer funds in 10 different accounts/wallets within the prescribed transaction /per day limit defined above*

*\*Only one mobile top up will be allowed on a single mobile number in a single day.*

40. Is it safe to enter my Password/PIN online as part of a transaction?

All information exchanged through Access Banking is encrypted. Encryption ensures information remains private (such as your password, PIN or the transaction particulars you perform) between the bank's systems and Access Banking.

41. Is it Safe to use Access Banking?

Yes. Access Banking provides a safe and secure way to bank.

- No information is stored on your mobile phone unencrypted
- Password are never exposed even if your mobile phone is lost or stolen
- All transactions are secure since no transaction proceeds without your login

42. What are the best practices for security of using Access Banking?

- Memorize your password and don't write it down
- Keep your password a secret and change it often
- Never respond to emails, calls or messages that request personal information, password or OTP
- HBL Microfinance Bank Ltd. (HBL MfB) will never inquire your password or OTP in any mean other than Access Banking login/transaction screen
- Avoid using public Wi-Fi to access your accounts through Access Banking
- Do not use the same password for all your online accounts
- Verify the authenticity of Bank Emails and SMS by ensuring they are being sent from HBL MfB.
- In the event that you receive any suspicious Email, call or SMS claiming that they are from HBL MfB don't respond to such inquiries, as HBL MfB will never inquire about your password, OTP or sensitive information via Email, SMS or Phone call.
- Report any suspicious activity on your account immediately to HBL MfB Contact Center Contact Center 0800-42563 for further assistance

43. What is Fingerprint/Facial Authentication?

Access Banking allows you to sign-in your account by using fingerprint/facial already registered in your device as a security layer. Once you have enrolled for and enabled fingerprint/facial authentication, you will not be required to enter your password every time you sign-in to Access Banking if the fingerprint/facial authentication is activated.

44. How can I enrol for fingerprint/facial authentication?

Certain devices with built-in fingerprint/facial scanners are eligible to enrol for fingerprint/facial authentication. If your device meets the minimum requirements, you may select the option to use fingerprint/facial authentication and login to Access Banking and follow the instructions to enrol in the side menu.

45. How can I enable or disable fingerprint/facial authentication?

The fingerprint/facial authentication can be activated/ deactivated from the side menu "Fingerprint Login" Option of the Access Banking Application.

46. Can Access Banking access or store my fingerprints/facial?

Access Banking does not control device fingerprint/facial functionality nor has access to your fingerprint/facial.

47. Is it safe to use fingerprint/facial authentication if I share my device with another person?

Sharing your device with anyone who has saved a fingerprint/facial or knows your passcode gives that person access to your account(s). We do not recommend using fingerprint/facial authentication if you share your device with someone.

48. What Access Banking features will be accessible with fingerprint/facial authentication?

Fingerprint/facial authentication is an alternative sign-in method to entering login password, so all functionalities available through password login will also be available on the Fingerprint/facial Login.

49. Can I access Access Banking without using Password/fingerprint/facial authentication?

For your security we always ask you to use your Access Banking password/ Fingerprint/facial authentication to access the Access Banking, however certain non-financial services may be activated e.g. account preview from the services after acknowledging the terms.

50. What is Account Preview?

Account preview is an optional feature of the application which allows you to activate the preview of your current balance on the Access Banking login Screen to view the same without login.

51. How to Activate Account Preview?

Go to menu on the top left of your Access Banking Home Screen and click Account Preview option in the menu, carefully read the disclaimer and activate the Account Preview. Logout to check the activation of account preview on your login screen of Access Banking application.

52. How long will account Preview remain activated if I don't use my Access Banking?

If you don't login to your device to use the Access Banking for 30 days the Account Preview feature will be deactivated automatically.

53. How to deactivate Account Preview?

Go to menu on the top left of your Access Banking Home Screen and click Account Preview option in the menu, carefully read the disclaimer and De-activate the Account Preview. Logout to check the de-activation of account preview on your login screen of Access Banking application.

54. How often should I download the Access Banking?

You'll only need to download the Access Banking once; however we will periodically release updates as we improve the application, so always refer to your Access Banking notifications.

55. How do I know a transaction has taken place?

For each transaction an SMS alerts from HBL MfB short code '6969' or '8463' or 'HBLMFB' is sent to your registered mobile number. This is a formal acknowledgement from the bank after executing the transaction. In addition to this you can also check your statement to validate the settlement of transaction from your account.

56. What are the possible actions on which an SMS is sent to me?

You will receive the SMS notification on every Access Banking registration, re-registration, and on all financial transactions. Other than that, you may also get your OTP to perform certain transactions requiring OTP via SMS. In addition this HBL MfB may send product information, promotional, application security related messages from time to time.

57. What happens if my mobile device is lost or stolen?

If your mobile device is lost or stolen and/or you feel your log on credentials may have been compromised, please call immediately HBL MfB Contact Center 0800-42563 and speak to our contact center agent for further assistance.

58. Can I change the application theme?

Yes you can change by visiting the theme section in the account menu and select the theme as per your choice from the list of available options.

59. What should I do if I have a query which is not answered here?

You can write us your query in the contact us section of Access Banking or you can call HBL MfB Contact Center 0800-42563 and speak to our contact center agent for further assistance.

60. How can I register my complaints/feedbacks/suggestions with HBL MfB?

You can register your complaints/feedbacks/suggestions with HBL MfB through any of the below channels:

- Visit "Contact Us" section of Access Banking application
- Send email at [complaints@hblmf.com](mailto:complaints@hblmf.com)

- Call HBL MfB Contact Center 0800-42563
- Send surf mail to “Manager Complaints Management Unit, HBL Microfinance Bank Ltd, 17th Floor, HBL Tower, Blue Area, Islamabad
- Fax at 051-2821817
- Visit our Website: [www.hblmfb.com/complaints/](http://www.hblmfb.com/complaints/)

61. What is Complaint Resolution Process?

- All the complaints/queries/requests received from any of the channels are logged in Complaint Management System (CMS).
- An automated system generated SMS will be sent to the complainant on the provided mobile number containing the complaint tracking number and expected timelines of resolution.
- Complaint is routed to the concerned department, for resolution.
- If complaint is not resolved by end of 10th working day, an interim response will be provided to the complainant via appropriate channel.
- Upon resolution, CMU reviews the resolution details and if resolution is satisfactory, informs the customer about the resolution via appropriate channel.
- If CMU finds any mis-perception in the resolution remarks or incomplete details, they investigate the issue with the concerned department.
- Complaint will be closed after resolution and the details are communicated to the customer via appropriate channel.
- Complaints are assessed fairly, honestly and promptly. They are investigated competently, diligently and impartially.
- Customer confidentiality is maintained throughout the process.