

## Frequently Asked Questions

In this section you will find answers to most of the questions you are looking for. For more details, you can also refer to our step-by-step [User Guide](#). Please take some time out to read this document before calling the helpline (111-225-225).

### What is *myABL* Digital Banking?

*myABL* Digital Banking is the latest internet and mobile banking platform which offers a more secure, reliable, and efficient digital banking service that caters to both Retail and Business customers alike. *myABL* offers:

- *myABL* Personal Internet Banking.
- *myABL* Business Internet Banking.

### What are the key features of *myABL* Personal Internet Banking?

*myABL* hosts an array of features, which are available to Allied Bank customers 24x7 over the internet and mobile and it offers real-time access to all your account information. Key features include:

- Biometric login on mobile devices
- Voice-activated Funds Transfer, Accounts & ABL Credit Card Balance Inquiry using Siri (iPhone users only)
- Personal Finance Management
- Funds Transfer to registered Payee
- Funds Transfer to unregistered Payee
- RAAST P2P Transfers
- RAAST P2M Transfer
- Bill Payment to registered Biller
- Bill Payment to unregistered Biller
- Pay Anyone (via CNIC)
- Credit Card Services
- Credit Card Payment
- Manage Debit Cards
- Virtual Debit Card
- Donations
- Utility Bill payments
- Mobile Top ups and subscriptions to telco bundles
- School Fee Payment
- Insurance Payment
- Investments Payment
- Internet Bill payments
- Mastercard QR Scan
- Golootlo QR Scan
- RAAST P2P and P2M QR Payments
- CNIC Expiry Update
- Tickets purchase
- Franchise Payments
- Airlines Ticket Payment
- Daily transaction limit view and limit adjustment
- Marking of transaction/Biller as Favourite
- Manage Payee/ Biller
- View Account Balance & Mini Statement

- View & download the full account statement
- Subscription of E-Statement
- Alerts & Notifications
- New Cheque Book request
- Positive Pay
- Cheque Status Inquiry
- Stop Cheque payments
- Stock Market Investment Consent
- Activation of Dormant Account
- myABL Coins
- Account Link/Delink
- Default account marking on myABL
- Customer request and feedback through an inbuilt email feature
- View login history
- View transaction history
- Search option (Web only)
- Manage Personal Information
- ATM/Debit Card Activation
- ATM/Debit Card Temporary Block and Unblock
- Allow International Use of ATM/Debit Card
- Allow eCommerce Use of ATM/Debit Card
- Allow POS Use of ATM/Debit Card
- Allow Mag stripe Based International Use
- ATM/Debit Card PIN change
- Temporary Limit Enhancement
- Complaint and Dispute Lodgment
- Discount Offers
- Locate Us
- Allied Live Chat

**I don't have an Account in Allied Bank. Can I use *myABL*?**

To use **myABL** you must have an Allied Bank Account. Kindly visit your nearest Allied Bank branch or <https://www.abl.com/personal-banking/digital-banking-services/mypakistan-digital-account/> for account opening.

**I have an ABL account, but no ATM/Debit Card. Can I still avail *myABL*?**

Yes. To use myABL, you need to have an active Allied Bank Account.

**How can I register for *myABL digital banking*?**

Please follow these steps to register for *myABL digital banking*:

1. Download myABL digital banking App for Android or iOS from [Google Play Store](#), [Apple App Store](#) or [Huawei App Gallery](#).
2. Tap on Register Now button on login screen.
3. Enter the following details:
  1. **CNIC#** (13 digits without any dashes" - ")
  2. Select your current **Mobile Network**
  3. Enter your **Mobile Number** (in the format 03XXXXXXXXX as per your record available with the Bank)
  4. Confirm your **Mobile Number**

5. Select any value from the "Referred By" drop down (optional)
5. After confirming your information, a 10-character complex One Time Password (OTP) will be sent via SMS to the mobile number registered with us for verification. Manual entry of OTP is restricted on Android devices for security reasons. Your registered SIM must be present in your device during registration.
6. After verifying the OTP, you will be asked for in-app biometric verification. If the biometric verification fails, visit any ABL branch for in-person biometric verification and try registration again after verification.
7. After verification, you can see all accounts available for linking and you can uncheck the ones you don't want to link.
8. You can then set your "Username" and "Password" as per the conditions given on the same screen.
9. After successful registration, you will receive an automated verification call. Once you confirm, there will be a two-hour cooling period before you can start using your account for transactions.

#### **I am a foreign national residing in Pakistan. Can I register for myABL digital banking?**

Yes, you can. You need to visit any ABL branch in order to perform your in-person verification after which you will be able to register on myABL digital banking.

#### **I've forgotten my Username. What should I do?**

If you forget your username, you can recover it by following these simple steps:

1. Tap "Having Trouble Logging In?"
2. Then select the "Forgot Username" option from the top
3. Provide your CNIC and mobile number
4. Input 10-digit complex OTP received on SMS/Email.
5. Once verified, your username will be displayed on the screen for you.

#### **What if I do not activate my myABL Internet/Mobile Banking service??**

If your *myABL* is not activated, you will not be able to access the full range of *myABL* services.

#### **How can I activate my myABL Internet/Mobile banking service??**

You can simply log in to myABL application using your valid credentials and then click on the "Settings" option either from the side menu or from the header. On the next screen, click on the activate myABL option and then submit to receive a Robo call. Accept and provide positive consent to activate financial services via Robocall.

#### **I have multiple accounts with Allied Bank. How do I link them with myABL?**

All your accounts and joint accounts having either/survivor operating instructions will automatically be available on *myABL*. You can however choose to de-link or re-link any of your accounts as per your preference and convenience by going to Settings, Profile, and then clicking on Account Management.

#### **How to activate the biometric login functionality on myABL?**

Biometric login allows you to use Touch ID/Face ID to login myABL application instead of entering your login credentials.

Note: Biometric login using Face ID is currently available for iPhone users only.

This functionality depends upon the availability of Touch ID/Face ID sensor on your smartphone. You must scan your fingerprint or face and enable this functionality on your smartphone by following the below steps:

1. Enter *myABL* Username and password on the login screen.
2. Click Enable Biometric Login option and press Sign In.
3. It will ask to allow to let myABL app store Device ID, choose to allow.
4. Please scan your finger or face to confirm.
5. You will be logged in and biometric preferences will be saved.

After registering your biometric, you will notice an Icon to login with Touch ID/Face ID available under the Register Now button. Simply press it and when asked, place your finger on the sensor or scan your face if you are using an iPhone with Face ID feature and login into your myABL account without any need to enter a username and password.

#### **I've forgotten my password. What should I do?**

Your password is highly confidential information. Please do not share it with anyone. If you have forgotten your password, tap on 'Having trouble logging in' and select 'Forgot Password' on **myABL app**. Follow the on-screen instructions to reset your password.

#### **Can I perform financial transactions immediately after resetting my Password?**

After resetting your password, you will get a verification call. Once you confirm, there will be a two-hour cooling period before you can start using your account for transactions.

#### **What if I do not accept or attend the automated call?**

Financial transactions will be frozen until you provide positive confirmation on the automated call. A 2-hour cooling period will only start when positive confirmation is received on the automated call. You can still log in with a new password, but financial transactions will remain blocked.

#### **How can I re-initiate the automated call for 'forgot password' if I have missed it the first time?**

If you missed both automated calls, go to Settings and tap on the 'Activate myABL' option to initiate the call again.

#### **What happens if I try 'forgot password' using any unregistered device?**

You will need to call the helpline for verification and password reset. After verification, a temporary password will be sent to your registered email. Log in with the temporary password and set a new one.

#### **Who can I pay using myABL?**

You can pay Allied Bank account holders or any other bank account holder (Listed on **myABL**) anywhere in Pakistan. You can also pay anyone having a valid CNIC.

You can also pay your Utility Bills, School/University Fees, buy airline tickets, manage your Investments, Pay your Internet Bills, Mobile Top-up and much more.

### **How do I add a new Payee?**

You can add Payee in following different ways.

- From “Payees & Billers” option available at Services on main dashboard.
- From myABL Side Menu > Services > Payees & Billers.
- You can add new Payee after performing any fund transfer transaction from “Add Payee” tab.

After Clicking Add Payee from any of the ways mentioned above, follow the onscreen instructions to add Payee.

### **How do I add a new Biller?**

You can add Billers from following different methods.

- From the “Payees & Billers” option is available at Services on main the dashboard.
- From Side Menu > Services > Payees & Billers.
- You can add a new Biller after performing any transaction by selecting “Add Biller” tab.

After Clicking Add Biller from any of the ways mentioned above, follow the onscreen instructions to add Biller.

### **Adding Payee/Biller is necessary for transferring funds or paying bills?**

No, it is not necessarily required. You can transfer money and pay bills without having to add any payee/biller. Follow the below steps for making such payments:

- **For Funds Transfer:**

Go to the "Transfer" option on the dashboard. Then, select “New Transfer” and enter the required details to complete funds transfer transaction straight through.

- **For Bill Payments:**

Go to “Payments” option on dashboard. Then, select “New Payment” and enter the required details to complete the bill payment transaction.

### **When is the funds transfer effective?**

The funds transfer is effective immediately unless you are intimated of a failure or an error. When you enter the OTP, the process is invoked immediately and funds are transferred to the destination account. This will also be notified through a confirmation email/SMS.

### **When is bill payment effective?**

Bill payment is effective immediately, unless you are intimated of a failure or an error. When you pay bills online, funds will be immediately transferred from your account to pay your bills. This will also be notified through a confirmation email/SMS.

### **What is the difference between a “Mini Statement” and “Full Account Statement”?**

“Mini Statement” is a quick view of your few recent Dr /Cr transactions with closing balance whereas a “Full Account statement” provides you the convenience to view and download detailed transactions anytime, with an option to view the last 30- or 90-day transaction history. You can also specify dates/ranges of his/her choice for viewing the full account statements.

### **Is *myABL* secure?**

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

1. Extended Validation-Secure Socket Layer (EV-SSL).
2. Time-bound One-Time Pin (OTP) is used on financial transactions to new beneficiaries.
3. Free of charge SMS notification, which is sent to you at Login and upon OTP generation.
4. Biometric verification on *myABL* Registration.
5. Biometric Verification on New Device Registration.

### **What are the applicable charges for *myABL*?**

There are no registration or subscription charges.

Kindly refer to the applicable SOC from the below link for details of other charges that may be applicable.

<https://www.abl.com/services/downloads/schedule-of-charges/>

### **What is a One-Time Pin or OTP?**

It is a unique Personal Identification Number that *myABL* users require to perform transactions.

### **Security measures should I consider while using *myABL*?**

- To minimize the risk of fraud, you are obliged to take reasonable security precautions as set out in the Terms and Conditions. These may include but are not limited to:
- Make sure you choose a Username or Password that mixes lowercase, uppercase and/or, numbers.
- Changing your password regularly.
- Refraining from accessing the account from a computer in a public place.
- Monitoring your account activity regularly and logging off when you have finished with your transactions.
- Browser security updates should be applied at regular intervals by the Browser/Operating system provider.
- Installing appropriate firewall software.
- If you notice any suspicious activity on your account, change your Password instantly or notify immediately to ABL Helpline at 111-225-225.

### **On which O.S versions of mobile and tablet devices *myABL* is supported?**

*myABL* is compatible with below O. S versions of mobile and tablet devices.

- Android version 6.0 and above
- iOS version 12.0 and above

### **How do I view my daily transaction limit and how can I tune my allowed limits?**

Login onto myABL, go to the the Side menu, Go to Settings and then click on the “Manage Limits” option and, further select “Limits” where you can view your daily transaction limits of myABL.

To Enhance your bill payment limits for specific billers, Go to Side Menu and click on “Manage Limits” option and click on “Higher Limit Subscription”. Here you will have the option to subscribe to higher limits for bill payment to the specified biller.

You can also Go to “Settings” from Home page and tap on Limits sections to view limits.

### **How to mark any transaction as favourite?**

For the ease of repayments, myABL offers the option to mark any payment as favourite. At the end of each transaction, either FT/IBFT or Bill Payment, there is a “mark as favourites” button. You can save your frequently performed transactions in Favourites from where you can access and perform the same transaction in the future quickly without having to enter beneficiary details, amount, etc. again.

### **How my myABL account/profile can be blocked?**

- You should call the Allied Phone Banking helpline number 111-225-225 and request the bank to block his/her myABL user id/profile for any security reasons.
- Your account can be also be blocked by Five (5) consecutive wrong password attempts.
- Bank has the right to block your account/profile to prevent any fraudulent activity found on your Internet Banking account for security reasons.
- Furthermore, after 10 consecutive incorrect OTP attempts, your account will be blocked for 15 minutes.

### **How can I unblock my "myABL" account?**

You can unblock your myABL Internet Banking account by calling Allied Phone Banking Helpline 111-225-225 from your registered number. After verification, Phone Banker will unblock your myABL account/profile.

### **How to clear the browser cache if myABL is inaccessible or not working properly?**

[Click Here](#) for a step-by-step Guide

### **What is myABL Tickets service?**

**myABL Tickets** is online ticketing service that provides myABL users with the facility to book movie, bus and, event tickets using myABL web or mobile apps.

### **What type of tickets can be booked using Tickets service of myABL?**

You can book **bus**, **movie**, or **event** tickets by making payment from your ABL account.

### **Are there any service charges applied on booking online tickets using Tickets service of myABL?**

A 5% convenience fee is charged on purchase of every ticket (except Daewoo) by the service provider i.e., EasyTickets. These charges are also displayed on the payment confirmation screen before the completion of a transaction.

#### **How will I get the ticket booking confirmation?**

Once a booking is confirmed, you will receive a system-generated booking confirmation email from [no-reply@easytickets.pk](mailto:no-reply@easytickets.pk) containing your booking details. Additionally, your booking confirmation details will be sent to your mobile phone via SMS.

#### **How can I collect my tickets?**

You can collect your tickets at the service provider's counter by showing them the booking confirmation code you received via email and SMS.

#### **Can I cancel or change the ticket booked using the Tickets service of myABL?**

As per the policy of service providers, once booked, tickets cannot be cancelled, refunded or exchanged. Cinema or event ticket, once booked, are non-refundable, non-cancellable and non-schedulable for all partners. For buses, users will visit ticket history section and cancel their ticket at least two hours before. In this case, 30% amount will be deducted and 70% of the ticket amount will be refundable.

#### **How do I claim a refund for a booking that I want to cancel?**

Cinema and event tickets once booked are deemed as sold. It is not possible to cancel, refund or exchange these tickets. Cancellation requests only for Bus Tickets will be processed immediately however your refund will be processed within 5 working days. In case funds are not received within 5 working days then you may contact Allied Bank Helpline number 111-225-225.

#### **If a Bus or Movie Ticket is booked but dropped/cancelled by the partner then how refund will be processed?**

In case you missed a bus or a cinema show, there will be no refund. However, if Bus/Movie is dropped/cancelled by the service provider then you will be adjusted in next bus/next show. In case you are not entertained at terminal/cinema, you can contact at Service provider support numbers: 0332-1422241, 0336-4593028 and [support@easytickets.pk](mailto:support@easytickets.pk). Such issues will be forwarded to bus services/cinema team and resolution will arrange ASAP and TAT will vary case to case basis.

#### **How can I view the history of my Tickets purchases via myABL?**

Tickets booked or purchase history can be accessed from the option "My Tickets" which is available on main screen of Tickets services.

#### **What if I do not receive a confirmation email of my booking?**

Please take up your complaint with Easy Tickets, the main service provider of online ticket booking service at the following numbers: 0332-1422241, 0336-4593028 and [support@easytickets.pk](mailto:support@easytickets.pk). However, if your complaint remained unresolved for 7 days after your online booking, you may lodge a complaint at Allied Phone Banking on 111-225-225

### **I am facing issues in booking online Tickets via myABL. What do I do?**

You may lodge a complaint at Allied Phone Banking at 111-225-225 to register your issue.

### **What do I do if there is some error in pricing?**

If the amount you pay for a ticket is incorrect regardless of an error in a price posted/shown on myABL or otherwise communicated to you, or you can order a ticket before its scheduled on-sale or presale date or you are able to order a ticket that was not supposed to have been released for sale, then the service provider i.e., Easy Tickets, will have the right to cancel that ticket (or the order for that ticket) and refund to you the amount that you paid. This will apply regardless of human error or a transactional malfunction.

### **What is Mastercard QR?**

QR is short for Quick Response (they can be read quickly by a cell phone camera). They are used to take a piece of information from a transitory media and put it into your cell phone. Mastercard QR are QR Codes used by Mastercard to acquire online payments at retailers.

### **What is myABL MasterCard QR Payment?**

myABL Mastercard QR Payment is a contactless payment method powered by MasterCard payment scheme where a payment is performed by scanning a Mastercard QR code of a merchant using myABL mobile app (Android or iOS) to process the payment following the standard specified by Mastercard.

### **How can I make a Mastercard QR payment using my myABL Digital Banking app?**

- Login to myABL mobile application.
- Scan QR Code.
- Validate the Merchant details & amount.
- Select your account from which you wish to pay.
- Enter OTP.
- Submit the Payment Request.

### **Where are myABL Mastercard QR payments acceptable?**

myABL Mastercard QR payments will be acceptable on all local Merchants with Mastercard QR stickers.

### **Can I make physical cash payment for MasterCard QR or not?**

No! you can only pay via myABL app by using myABL Mastercard QR payment option.

### **Can myABL app scan every QR code available or does it read a specific code?**

You can only scan Mastercard QR, RAAST QR, Golootlo QR and, other supporting QR codes in Pakistan via myABL mobile banking application.

### **Is online QR payment available on the Internet acceptable or not for international merchants?**

myABL Mastercard QR Payments are valid for local merchants only in Pakistan via Mastercard QR.

### **Can Tip be paid via myABL Mastercard QR payment or not?**

Yes, you can pay Tip on myABL Mastercard QR payment wherever Tip is applicable.

### **What will be the process for filing any dispute for MasterCard QR based transaction payments?**

In case of any issue related to myABL Mastercard QR payments, please call 24/7 Allied Phone Banking: 111-225-225.

### **Are there any additional charges on payment via myABL MasterCard QR Codes?**

No, there are no additional charges on payment via myABL Mastercard QR Codes.

### **What is the benefit of making payment via myABL MasterCard QR?**

It's a cashless mode of payment hence you don't need to carry cash to shop from any merchant accepting MasterCard QR payments. Furthermore, you can also avail exciting discounts while making payments using MasterCard QR via myABL.

### **How can I find MasterCard QR discount offers available from different merchants?**

Visit the Discounts section given on the login page of myABL app and web application to view the complete list of discount offers available on myABL MasterCard QR Payment.

### **What is Golootlo?**

With Golootlo, you can access thousands of discounts at nearby restaurants, salons, retailers, doctor's clinics and, much more.

### **How does Golootlo work?**

Visit your nearest merchant and scan Golootlo QR code placed at the merchant to enjoy special discounts.

### **How to browse and avail Golootlo discounts using myABL?**

There are two sections in myABL app to access Golootlo.

- **To Browse Discounts**
- On login screen, there is a Discounts option in the footer. Tap Offers and then tap Golootlo to see latest Golootlo QR discounts on all the available merchants.
- **To Avail Discounts**
- Login myABL app and tap Scan QR option in the footer to open the QR scanner. Scan Golootlo QR code placed at the merchant and enter the transaction amount to avail of the offered discounts.

### **How can I raise any dispute against transactions done with Golootlo?**

ABL only provides the Golootlo QR scan facility on myABL app to redeem Golootlo discounts. For any dispute related to Golootlo discounts and payments, you need to contact the directly Golootlo Team on Phone No: 021-111-566-856

### **What features are available under the Debit Cards option in myABL?**

This option is of great help and convenience to the you in managing your debit cards. The following features are extended to myABL users in this regard:

- **Debit Card Activation**
- **Debit Card Temporary Block and Unblock.**
- **Allow eCommerce Use**
- **Allow International Use**
- **Mag stripe Based Int'l Use**
- **ATM Use**
- **POS Use**
- **Debit Card PIN change**

Now, you can activate your new Debit card without the need to call on ABL helpline or visiting ATM and can also generate PIN code for your Debit card.

#### **What is the "Debit Card Temporary Block and Unblock" option?**

You can now temporarily block your Debit Card for any security reason and can further reactivate it from myABL.

#### **What is the purpose of "Allow International Use" under the Debit Cards section?**

This feature provides you the freedom to activate or block international transactions on your selected debit card from myABL.

#### **Can I change my existing Debit Card PIN code using myABL?**

Yes, you can change your Debit card PIN Code if you already remember your existing ATM/Debit card PIN code.

#### **I forgot my existing Debit card PIN code, could I generate a new one with myABL?**

No, currently this facility is available only at Allied Phone Banking. You can change your ATM PIN Code from myABL by providing existing PIN code.

#### **What is the purpose of "Allow eCommerce Use" under the Debit Cards section?**

This feature provides you the freedom to activate and block e-commerce transactions on your selected debit card.

#### **How do I access the temporary limit enhancement feature via myABL?**

You can access temporary limit enhancement from the following way.

Main menu > Services > Debit Cards > Temporary Limit Enhancement

**How long will the temporarily enhanced limit be applicable on my debit card once subscribed via myABL?**

It will remain applicable till 12:00 AM (midnight) on the same calendar day when it is subscribed.

**Can I subscribe for temporary limit enhancement more than once in a single calendar day?**

No, the limit for one transaction type can be enhanced only once in a single calendar day. However, you can avail this service for three transaction types (i.e., Cash Withdrawal, Funds Transfer (FT/IBFT& POS & Online Shopping once in a day.

**If I have already utilized some amount from my default daily transaction limit and then subscribed for limit enhancement, what will be the total transaction amount I can avail till 12:00 AM?**

The amount you have already utilized before service the subscription will be excluded from 'New Limit After Enhancement' amount.

**Can I subscribe for limit enhancement service if my available account balance is less than the applicable Fee + FED for temporary limit enhancement?**

No, there must be sufficient balance available in your account at the time of subscribing the service.

**If I have multiple ABL debit cards on different ABL accounts, can I subscribe for limit enhancement service on multiple cards via myABL?**

Yes, you can avail limit enhancement facility on different ABL debit cards you have.

**Can I claim for the reversal of limit enhancement subscription fee if I did not utilize any amount from the enhanced transactional limit?**

No, subscription fee cannot be reversed once the limit enhancement transaction is successful.

**Can I add/update my new addresses for branch correspondence by using myABL?**

Yes, simply go to "Settings > Profile > Personal Information" section where all your address information will be displayed. Press "Add New Address" button to add another address or you may choose to update any existing address. The system will validate OTP and will add/update your address information. You will receive a confirmation SMS for the changes made.

**What are the types of addresses that can be added/updated through myABL?**

Following types of addresses can be defined:

- Present Residential Address (Only one address allowed)
- Permanent Residential Address (Only one address allowed)
- Business Address (Only one address allowed)
- Office Address (Only one address allowed)
- Other Address (up to 5 addresses allowed)

**Can I define my Foreign Address by using myABL?**

Yes, you can define your Foreign Address by selecting "Foreign" from "Address location" on the Add Address/Edit Address page.

### **How do I mark my preferred correspondence address on my Account?**

Go to "Personal Information" and "Mailing Address" button where all your defined address information will be displayed. You can choose any of your accounts and mark any of your defined addresses as your preferred address.

### **What is the use of an email address required in my correspondence address details?**

Email address will be used to dispatch you the electronic statement of your account.

### **What is voice-activated myABL Digital Banking?**

Voice-assisted myABL Digital Banking allows iPhone users to perform banking services very conveniently by speaking to Siri voice assistant.

### **Which digital banking services are currently available via Siri?**

Currently, the following banking services are available in myABL Digital Banking through Siri.

1. Transfer Funds to any payee registered in your myABL payee list.
2. View Current & Saving Account Balance
3. View ABL Credit Card Balance

### **How do I set up voice-assisted myABL Digital Banking service – Siri on my iPhone?**

You can turn on Siri by selecting settings > Siri & Search > select the Press Home or Side for Siri switch. You can also select the Allow Siri when Locked, switch to enable or disable Siri on the lock screen. For more information on Siri settings, it is suggested to refer to your phone's latest user guide.

### **What are the pre-requisites to use voice-assisted banking on myABL service on my iPhone?**

You need to ensure the following prerequisites:

- iPhone with a minimum version of iOS 12
- Valid myABL ID and myABL app must be installed on your iPhone.
- Provide Siri with permission to access myABL app.
- You need to enable biometric login (Face ID or Touch ID) on myABL app before using the Siri feature.
- You should close myABL app if its running in the background of your phone while using Siri Feature.

### **How can I check my current account, savings account, or credit card balance using Siri?**

Launch Siri by holding the home or side button on your iPhone or by calling out "Hey Siri" depending on the settings enabled on your device. Once Siri is open on your phone, ask Siri for account balance by specifying the account type.

Example: Hey Siri, what is my current account balance?

Hey Siri, what is my saving account balance?

Hey Siri, what is my credit card balance?

Siri will authenticate you using Touch ID or Face ID and show your requested account or credit card balance through my myABL Digital Banking on your phone screen.

### **How can I transfer funds using Siri?**

Launch Siri by holding the home or side button or by calling out "Hey Siri" depending on the settings enabled on your device.

Once Siri is open on your phone, ask Siri to make payment by specifying details i.e., payee name, amount and, comments/notes for payment.

For example: Hey Siri, pay Ali Imran 50,000 for Office Rent.

Siri will request you to open myABL app, authenticate yourself using Touch ID/Face ID, and take you directly to payment confirmation screen.

### **Can I transfer funds to a new payee or to a payee that does not exist in your Payee List?**

No, Siri can only transfer funds to registered payees. In case of new payee, you must create it in myABL before making payments through Siri.

### **Is it secure to perform balance inquires and funds transfers via Siri?**

Yes. Funds transfer via Siri follows two factor authentications i.e., biometric login and OTP validation, to ensure security of the transaction. Similarly, for balance inquiry biometric login is required to ensure no one but only you can perform the balance inquiry.

### **Can I fetch the account balance of multiple accounts with Siri?**

Yes, Siri can get account balances of multiple accounts of same category i.e., saving or current.

### **Does Siri allow the user to select an account during the transaction?**

No, to provide a seamless experience Siri will always use default account for payments. If you want to change your default account, please login myABL app to change default account under setting.

### **What are the limits for funds transfer through Siri?**

You can enjoy your full limits available for various fund transfer categories using Siri.

### **What is myABL PFM (Personal Finance Management)?**

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

- My Spending
- My Budgets
- My Spending Trends

## **What is My Spending?**

My Spendings tool helps you by providing an insight into the pattern or areas of expenditures. It can then help you to make better and informed spending decisions. Using this option, you can view and analyse their spending.

There are two sections of My Spending:

- Manage Categories
- View Transactions

## **What is Manage Categories?**

The system defines 12 categories and sub categories, by default, to which you will assign you the transactions as per their choice. In addition to the existing default categories and subcategories (provided by myABL), you can also create new categories and subcategories using the Manage Categories option.

## **What is the View Transactions section?**

In view transactions, myABL shows you the last 3 months transactions which you can tagged against default or your custom created spending categories. You can also split the amount of a transaction into two or more categories.

## **Does system allow to re-assign a category to an assigned expense?**

Yes, you can change a spending category of any particular transaction.

## **Can you split an expense into multiple categories?**

Yes, you can split an expense into two or more categories.

## **What are My Budgets?**

Using this option, the you can set a monthly budget for each spending category to have a better control over expenses. myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.

My Budgets is divided into two sections:

- Set My Budget
- Modify/Delete My Budget

## **What is Set My Budgets?**

You can set up and keep track of monthly budgets for different spending categories. It also shows you how much budget you have consumed or how much you have exceeded your budget, in terms of percentage.

## **What is Modify/Delete My Budgets?**

This option lets you edit already defined budget that includes expense category or the amount allotted to that budget. Along with this, you have a choice to delete the budget as well.

### **What is My Spending Trends section?**

The Spending Trends dashboard is divided into different sections, and displays the summary of category wise all the spendings as well as budgets vs spendings position. In My Spendings section, you can view all the spends based on all categories or choose a specific category.

### **What is a PayDay Loan?**

PayDay Loan is a short-term loan that is offered to those myABL users who have maintained their salary account in Allied Bank Limited.

### **Am I eligible for a PayDay Loan?**

You are eligible to apply for Allied PayDay Loan, if you meet the below criteria,

- Registered on myABL app.
- Must have a salaried account maintained at ABL.
- Age up to 59.5 years, having valid CNIC.
- Salary range: minimum Rs. 30,000 - maximum Rs. 1,000,000
- Length of relationship: Minimum 12 months' salary credit in ABL account
- Max 2 30+ Day Pass Due (DPD) in the last 12 months
- No 60+ Day Pass Due (DPD) incident in the last 12 months
- Customer who hasn't availed this facility in the last 30 days.

### **How to apply a PayDay Loan?**

Simply log in to myABL to apply for PayDay Loan. (Go to Loans- > PayDay Loan)

### **How much loan amount can be availed?**

You can avail loan of Rs. 10,000 to 250,000.

### **Is there any Markup on Pay Day Finance?**

No, there is no Markup on Pay Day Finance.

### **What is the processing fee for Pay Day Finance?**

The Processing fee for PayDay Loan is 3% of the loan amount or Rs. 370 whichever is higher.

### **What is the tenure of PayDay Loan?**

PayDay Loan will automatically be recovered on your next salary credit.

### **What is the due date of PayDay Loan?**

The due date for PayDay Loan is 45 days from the last credited salary date.

### **How many times PayDay Loan can be avail?**

You cannot avail of the facility more than 4 times in a calendar year.

**What are the charges for Late payment?**

3.5% will be charged on the outstanding amount for the late payment.

**How to refund the PayDay Loan?**

The system can automatically recover Loan amount on the salary credit.

**Is there is any settlement option for recovery of Loan?**

There is no settlement option available. Full payment of the loan amount is recovered automatically.

**Is there any partial recovery for PayDay Loan?**

No, there is no partial recovery of Payday Day Finance. The system will recover the full loan amount immediately on the due date.

**I am unable to avail the PayDay Loan. What will be the issue?**

If you do not meet the criteria of PayDay Loan and your particular company is not onboard on the payday portfolio then you will not be eligible for getting a loan amount.

**What are the features & advantages that ABL customers can avail using myABL for the “My Mutual Funds” feature?**

You can perform the following actions without the hassle of visiting a branch or any other office.

- Invest
- Funds to Funds Transfer
- Redeem
- View Investment Dashboard
- View Transaction History

**Can I open an investment account with AMC through myABL?**

No. Currently, only those customers can transact whose profile is available at AMC.

**What is the Invest option and how can I invest?**

You can invest in new funds or reinvest in existing funds through myABL.

**Can I invest in more than one fund?**

Yes, you can invest in as many funds as you wish.

**What is Fund to Fund Transfer and how can I transfer or convert from one fund to another?**

By using myABL, you can partially or completely move your funds from one fund or plan to another fund or plan.

**What is Redeem and how can I redeem my funds?**

You can partially or completely redeem their funds from one fund or plan to another fund or plan as per their choice using "Pay by ABL account".

**What if Invest, Redeem or Funds to Funds transfer request is taking longer time than usual, whom to contact for the issue??**

For any issues in Invest, Redeem, or Funds to the Funds transfer requests, you can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at [contactus@ablamc.com](mailto:contactus@ablamc.com).

**What can I do if it is not reflecting my Invest amount or the amount is not updated?**

You can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at [contactus@ablamc.com](mailto:contactus@ablamc.com).

**In case of any dispute or reversal, what can I do?**

Again, for such issues, you can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at [contactus@ablamc.com](mailto:contactus@ablamc.com).

**What is Positive Pay?**

Positive Pay is a digital callback confirmation feature where ABL customers can digitally approve the processing of their cheques in advance which would otherwise require callback confirmation from branch for its processing.

**How can I use the Positive Pay feature?**

To use this service, you can go to Side Menu -> Services -> Cheque Management -> Positive Pay option available in both myABL web and mobile app. You are required to select the account and provide the cheque number & amount to digitally record consent for its processing.

**What if I mistakenly input an incorrect cheque number or amount? Will it get processed?**

In case the cheque number or amount entered in myABL is incorrect and does not match with the cheque number or amount written at the physical cheque being presented, it will not be processed at counter/inward clearing. However, you can initiate another Positive Pay request with the correct details.

**Below are a few important points to remember:**

- Cheque details need to be submitted at least 24 hours before the cheque is presented for clearing.
- The information needs to be submitted in English language and the beneficiary's name should be in the exact same manner as written on the cheque.
- Once the request is received from the cheque issuer, the Bank will cross-verify the details.
- The Bank will accept or reject your Positive Pay request and a confirmation of acceptance or rejection will be sent to the cheque issuer.
- In case of a mismatch, the request will be rejected, and a fresh Positive Pay request can be submitted after rechecking the cheque details.

**Can I receive OTP on my email?**

Yes. You can receive OTP on your email instead of your mobile number.

### **How can I change my OTP preference through myABL?**

- Step 1: Log in to myABL app.
- Step 2: Click on the settings.
- Step 3: Click on OTP Preference
- Step 4: Select your preferred medium of OTP
- Step 5: Select the method of verification i.e., Debit Card or OTP
- Step 6: Perform verification

Your OTP has been changed.

### **What is a Withholding Tax Certificate?**

A Withholding Tax Certificate is an official document issued by the bank, showing the amount of tax withheld from an individual or entity's income, such as dividends, profit, or other payments.

### **How can I generate Withholding Tax Certificate?**

- Step1: Log in to myABL
- Step2: Select Services from the main menu
- Step3: Click on WTH Certificate
- Step4: Enter Required Details and Submit

### **How long does it take to receive the Withholding Tax Certificate through myABL?**

If there is any tax associated with your account, it will be generated instantly; otherwise, a message will be displayed stating that no tax certificate is generated on this account.

### **What is an Account Maintenance Certificate?**

An Account Maintenance Certificate is an official document provided by the bank that verifies the status and details of an individual's or entity's account, often required for various official or regulatory purposes.

### **How customer can generate an Account Maintenance Certificate?**

- Step1: Login to myABL
- Step2: Select Services from the main menu
- Step3: Click on A/C Main Certificate
- Step4: Select Account and Submit

### **How long does it take to receive the Account Maintenance Certificate through myABL?**

It will be generated instantly.

### **What Credit Card Services can I access through myABL?**

myABL typically allows users to perform various credit card-related activities such as viewing credit card statements, checking available credit limits, making credit card payments, and enabling/disabling POS/ATM and International usage.

### **Can I apply for a new Credit card?**

Yes, you can apply for a new credit card by going to the myABL Cards from the main menu and clicking on the Apply for a New Credit Card button.

### **Can I make credit card payments?**

Yes, you can make ABL and other bank credit card payments using myABL App.

### **How can I access my Credit Card Services through myABL?**

Step1: Log in to your myABL account

Step2: Select the Cards option from the main menu

Step3: Navigate to Credit Card and here, you can access a range of services related to your credit card account

### **How can I update my CNIC expiry using myABL?**

Step1: Login to myABL

Step2: Select All Services from the main menu

Step3: Click on CNIC expiry

Step4: Enter CNIC issuance date and Submit

### **Is there a specific time frame within which I should update my CNIC expiry with the bank?**

Banks generally advise customers to update their CNIC expiry information promptly after renewal to ensure that their records remain accurate and compliant.

### **Why would I need to stop a cheque payment?**

You might need to stop a cheque payment if the issued cheque is lost, or stolen, if you need to prevent the recipient from cashing or depositing the cheque.

### **How customer can Stop Cheque Payment?**

Step1: Login to myABL

Step2: Select All Services from main the menu

Step3: Click on Cheque Management and select Stop Cheque Request Option

Step4: Enter the required details and submit

### **Is there a fee associated with stopping a cheque payment through myABL?**

Bank charges a fee for stop-payment requests. Check the bank's fee schedule (SOC) for further information.

## **How can I provide consent for stock market investments using myABL?**

Step1: Login to myABL

Step2: Select Services from the main menu

Step3: Click on Stock Market Investment Consent

Step4: Enter the required details and proceed

## **What is the "Activation of Dormant Account using myABL" feature?**

This feature allows you to reactivate your dormant bank accounts through the myABL app, making it convenient and hassle-free.

## **What is a dormant account?**

A dormant account is an account that has had no financial activity or transactions for a specified period, as per the bank's policies. These accounts are marked as inactive and are temporarily blocked.

## **How can I access the "Activation of Dormant Account" feature?**

You can access this feature by downloading or updating the myABL app on your mobile device. Once logged in, navigate to the relevant section.

Login to myABL > Side menu > Services > Dormant Account Activation.

## **What information do I need to provide for reactivation?**

You can reactivate your account by just providing OTP.

## **Is it a secure process?**

Yes, the reactivation process is secure. The myABL app employs advanced security measures to safeguard your data and transactions. OTP authentication is used as a secure process that adds an additional layer of protection.

## **How long does it take to reactivate a dormant account using myABL?**

The process is designed to be quick and efficient; your account gets reactivated instantly.

## **Can I access my account immediately after reactivation?**

Yes, once your dormant account is reactivated, you will have full access to your account and its features.

## **Can I receive customer support during the reactivation process?**

Yes, our dedicated customer support team is available to assist you throughout the reactivation process and address any questions or concerns you may have. Please call our helpline number at (111-225-225).

## **Is this feature available 24/7?**

Yes, the "Activation of Dormant Account using myABL" feature is available around the clock, providing you with the flexibility to reactivate your account at your convenience.

### **What is a virtual debit card?**

A 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 for e-commerce transactions.

### **How does a virtual debit card work?**

Virtual debit card is issued by a bank. It generates a unique card number, CVV, and expiration date that can be used for online transactions. It's linked to your actual account, allowing for secure online payments without revealing sensitive information.

### **How do I get a virtual debit card?**

You can obtain a virtual debit card through myABL. Simply Login, Go to Cards, tap on the Virtual Debit Cards heading and Click on Apply for Virtual Debit Card. Follow all on-screen instructions to generate your virtual debit card instantly. All charges as per SOC will be applicable.

### **What are the advantages of using a virtual debit card?**

Virtual cards offer enhanced security as they don't expose your actual card details during online transactions. You can set spending limits, and expiration dates, or freeze/unfreeze the card as needed. Instant creation and usability for online purchases without the need for a physical card.

### **Are virtual debit cards safe?**

Yes, virtual debit cards are considered safe for online transactions. They use encryption to protect sensitive information, and reduce the risk of fraud or identity theft.

### **Can I use a virtual debit card for recurring payments?**

Yes, virtual debit cards can be used for recurring payments such as subscriptions, provided the merchant accepts debit card payments.

### **What happens if my virtual debit card is compromised?**

If your virtual debit card is compromised, you should immediately deactivate or replace the card using myABL to prevent unauthorized use. You can do this by clicking on the cards option on the main screen, tapping on the virtual debit card heading, and toggling the card activate/de-activate option to de-activate.

Furthermore, you can also click on replace card option given on the same screen to replace your card instantly.

### **What is RAAST P2M Push Payment Origination from Merchant Provided QR Code?**

P2M Push Payment Origination from merchant-provided QR Code is a feature that allows you to make payments to merchants by scanning a QR code provided by the merchant using the scanning option

in myABL app. This feature enables you to initiate the payment process conveniently through the RAAST platform.

### **What is the difference between static QR and Dynamic QR?**

You'll have to manually enter the transaction details such as amount for static QR codes. On the other hand, the transaction amount and merchant details are automatically appended in dynamic QR codes. Dynamic QR codes also have a specified expiry date whilst static QR codes do not expire.

### **What is an RTP request in P2M payments?**

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

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.

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.

### **What happens if a customer scans an invalid or incomplete QR code?**

If a customer scans an invalid or incomplete QR code, an appropriate error message will be displayed.

### **What is the Daily Limit for P2M through myABL?**

The daily limit for P2M transactions through myABL is PKR 25,000.

### **How do I know if I am eligible for higher transaction limits?**

The eligibility criteria for limits are based on the type of debit card that a customer holds. Premium Debit Card holders are eligible for the highest transaction limits of myABL.

### **Can I customize my transaction limits based on my needs?**

Yes, you can increase or decrease transaction limits by calling the Allied Phone Banking helpline and requesting for limit change.

### **Will higher transaction limits affect my account security?**

myABL employs various security measures to safeguard accounts, including those with higher transaction limits. However, it's essential for you to regularly update their passwords, enable two-factor authentication, and promptly report any suspicious activities to enhance security.

### **What do myABL Coins mean?**

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

### **How do I earn myABL Coins?**

myABL Coins can be earned on the following transactions:

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

#### **What type of cards are included in myABL Coins program?**

All debit & credit cards (excluding myABL Wallet debit card) issued to individuals are eligible for myABL Coins program

#### **What is the validity of my myABL Coins?**

Earned myABL Coins will be valid for 3 years from the date of accumulation.

#### **Are there any charges for being part of myABL Coins?**

There are no charges for being part of myABL Coins.

#### **How can I access myABL Coins account?**

You can access your myABL Coins account through myABL internet banking or mobile banking application.

#### **How do I redeem my myABL Coins?**

You can redeem myABL Coins through the following channels:

- i. myABL Internet Banking/mobile banking application
- ii. Allied Bank Call Center

#### **How do I find out balance of myABL Coins?**

You can check myABL Coins balance by accessing your myABL reward account at myABL Coins Marketplace by accessing the marketplace through myABL internet banking or by calling Allied Bank Call Center at 111 225 225

#### **What is myABL Coins Marketplace?**

myABL Coins Marketplace is a unique loyalty redemption platform that enables Allied Bank customers to redeem myABL Coins on a variety of domestic & international merchants.

#### **What kind of products/services are available in myABL Coins marketplace for redemption?**

You can redeem myABL Coins at myABL Coins Marketplace for a host of products/services available under the following categories:

- Travel (Flight/Hotel booking, Airport Lounges access)
- Gift Vouchers
- Online Shop

- Coins Transfer (to Partner Rewards Program)

#### **Can I have more than one myABL Coins account?**

No. You can have only one myABL Coins account. All reward Coins earned on eligible products/transactions will be clubbed under one myABL reward account.

#### **What is the proof that I have redeemed myABL Coins?**

After redeeming myABL Coins, you will receive SMS alert or email confirmation on your registered mobile number or email address. In addition, you can also view updated Coins balance at myABL Coins Marketplace.

#### **What should I do if myABL Coins do not add up after making a transaction or my Coins balance is reduced without redemption?**

You can register your complaint by calling the Allied Bank Call Center at 111-225-225 or by sending an email to [complaint@abl.com](mailto:complaint@abl.com). Complaints related to myABL Coins discrepancy can be submitted within 45 days of transactions. Complaints will not be entertained if received by Allied Bank after 45 days.

#### **How can I see the status of my in-process orders?**

You can view the status of your orders at myABL Coins marketplace in the Order History option available under My Account.

#### **Are there any charges associated with the myABL Coins redemption process?**

There are no charges associated with myABL Coins redemption.

#### **What should I do if I am unable to make booking (airline/hotel) at myABL Coins Marketplace?**

You can contact Allied Bank Call Center by calling 111 225 225

#### **What should I do if I have to cancel my flight/hotel booking?**

You can register your booking cancellation request to us by calling Allied Bank Call Center at 111 225 225 (at least 48 hours before your flight or hotel check-in date). However, booking cancellations are subject to service provider's cancellation policy and penalty charges may be applied in some cases.

#### **Will myABL Coins be cancelled if my Credit Card is cancelled/closed?**

Yes, myABL Coins earned on the credit card transactions will be cancelled upon cancellation/closure of your credit card.

#### **Will myABL Coins be cancelled if my debit Card is cancelled/closed?**

No, myABL Coins earned on debit card will not be cancelled upon cancellation of the debit card. It will be cancelled only when the account associated with your debit card will be closed.

#### **What will happen to my Coins if my card is lost/stolen?**

Coins earned on your lost card will automatically be transferred to your new card.

**How can I enroll in myABL Coins Program?**

You are automatically enrolled if you have Allied Bank debit or credit card along with all issued supplementary cards.

**If I have cancelled a transaction, will the Coins earned for that transaction be also cancelled?**

Yes. The Coins will be cancelled?

**What should I do if I receive damaged goods?**

In case you have received the damaged goods, you can contact Allied Bank Call Center at 111 225 225 within 48 hours of receiving the goods.

**How can I cancel the online shopping order which I have placed?**

Once placed, the order cannot be cancelled, refunded, or exchanged.

**For how long is the gift voucher valid?**

It depends upon the terms and conditions of the respective merchant duly mentioned on the voucher itself.

**How can I use Dragon Pass vouchers by using myABL Coins to avail Airport Lounge facility?**

myABL Coins marketplace provides you the DragonPass vouchers which can be presented at the airport lounges. If you are already a DragonPass customer and have the mobile application, the voucher can be added to the mobile application account by entering the voucher code.

**What is the Device Binding/registration Feature on myABL?**

Device Binding is a security feature on myABL that links your User ID to a specific device, enhancing security by allowing access only from authorized devices.

**How does Device Binding/registration work?**

When enabled, Device Binding associates your myABL account with a particular device, typically using device-specific identifiers such as device ID, IMEI, or MAC address.

**How can I bind/register my device?**

Whenever you login through a new device, an OTP of 10 digits will be received on your preferred OTP medium. OTP will be auto-fetched on Android device from SMS as manual entry is not allowed.

(For iOS and Web, OTP can be entered manually.)

After OTP, Android, and iOS you will be required to perform app Biometric through the mobile app. After a successful biometric your device will be registered.

If you are using myABL web then you will have to visit a branch to perform Biometric verification and can register a new device within 24 hours of successful biometric verification by log in and providing OTP.

**Can I bind multiple devices to my myABL account?**

Yes, you can bind multiple devices. You can bind up to 5 devices which can be a combination of mobile devices and web browsers.

**How customers can view and remove linked devices?**

A new feature called "Manage Linked Devices" is now available in myABL, allowing you to view and remove linked devices. The option is accessible under Settings → Manage Linked Devices.

Here you can view all your registered devices and can remove them by clicking "Remove".