

# Stay connected with AIB Internet Banking system



AIB is committed to provid e Banking services in International stand ard s, therefore AIB Internet banking system is accessible through all means of T echnolog ies suh as browsers and mobile application. You may download our mobile application from apple and Play stores with the Name of **AIB MY Bank Mobile App**.

# Summary

## Quick and secure login:

You can log in to AIB Internet banking system via browser or mobile application search for AIB MY Bank Mobile app in apple play stores. Login via (Fingerprint/Face ID/ PIN and Pattern).

## (2) Up to date account activities:

By using internet banking system we will provide you up-to date account details, You will get all necessary information from the system

3 View your recent transactions and download statement: This services is fast, simple and secure way to view your bank account statement at your convenience.You will be able to have Max 6 months statement history.

## 4 Fund transfer:

The fund transfer services through internet banking enables you to access your funds and perform transfers within AIB accounts, local banks and International Banks.

## **5** Bulk Payments for corporate:

Bulk module enable you to process multiple transfers in single file, perfect solution for payrolls and vendors payments (Available for Corporate users only)

6 Cheque book Facility:

Easy way of requesting or monitoring your chequebooks

## Instant notification and alert:

It is vital to have transparency within the system, therefore any financial transaction or beneficiary registration is subject to informative notification, unless you change the alter management from your user.

ATM/Branch Locator:

Locate our nearest ATMs and Branches Network through our internet banking system



# **Brief User Guide**

#### Login:

You can login with below methods.

- AIB My Bank mobile application
- Browsers

You can log in to AIB internet banking system via browsers or mobile application.

If you log in via browser you need to visit www.aib.af and then click on login, further system will guide you to enter your user and password. If you wish you log in via mobile application, first you need to download our application **AIB My Bank Mobile Application** from apple or play store.

For the first time you need to enter your user name and password but you can select the login method you want to login for the next times such as Fingerprint/Face ID/ PIN and Pattern) mentioned options are available only in Mobile application.

#### Up to date account activities:

You can view your account details such as available balance, your account status, unclear funds and overdraft limits which is the simple and an easy.

View your recent transactions and download statement:

You can view and download your account's current transactions and statements based on your request and the date you want such as your account's statement for the current month, previous month, previous quarter or date range.

For security proposes any statement you download from the system is having password.

The password required while opening downloaded statement is first 4 digit of your account name and your date of birth day and month only (dd/mm)

Example: If your name is ABDUL HAKIM and your date of birth is 23/Jan/1988 then your password for statement is **ABDU2301**. make sure always to write letters in Capital



#### 4 Fund transfer:

AlB internet banking is the best, easy and secure way to transfer your funds without visiting the branch. You can transfer money to internal accounts (AlB to AlB), own account (between your account in AlB), domestic accounts (AlB to other local Banks) and international accounts. For fund transfer you need to add the accounts as a Payee for all kinds of transfers except your own account transfers.

Please follow the below steps to add payee.



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# **Adding Payee**

#### Internal Payee

To add an Internal Payee select the internal option, then insert the required details (Beneficiary account number, Beneficiary Name etc..) and select the Submit option you will receive an OTP through your registered email ID then confirm the OTP the payee will be added.

# Note: For internal payee only 16 digits account number is required without branch code

#### **Domestic Payee**

To add a Domestic Payee select the Domestic option, then insert the required details (Beneficiary account number, Beneficiary name, Beneficiary bank details etc...) and select the Submit option you will receive an OTP through your registered email ID confirm the OTP the payee will be added.

#### **International Payee**

While adding an international Payee select the International option, then insert the required details about payee and beneficiary bank and select the Submit option you will receive an OTP through your registered email ID the payee will be added once you confirm the OTP.

#### Note:

Own account transfers are not required payee maintenance



# Please follow the below steps for Fund Transfer



#### Internal Fund transfer

For Internal Transfers (AIB to AIB Accounts) Select the payee and then the account you want to transfer from (debit Account) then enter the amount you want to be transferred and at the end select the Pay option, you will receive an OTP through your registered email ID the fund will be transferred once you confirm the OTP.

#### **Domestic Fund Transfer**

For Domestic transfer (AIB to other local Banks) Select the payee and then the account you want to transfer from (Dr Account) then enter the amount you want to be transferred then the payment details and at the end select the Pay option, you will receive an OTP through your registered email ID the fund will be transferred once you confirm the OTP.

#### International Fund transfer

For International transfers (AIB to other International Banks) Select the Payee and then the account you want to transfer from (Dr Account) then enter the amount you want to be transferred and the payment details, also supporting document if any for the payment at the end select the Pay option, you will receive an OTP through your registered email ID the fund will be transferred once you confirm the OTP.

#### Own account transfer

For Own Transfer select the money transfer option on the dashboard then select the My Accounts option, select the account to be credited, account to be debited, amount to be transferred, transfer purpose and click the Pay option. After confirming the payment transaction will be completed.



5 Bulk Payment:

Bulk payments or file upload option in our internet banking, gives you the convenience to perform multipal transfers in signle file, with this version of internet banking system we have following file upload types

• Single Debit, Single Credit (SDSC) you can upload your file using this functionality system will book all the entries in sender and receiver accounts individually.

• Single Debit, Multipal Credit (SDMC) This option gives you convenience to upload a file where system will Debit total amount from sender account and credit all beneficiaries individually.

• Multipal Debit, Multipal Credit (MDMC) This option facilitate you to perform transfers from your different accounts and send to your beneficiaries. means in same file you can send the fund from your different accounts.



## Select the file from your device.

The file will be downloaded and you will see a File Reference ID number.

Go to the Upload Files Inquiry and select the File Reference ID

You can check the Bulk Transfers done.



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#### Cheque book Facility:

AlB intenet banking system is designed to provide you cheque book Facilities through which you can request a cheque book, stop/unblock cheque and check the status of cheque.

#### Instant notification and alert:

You will receive alerts and notifications through the AIB internet banking system which is an easy and secure way to know what's going on with your account and can take action when needed.

#### ATM/Branch Locator:

We provide you this services through AIB Internet banking system to check the nearest AIB's branches and ATMs locations to you.





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