

# Internet banking User Guide

# AIB ONLINE BANKING – OBDX USER MANUAL

## Contents

INTRODUCTION .....	2
HOW TO LOGIN .....	4
MAIN DASHBOARD .....	6
ACCOUNTS > CURRENT AND SAVINGS.....	8
*ACCOUNT OVERVIEW: .....	8
*CHEQUE STATUS ENQUIRY.....	8
*CHEQUE BOOK REQUEST .....	9
*STOP/UNBLOCK CHEQUE .....	10
PAYMENTS .....	11
SETUPS > MANAGE PAYEES .....	11
*DOMESTIC ACCOUNT TRANSFER-ADD PAYEE.....	12
*INTERNATIONAL ACCOUNT TRANSFER-ADD PAYEE .....	13
PAYMENTS .....	14
MY ACCOUNT .....	15
INTERNAL ACCOUNT TRANSFER .....	15
DOMESTIC ACCOUNT TRANSFER .....	16
BULK FILE UPLOAD (BULK PAYMENTS) .....	18
Bulk Internal Account Transfers:.....	19
Mobile Application.....	23
CONTACTS:.....	23

# AIB ONLINE BANKING – OBDX USER MANUAL

## INTRODUCTION

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***Banking is no longer a place that you visit but is now something that you do from anywhere at any time.***

*We are struggling to embrace and keep pace with digital disruption driven by changing customer expectations and a new generation of fintechs and other nontraditional players flooding the financial services market. We are truly in the age of disruption whereby the equilibrium has permanently shifted to the customer.*

### ***Who are our customers?***

*Customers have evolved; and banking needs to change too. Customers are mobile, socially connected and want to be identified as unique individuals. Millennials are the new customers and they have high expectations*

### ***What are customer's expectations?***

*Customer expectations are being shaped by digital experiences outside of the banking industry where content, interactions and features are richer. 'Word of mouth' peer conversation and independent influencer have replaced the role of bank as financial expert*

*Customers have become 'self-directed' and less reliant upon traditional sources of financial advice. The access to volumes research information and tools has opened up a wide range of choices for consumers, outside the boundaries of traditional banking services.*



...expect more



...are informed



...have a voice



...trust their peers



...have choices

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## **AIB ONLINE BANKING – OBDX USER MANUAL**

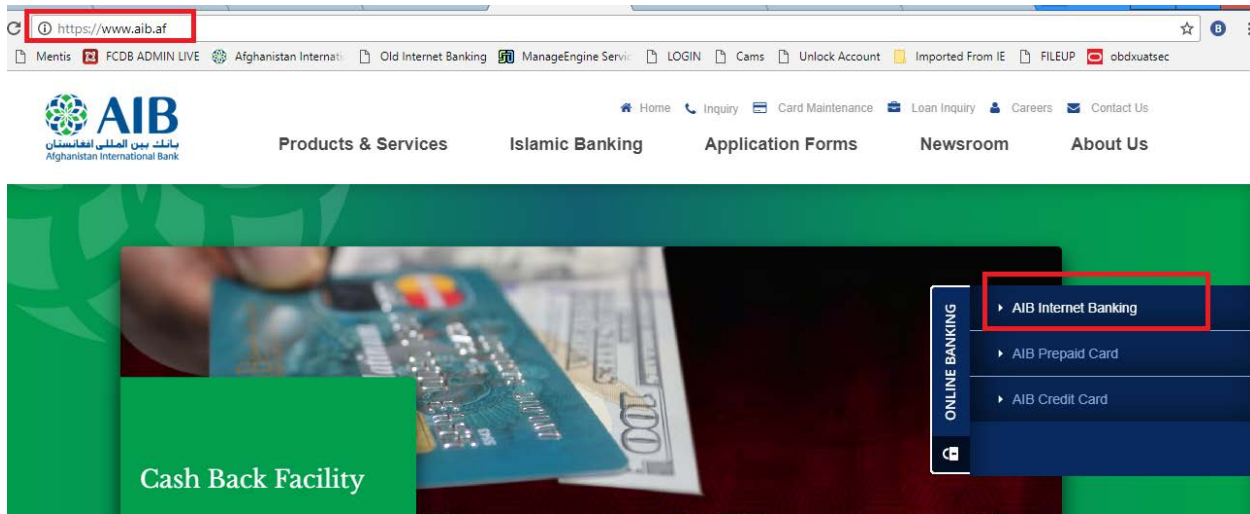
Our Internet banking will enable you to:

- Check your account details
- Generate account statement
- Send Notification to the bank
- Perform transfers within your account, within the bank, within the country, and International
- Browse our Internet banking through any device you have, PC, Mobile, iPad
- Use our mobile application for OS and android

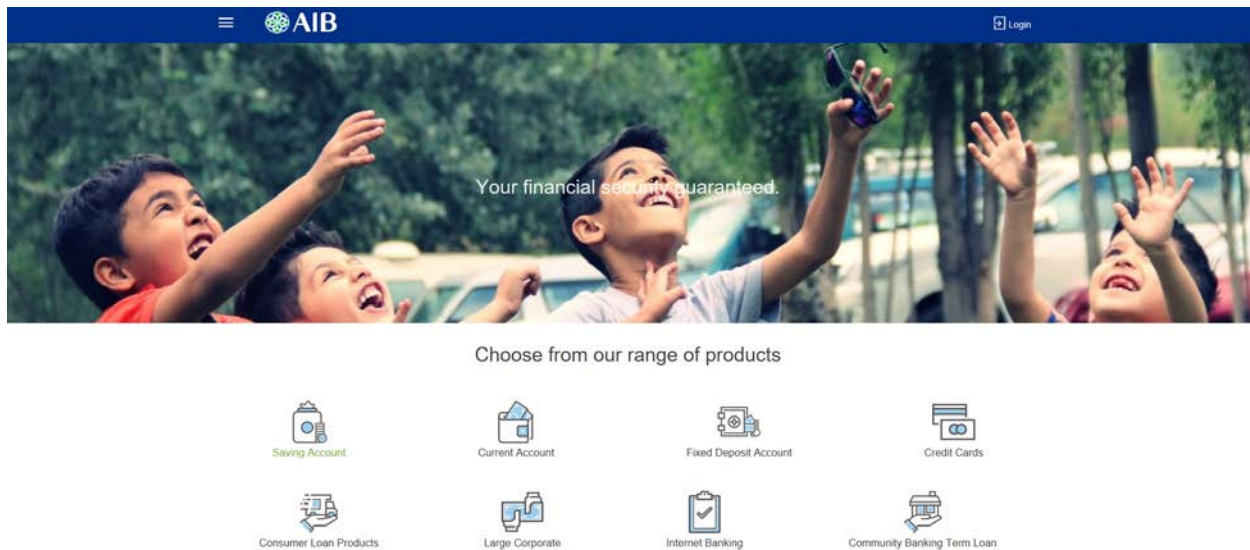
# AIB ONLINE BANKING – OBDX USER MANUAL

## HOW TO LOGIN

\*In order to login you have to first browse AIB’s official website [www.aib.af](http://www.aib.af) and click on AIB Online Banking popping up at the right hand side of the screen.



\*Clicking on AIB Internet Banking will direct you to the main page of the Internet Banking, which will look like as following screenshot.



At the top of the right hand side there is a “Login” button, you have to click there to get log in to the system with your given user name and password. After entering the user name and password, you have to click on Login button right under the “forgot password” option.

## AIB ONLINE BANKING – OBDX USER MANUAL

 **AIB**

 **AIB**  
بانك بين المللي افغانستان  
Afghanistan International Bank

[Forgot Password ?](#)

# AIB ONLINE BANKING – OBDX USER MANUAL

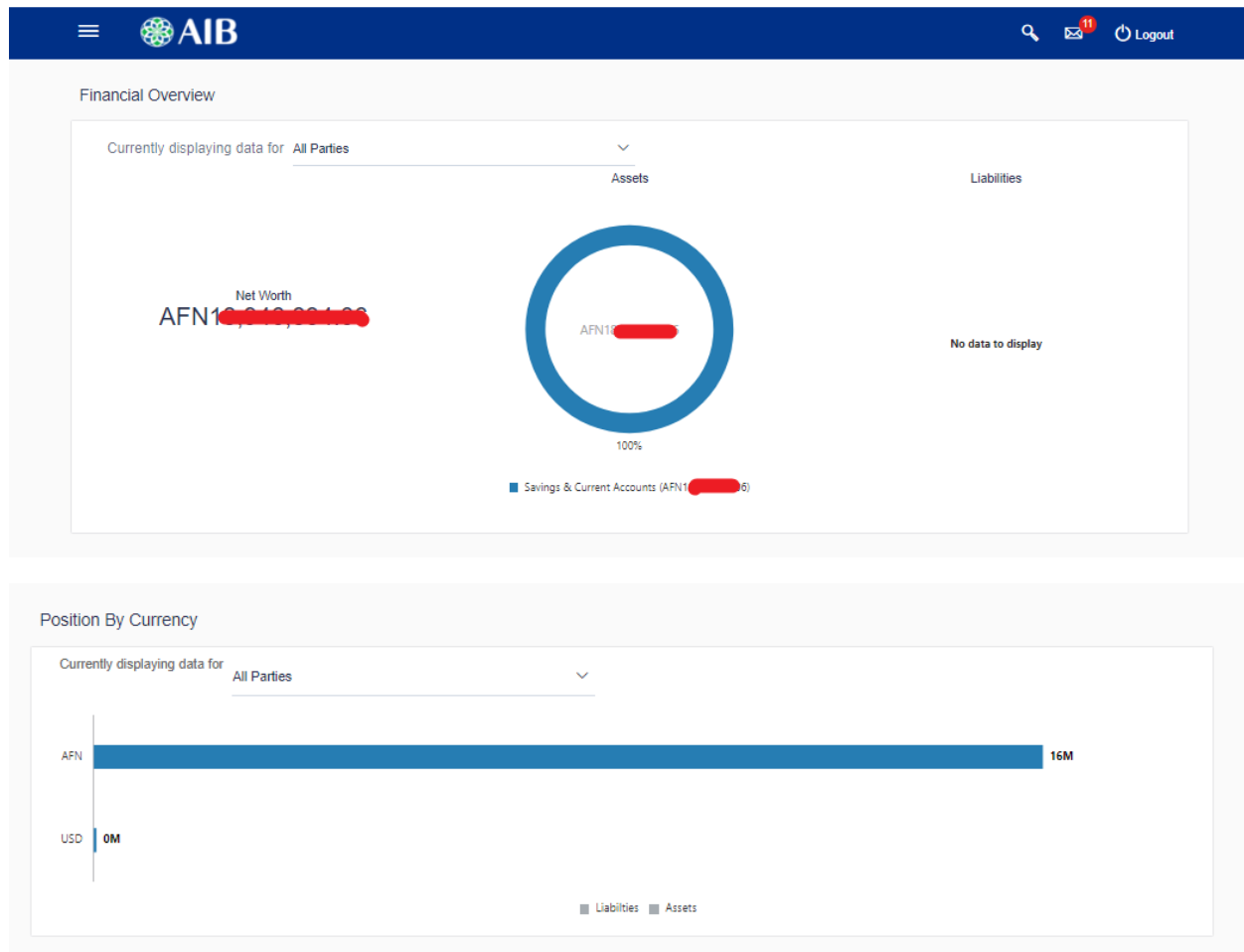
## MAIN DASHBOARD

Once you logged in the first option you see is main dashboard, main dashboard is design to provide all Necessary options right to your main screen and to enable you have all option in one screen.

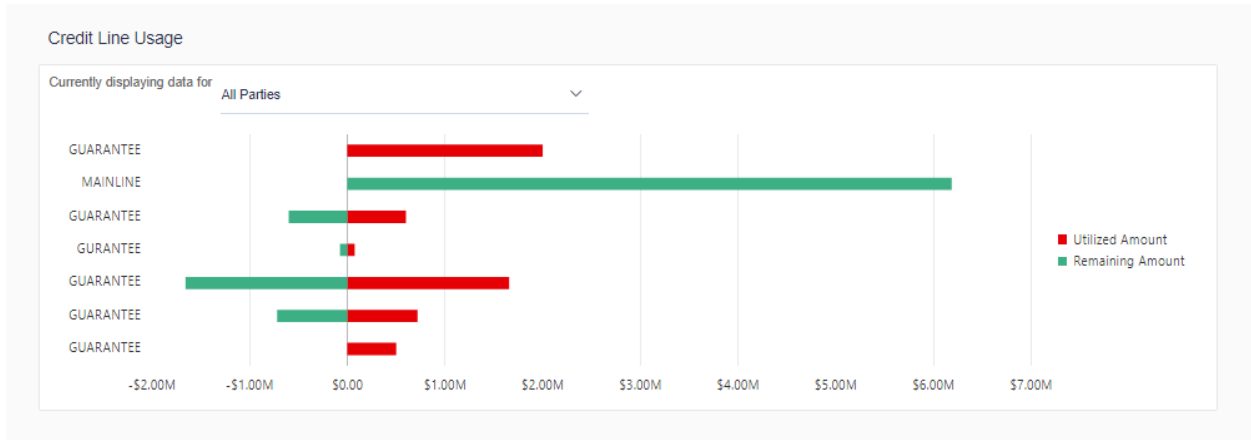
You have following options.

\*After login you (Corporate Users) will first see the main screen of AIB Internet Banking as following, there is only one screen if a corporate user is “maker and checker” both. Means, the user is allowed to initiate payments and at the same time, no authorization required.

In the main dashboard the first portion shows the net worth of all accounts holding with AIB in graph format. Corporate user can also check the figures selectively by selecting the account number from “Currently Displaying data for”. In here, you can also check your liabilities as well.



# AIB ONLINE BANKING – OBDX USER MANUAL



On the main page, you can also see some quick links for Own Account Transfer, Fund Transfer, and Manage Payee, File upload (Bulk) and Upload file inquiries (Bulk).

**Quick Links**

Own Account Transfer

Funds Transfer

Manage Payee

Adhoc Payment

File Upload

Uploaded Files Inquiry

**Current & Savings**

AFN	1 Accounts	AFN15,667,688.17	...
USD	1 Accounts	\$47,738.33	

**Current & Savings**

AFN	1 Accounts	AFN15,667,688.17	...
USD	1 Accounts	\$47,738.33	↓

Party Name	Account Number	Account Type	Net Balance
Telecom Development Com. Afg. Corp	Other- & Non-Financial CA 0500[REDACTED]5	Current Account	AFN15,667,688.17
Telecom Development Com. Afg. Corp	Corporate Foreign CA, no O/D facility 0500[REDACTED]12	Current Account	\$47,738.33

Activity log shows all the activity you have in Online Banking either it is financial or non-financial transactions.



# AIB ONLINE BANKING – OBDX USER MANUAL

Activity Log (0)

Date From dd mmm yyyy Date To dd mmm yyyy Search

0 Financial 0 Non Financial

0 Accounts Financial 0 Payments 0 Bulk File 0 Bulk Record

Date	Description	Account Number	Amount	Reference No	Status
No data to display.					

Page 1 (0 of 0 items) < >

## ACCOUNTS > CURRENT AND SAVINGS

### \*ACCOUNT OVERVIEW:

Account Overview shows an overall view of all the accounts a corporate customer has with AIB and the net Balance of all the accounts. At the bottom, there is also account summary option to check each account details i.e. Party Name, Account Number, Account Type and Net Balances of each account number.

Accounts Overview

Number of Accounts 6 Net Balance AFN20,794,187.39

Quick Links

Cheque Status Inquiry Stop/Unblock Cheque Cheque Book Request

Accounts Summary

Party Name	Account Number	Account Type	Net Balance
	Other- & Non-Financial CA 0003 [REDACTED] 1	Current Account	€[REDACTED] 187.72
Fayaz Ahmad Azizi	Staff Accounts 0[REDACTED] 01	Current Account	AFN[REDACTED] 00

### \*CHEQUE STATUS ENQUIRY

Through cheque status inquiry option, you can monitor your cheques; you can either search your cheque by number or by status or even by range of your chequebook. Once you have done entering the cheque number or range or status you have to click submit to proceed and check your required cheque.

# AIB ONLINE BANKING – OBDX USER MANUAL

**AIB** Dashboard Payments

Cheque Status Inquiry

Account Details View Statement Cheque Book Request **Cheque Status Inquiry**

Account Number  
05007016

Balance: AFN1

Search Cheque by  
 Number  Range  Status

Cheque Number

Specify whether you are searching your cheque by number or by Range or by Status.

enter the cheque number if you are searching by cheque number and then click submit to proceed.

Submit Cancel

## \*CHEQUE BOOK REQUEST

You have cheque Book Request option as well in the accounts section, You can use this option to request for a cheque Book clearly mentioned the cheque Book leaves and number of cheque book.

# AIB ONLINE BANKING – OBDX USER MANUAL

Account Details    View Statement    **Cheque Book Request**

---

Account Number  
0500701002006516  
Balance : AFN139,180.00

Number of Cheque Books  
 → Mention the no of cheque book here

Number of Leaves per Book  
Cheque Book with 50 Leaves     → select the number of leaves required in a cheque book

Delivery Location  
 Branch Near Me

City  
Kabul – Afghanistan     → select the city you need the cheque book to be delivered to.

Branch Near Me  
AIB GREEN VILLAGE BRANCH     → specify the branch you are going to collect your cheque book

AIB GREEN VILLAGE BRANCH  
Stratex Hospitality Green Village  
KAIA Gate-3, Off of Jalalabad Road,  
Kabul – Afghanistan  
Afghanistan

## \*STOP CHEQUE

Using this facility you will be able to block your cheque, you will have option to enter range or specified cheque number.


# AIB ONLINE BANKING – OBDX USER MANUAL


Stop/Unblock Cheque


Account Details    View Statement    Cheque Book Request    Cheque Status Inquiry    **Stop/Unblock Cheque**


Account Number  
0500701002006516

Balance : AFN139,180.00

Select Action  
 Stop     Unblock     Specify whether you are stopping or unblocking a cheque

Specify Reason  
     specify the reason of stopping or unblocking the cheque

Give Cheque Details  
 Number     Range     Specify the number or range of the cheque

Cheque Number  
     enter the cheque number and then click submit to proceed.

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## PAYMENTS

### SETUPS > MANAGE PAYEES

Payments option contains setups and inside setups you have manage payees, where you can create your payees for the following payments.

#### \*INTERNAL ACCOUNT TRANSFER-ADD PAYEE

In Internal Account Transfer – Add payee, you can add that account number/customer who have an active AIB account.

Note: Please make sure to enter the three digit of Branch code along with your complete 16-digit account number. The total digits in account number field must be 19 digits. For example if your account number is 0500701012783700 and your account branch code is 000 then you have write your beneficiary account number in account number field as **0000500701012783700**. After filling all the required information for the payee, you have to click ADD.

## AIB ONLINE BANKING – OBDX USER MANUAL

**Add Payee**

Payee Name  
Siraj jamil

Account Type  
 Internal  Domestic  International

Account Number  
0000500701012783700  
Please Enter the 3 Digit BranchCode and 16 Digit Account Number

Account Name  
Siraj Jamil

Nickname  
Siraj jamil Internal

Enter 1 or more characters

### \*DOMESTIC ACCOUNT TRANSFER-ADD PAYEE

In Domestic Account transfer-add payee you can only add account numbers of Local Banks of Afghanistan for example Azizi Bank, New Kabul Bank, The first Microfinance Bank etc. The below screen is for domestic payees, the same procedure will be applied here for domestic payees, the only difference is you have to go for the lookup Bank Code to select your beneficiary bank among the predefined lists of local Banks of Afghanistan. You have to select the Bank and submit and click ADD to get your payee be added in the system.

The screen for domestic payee will be as following.

# AIB ONLINE BANKING – OBDX USER MANUAL

The screenshot shows the 'Add Payee' form on the left and a 'Search Bank Code' modal on the right. The form fields include Payee Name (Siraj Jamil), Account Type (Internal, Domestic, International), Account Number (0000500701012783700), Account Name (Siraj Jamil), Bank Code (Lookup Bank Code), and Nickname (Siraj Jamil001). The 'Search Bank Code' modal contains a search bar and a table of bank codes.

Bank Name	Branch	Address	Bank Code
Central Bank, Da Afghanistan Bank	Central Bank, Da Afghanistan Bank	KABUL AFGBAFKAXXX KABUL Afghanistan	01
Bank-e-Millie Afghan	Bank-e-Millie Afghan	KABUL BMAFAFKAXXX KABUL India	02
Pashtany Bank	Pashtany Bank	KABUL PIBAAFKAXXX KABUL Afghanistan	03
National Bank of Pakistan	National Bank of Pakistan	KABUL NBPAAFKAXXX KABUL Afghanistan	04
Afghanistan International Bank CJSC	Afghanistan International Bank CJSC	KABUL AFIBAFKAXXX KABUL Afghanistan	05
Standard Chartered Bank	Standard Chartered Bank	KABUL SCBLAFKAXXX KABUL Afghanistan	06
The First Microfinance	The First Microfinance	KABUL	07

## \*INTERNATIONAL ACCOUNT TRANSFER-ADD PAYEE

For adding international account payee you have the below screen which is as simple as internal and domestic account payees, the only difference here is to click on the “lookup” option to select your beneficiary Bank swift code form predefined list of the Banks

## AIB ONLINE BANKING – OBDX USER MANUAL

Payee Name  
Siraj Jamil

Account Type

Account Number  
0000500701012783700

Account Name  
Siraj Jamil

Pay Via  
 SWIFT Code  Bank Details

SWIFT Code  
BINAADADXXX  
BANC INTERNACIONAL D'ANDORRA  
32 AVENIDA MERITXELL  
AD

Nickname  
Sirajjamil001

### PAYMENTS

Upon selecting the money transfer option in payments you will be facing a page for payments, At the very first stage you have to select the transfer type, to specify whether you are transferring fund to “existing payee” or if you don’t have an existing payee, you need to maintain one before initiating your payments OR if you have to transfer fund from one of your account to your another account linked with AIB Online Banking then you have to select “My accounts”.

Transfer Money   Favorites   Manage Payees

Transfer Type  
 Existing Payee    New Payee    My Accounts

If you already have an existing payee then you have to fill the below form and proceed following the highlighted instructions in the screen shot below.

# AIB ONLINE BANKING – OBDX USER MANUAL

## MY ACCOUNT

Using my account transfer you can transfer funds from one of your account to your other account, in my account transfer you do not need to maintain the payee (beneficiary) first; you just have to select the source account and your beneficiary account and enter the amount and proceed. Below is the screen shot of My Account transfer form.

The screenshot shows the 'Transfer Money' interface with the following elements and annotations:

- Transfer Type:** Radio buttons for 'Existing Payee', 'New Payee', and 'My Accounts'. 'My Accounts' is selected and highlighted with a red box.
- Account Number:** A dropdown menu showing '0500702000539212' with a balance of '\$79,437.69'. An annotation points to it: 'Select the specific account no from the dropdown list'.
- Transfer From:** A dropdown menu showing '0500702000221414' with a balance of '\$135,188.18'. An annotation points to it: 'Select the account from which you want to make fund transfer'.
- Amount:** A field showing 'USD' and '\$100.00' with a 'View Limits' link. An annotation points to it: 'Currency will be automatically appeared based on the beneficiary account number, if the receiver's account number is AFN then the currency will automatically be AFN and vice versa.' Another annotation points to the amount field: 'Enter the required amount here'.
- Note (Optional):** A text input field containing 'Purpose of transfer to be mentioned here' with a character count of '40 Characters Left'. An annotation points to it: 'enter the purpose of transfer in the note here'.
- Buttons:** 'Transfer' and 'Cancel' buttons at the bottom.


## INTERNAL ACCOUNT TRANSFER

Internal Account transfer means to transfer from your AIB account to any other person who is also holding an active account with AIB, You have to first maintain a payee in “manage payee” which later on will be discussed in the user manual then fill the transfer form as below.

Note: First you have to select the payee you have already maintained, If you don't have any payee yet you have to maintain it first in “manage payee” option




## AIB ONLINE BANKING – OBDX USER MANUAL

Payee  
AFN INTERNAL 


Account Type  
Internal


Account Number  
0000500901000260717

Account Name  
RAMIN YOUSOFI

Transfer From  
0004782000539201 

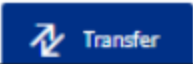

Balance : - \$105.00

Amount  
AFN  AFN100.00  
[View Limits](#)

Purpose  
OTHER SERVICES 

Note (Optional)  
test

76 Characters Left

### DOMESTIC ACCOUNT TRANSFER

Domestic Account transfer means to transfer from your AIB account to one of the local Banks of Afghanistan for example, Azizi Bank, Bakhtar Bank, New Kabul Bank etc. Same here, you need to first maintain the payee and then you have to fill the below form,

## AIB ONLINE BANKING – OBDX USER MANUAL

The screenshot displays the 'International Account Transfer' form in the AIB Online Banking system. The form is enclosed in a black border and contains the following fields and options:

- Payee:** Da Afghanistan Bank (with a close icon)
- Account Type:** Domestic
- Account Number:** 01214454474765
- Account Name:** Masood Painda
- Bank Details:** 01
- Transfer From:** 0500702000221414 (with a dropdown arrow)
- Balance:** \$135,188.18
- Amount:** USD (with a dropdown arrow) and \$120.00. Below this is a 'View Limits' link.
- Purpose:** OTHER SERVICES (with a dropdown arrow)
- Note (Optional):** Purpose of remittance (with a text input field and a tooltip that says 'Enter 1 or more...'). Below the input field is a '59 Characters Left' indicator.
- Buttons:** A blue 'Transfer' button with a right-pointing arrow and a green 'Cancel' button with a close icon.

- **INTERNATIONAL ACCOUNT TRANSFER**

International Account transfer means to transfer from your AIB account to any of the Bank around the world except the local Banks of Afghanistan, for international payments you also need to maintain the payee first and then you have to go for the payment, For international payments it is must to select the swift code while managing your payee. You are also required to select the correspondence charges from the dropdown present in the international account transfer form.

The payments for international account transfers must be filled as following.

## AIB ONLINE BANKING – OBDX USER MANUAL

Payee  
SIRAJ JAMIL INTERNATIONAL ACCOUNT TRANSFER ⓘ

Account Type  
International

Account Number  
21255454545

Account Name  
SIRAJ JAMIL

Bank Details  
WFBIUS6SLAX

Transfer From  
0500702000221414 ▼

Balance : \$135,188.18

Amount  
USD ▼ \$100.00  
[View Limits](#)

Correspondence Charges  
PAYEE ▼

Payment Details  
test details

Note (Optional) Enter 1 or more characters, up to  
Purpose of remittances|  
58 Characters Left

[Transfer](#) [Cancel](#)

### BULK FILE UPLOAD (BULK PAYMENTS)

Bulk file up is the option where you can process your payments in Bulk (Altogether in one transfer), either it is internal transfers (within AIB accounts) or Domestic Account Transfers (Afghanistan Local Banks), The file template for each bulk payments will verify a little in fields only.

## AIB ONLINE BANKING – OBDX USER MANUAL

### Bulk Internal Account Transfers:

Bulk internal transfers as already stated means to transfer payments only within AIB accounts in BULK format, this transfer has standard file format as following, All the required information must be according to the given information. Any incorrect or invalid field will result in rejection of the whole batch you are going to process.

SR	Field Name	Description	Field Value	Fixed/ Changeable	Mandatory
1	File Identifier	File Identifier to identify the transaction is Transfer or Beneficiary creation	A	Fixed Value	Yes
2	Customer Number	Corporate Customer Number	0000001	Changeable	Yes
3	Debit Account	16 Digit Account which need to debit for transfer with 3 digit Branch	0000000000000001001	Changeable	Yes
4	Amount	Transaction Amount with 2 decimal points	100.00	Changeable	Yes
5	Currency	Transaction Currency	AFN	Changeable	Yes
6	Transaction Date	Transaction Date for Transfer (dd-mm-yyyy)	15-03-2018	Changeable	Yes
7	Credit Account	Beneficiary Account which need to credit	0020000000000001002	Changeable	Yes
8	Debit Narrative	Debit Note or Debit Transaction Description	March 2018 Payroll	Changeable	Yes
9	Credit Narrative	Credit Note or Credit Transaction Description	March 2018 Salary	Changeable	Yes
10	Transaction Purpose Code	Bank's predefine list of Transaction Purpose Code	OTH	Changeable	No

Sample 1 :

A,0000001,0000000000000001001,100.00,AFN,15-03-2018,0020000000000001002,March 2018 Payroll,March 2018 Salary,OTH

Sample 2:

A,0000001,0000000000000001001,100.00,AFN,15-03-2018,0020000000000001002,March 2018 Payroll,March 2018 Salary,

Note : Last comma , is required in case the purpose code is not provided like in sample 2

### 1) BULK DOMESTIC ACCOUNT TRANSFERS

## AIB ONLINE BANKING – OBDX USER MANUAL

Corporate customers who are processing their domestic payments in Bulk, they should use Bulk Domestic Transfers, Like Bulk Internal Transfer this option also has standard template to be filled first and then to go for further processing.

The template contains the following fields,

SR	Field Name	Description	Field Value	Fixed/ Changeable	Mandatory
1	File Identifier	File Identifier to identify the transaction is Transfer or Beneficiary creation	A	Fixed Value	Yes
2	Customer Number	Corporate Customer Number	0000001	Changeable	Yes
3	Debit Account	16 Digit Account which need to debit for transfer with 3 digit Branch	0000000000000001001	Changeable	Yes
4	Amount	Transaction Amount with 2 decimal points	100.00	Changeable	Yes
5	Currency	Transaction Currency	AFN	Changeable	Yes
6	Transaction Date	Transaction Date for Transfer (dd-mm-yyyy)	15-03-2018	Changeable	Yes
7	Beneficiary Name	Name of the Credit Account Holder	Abdullah	Changeable	Yes
8	Credit Account	Beneficiary Account which need to credit	0020000000000001002	Changeable	Yes
9	Network Code	Type of Transaction	NEFT	Fixed Value	Yes
10	Bank Code	Bank's predefined list of Bank Code	BANK SWIFT CODE	Changeable	Yes
11	Debit Narrative	Debit Note or Debit Transaction Description	March 2018 Payroll	Changeable	Yes
12	Credit Narrative	Credit Note or Credit Transaction Description	March 2018 Salary	Changeable	Yes
13	Transaction Purpose Code	Bank's predefined list of Transaction Purpose Code	OTH	Changeable	No

Sample 1 :

A,0000001,0000000000000001001,100.00,AFN,15-03-2018,Abdullah,0020000000000001002,

NEFT,AFIBAFKAXXX,March 2018 Payroll,March 2018 Salary,OTH

Sample 2 :

A,0000001,0000000000000001001,100.00,AFN,15-03-2018,Abdullah,0020000000000001002,

NEFT,AFIBAFKAXXX,March 2018 Payroll,March 2018 Salary,

Note : Last comma , is required in case the purpose code is not provided like in sample 2

# AIB ONLINE BANKING – OBDX USER MANUAL

NOTE: An excel sheet will be provided to each corporate customer having all the headers clearly stating about each field.

Once you are done with the template, you have to go to File Upload, Select the File Identifier type and Upload the template you have already prepared.

**File Upload**

File Identifier: B\_Internal\_Transfer - Bulk Internal Account Transfers

Transaction Type: Internal Funds Transfer

File Format Type: CSV/XML/XLS/XLSX

Approval Type: Record Level

Accounting Type: Single Debit Single Credit

File Name: Choose file...

Upload Cancel

SELECT THE TYPE OF BULK PAYMENT

UPLOAD THE TEMPLATE YOU HAVE ALREADY PREPARED

After successfully uploading the template, you have to go for Upload files inquiries to check the status of the Bulk files.

Transaction Type: Select Transaction Type

File Reference Id:

From Date: 01 Jan 2018

To Date: 11 Jan 2018

File Name:

File Status: Select File Status

Search Cancel Clear

**Search Results**

Upload Details	Type	File Identifier	File Name	File Reference Id	File Status
No data to display. Please modify your search inputs.					

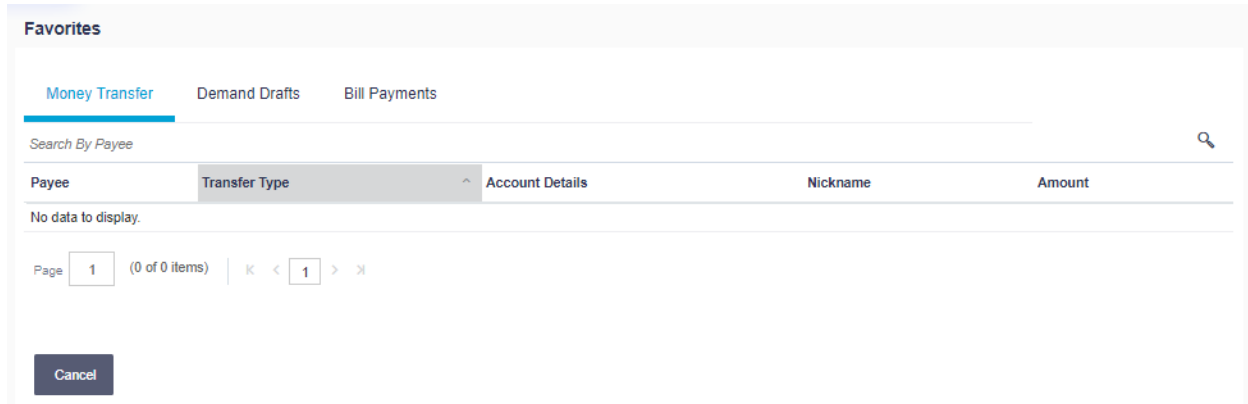
Page 1 (0 of 0 items) | < 1 >

Cancel

# AIB ONLINE BANKING – OBDX USER MANUAL

## \*FAVORITE OPTION

You can choose any of your transfer as a favorite where you can see it in the related option screen.



## \*ADDITIONAL OPTION

In the current version of Internet, banking you will have other options like

Forgot Password

Change password

My profile

ATM and Branches Locations

Manage Alerts

Limits

Setup security questions

All above options can be use with the system instruction.

# **AIB ONLINE BANKING – OBDX USER MANUAL**

## Mobile Application

For the internet banking, we have mobile application as well for both

- Android
- iOS

All functionalities are available in mobile apps except bulk transfers.

You can find our applications from Play store and Apple store by the name of

### **AIB Digital Banking mobile App**

## CONTACTS:

Valued Customer,

You can contact us in following Emails and numbers

Customer.care@aib.af

ibank@aib.af

+93(20)255 0 255

+93 799 77 77 88

+93 790 255 255