



khushhali
INTERNET BANKING

**INTERNET BANKING
AND MOBILE BANKING**

USER GUIDE

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What is KMBL TCib/MB?

KMBL IB/MB is an Internet Banking Service that offers simple, convenient and secure method of accessing KMBL bank accounts on the Internet. It has never been so easy to access and manage your finances in a secure, real-time online environment.

What can I do with IB/MB?

Using Internet and Mobile Banking, you can access your KMBL bank account 24 hours a day, 7 days a week and can keep a close eye on your account balances, print account statements, pay bills, transfer funds, track purchases and schedule your recurring payments at the touch of a button and much more.

Qualifying Criteria

- Active KMBL Account Holder
- Mobile Number need to be registered at KMBL CBS.
- Email Address need to be registered at KMBL CBS.

Most Common Issues while registration

- 10-digit KMBL account number need to be entered
- Mobile Number and Email Address need to be updated in KMBL CBS.
- Mobile Number need to be entered in 03xx-xxxxxxx
- No spaces or special characters in first and last name
- Single Sign on ID details are only used to login for 1 time, in order to setup security profile and password of your choice.
- Password of your choice need to have at least 8 characters
 - Combination of alphabets, numbers and at least 1 special character
 - 1 alphabet need to be in Capital
- Your secret answers are case sensitive
- First time registration is only applicable from the KMBL website (Internet Banking), users can not register while using Mobile Banking.

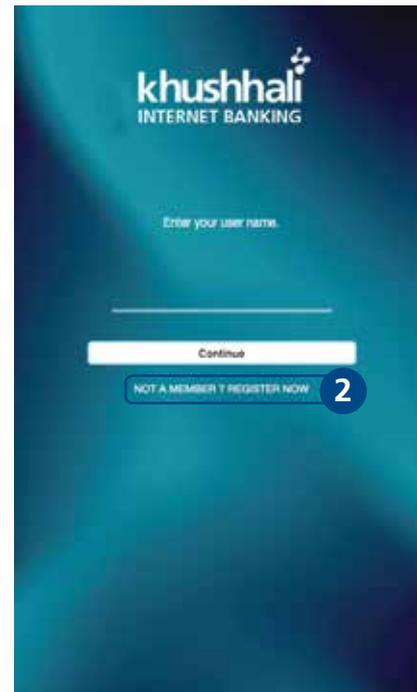
Post registration guidance

- Customer to call KMBL Contact center 051-111-047-047 from their registered mobile number for activation of their account.
- Transactions (Fund transfer, bill payments etc) will only be possible 24 hrs after the registration.

User Registration Process

Step 1: Open link <https://login.khushhalibank.com.pk>
or download “Khushhali ” app from playstore

Step 2: Click on the link **NOT A MEMBER? REGISTER NOW**



Step 3: **Agree** to Terms & Conditions

KMBL Internet Banking (Terms & Conditions)

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relating to it.

19. You acknowledge that internet based communications might not be totally secure and despite best efforts there remains the risk of unauthorized access and hacking, skimming. Bank, therefore, does not assume any liability for unauthorized invasion of the Internet Banking by third party or corruption of the data.

20. Nothing on this Internet Banking should be interpreted to be any invitation or offer relating to an investment or to engage in any other transaction. Bank assumes no risk or responsibility as regard use of the contents of the Internet Banking including the information or communication from any cyber linked sites.

21. All contents of the Internet Banking including contents within the Internet Banking, such as text, graphics, icons, images and software ("Materials") is the exclusive property of Bank and Bank is authorized to view and download the Materials of this Internet Banking only for your own use. The Materials may not be modified in any way or reproduced or displayed or used for any public or commercial purpose. The trademarks, site marks and logos used and displayed on the Internet Banking are the property of Bank. Nothing on the Internet Banking should be construed as granting any license or right to use mark, site marks or logos without written permission of Bank.

22. You hereby request the bank to activate your internet /mobile banking services and you further agree & authorize the bank to activate your internet /mobile banking services as per your request.

23. You also agree to perform the following electronic funds transfer services through KMBL's internet/mobile channel with your own consent & risk:

- i. Internal Funds Transfer
- ii. Inter Bank Funds Transfers
- iii. Bill Payments

3 Agree

Step 4: Enter 10-digit **Account Number**, **CNIC** & **Date of Birth** (e.g 31-12-1980) & Press **Submit**

User Data Validation

* Account Number	E.G. 1000000675
* CNIC	XXXXX - XXXXXXXX - X
* Date of Birth	DD-MM-YYYY

Submit **4**

Step 5: Enter your **First Name** & **Last Name** (Please make sure you give no spaces in First & Last name)

Step 6: Enter your valid **Email** & **Mobile** (Please note that Email & Mobile number must be registered in T24 before registration)

Step 7: Check mark **I'm not a robot** in **Captcha** field

Step 8: Click **Submit**

New User Registration

* First Name	FARRUKH
* Last Name	JAWAD

5

* Email	ABC@KB.COM.PK
* Mobile	03001234567

6

* Captcha	<input checked="" type="checkbox"/> I'm not a robot  <small>reCAPTCHA Privacy - Terms</small>
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7

Submit **8**

Step 9: After you performed Step 8, One-time passwords (OTP) will be received on your registered Mobile number via SMS and Email address. Enter **SMS OTP** and **EMAIL OTP** in relevant fields.

Step 10: Click **Submit**

Enter OTP Sent on Email & SMS

* SMS OTP

* EMAIL OTP

Enter SMS OTP here

Enter EMAIL OTP here

OTP will be expired in 04:57 minutes!

9
Submit

10
Resend OTP

Step 11: Message will pop-up to call contact center to activate and use Internet/Mobile Banking



Step 12: In parallel, Congratulations Email will be received on registered email address with User ID & Password


 Mon 3/30/2020 6:26 PM
 'no_reply@kb.com.pk'
 Congratulations
 To: Hamid Mahmood/Officer Debit Cards



Dear User,

You have successfully registered for **Khushhali Internet Banking Service**. Below is your SSO (Single-Sign-On) ID details:

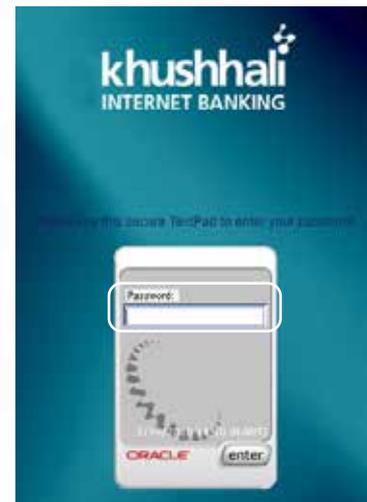
KMBL IB ID: FARRUKHJAWAD
Password: W2qb7vtf

Please click on the link mentioned below to set up your password and start your Internet Banking journey:
<https://login.khushhaliibank.com.pk>

Please call KMBL help-line (051) 111-047-047 for your User ID activation

For any queries, please call KMBL help-line (051) 111-047-047

Step 13: User will login with User Name and One-time password provided on registered email once the self-registration has been completed through website.



Step 14: User will reset password by keeping in consideration the listed conditions for password setting

khushhali
INTERNET BANKING

Please enter your old password and new password twice on the TextPad.

A valid password must meet all of the following conditions:

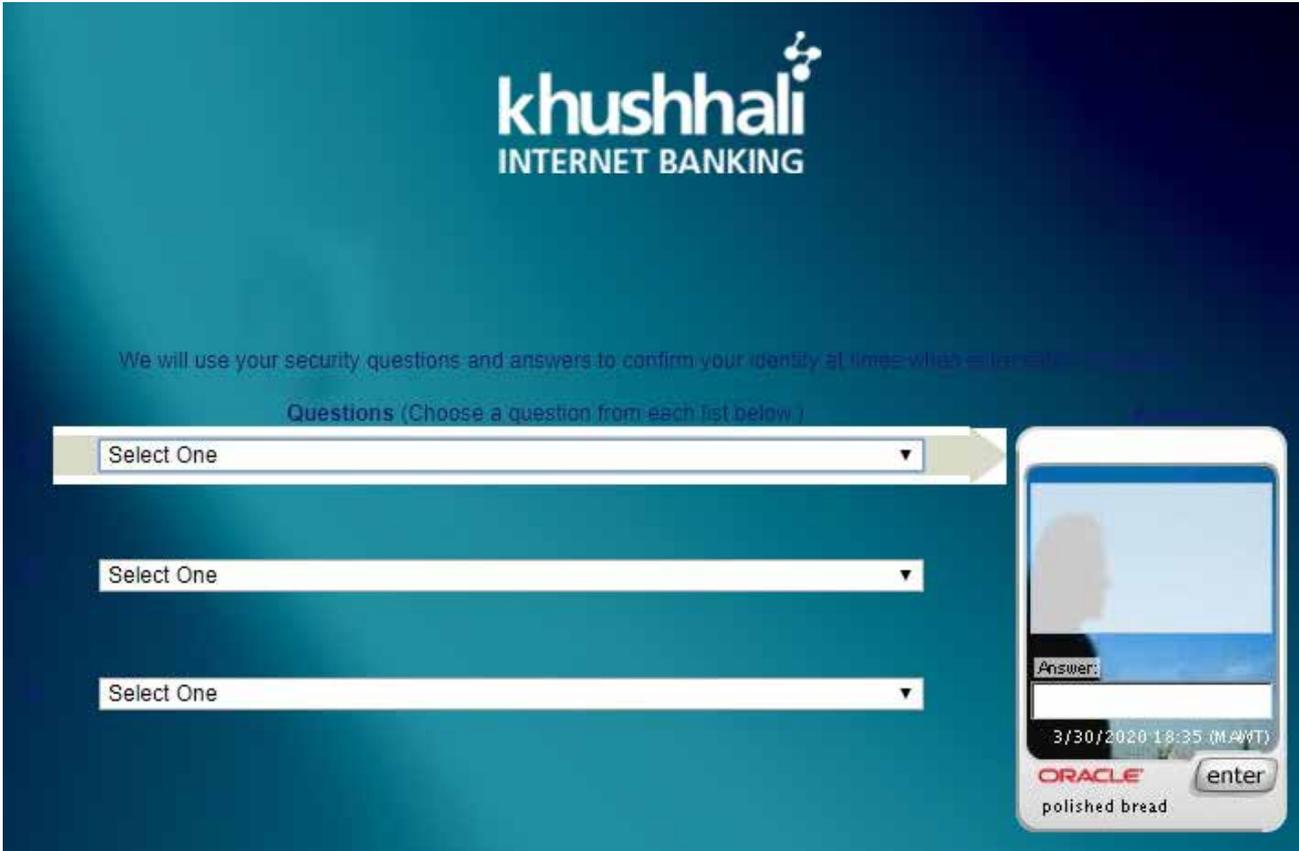
- Password must not match or contain first name
- Password must not match or contain last name
- Password must contain at least 3 alphabetic character(s)
- Password must be at least 10 character(s) long
- Password must contain at least 2 lowercase letter(s)
- Password must contain at least 1 numeric character(s)
- Password must contain at least 1 special character(s)
- Password must contain at least 1 uppercase letter(s)
- Password must not be one of 5 previous passwords
- Password must not match or contain user ID

New Password click to enter

Confirm New Password click to enter

Password:

Step 15: User will be required to provide answers to Three Secret Questions, this information will be used to reset passwords in case user forgets



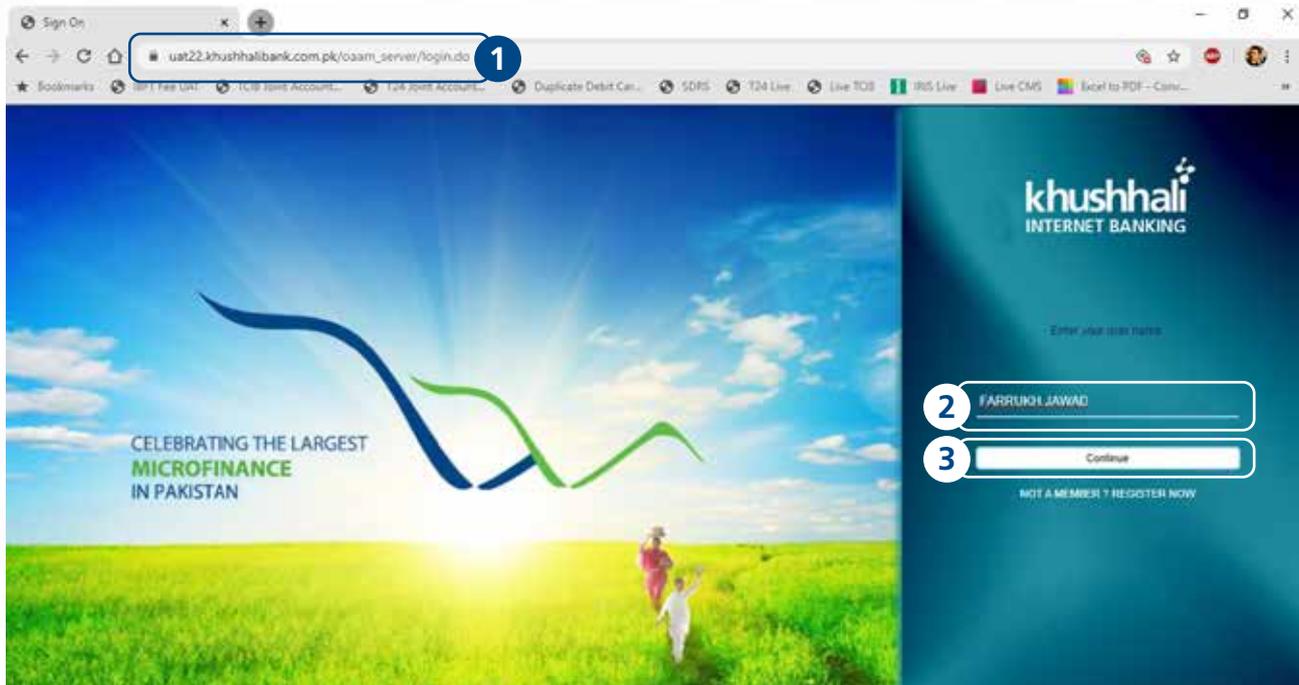
The screenshot displays the Khushhali Internet Banking interface. At the top, the logo for Khushhali Internet Banking is shown. Below the logo, a message states: "We will use your security questions and answers to confirm your identity at times when we need to verify your identity." The main section is titled "Questions (Choose a question from each list below)" and contains three dropdown menus, each labeled "Select One". To the right of these menus is a "Next Step" button. Below the questions, there is a visual representation of a mobile device screen. The screen shows a blurred image of a person's face, an "Answer:" field, a date and time stamp "3/30/2020 18:35 (M.W.T)", the Oracle logo, and the text "polished bread" with an "enter" button.

Step 17: User logged in successfully

Note: Any transaction can be performed on internet/mobile banking after 24 hours of biometric verification

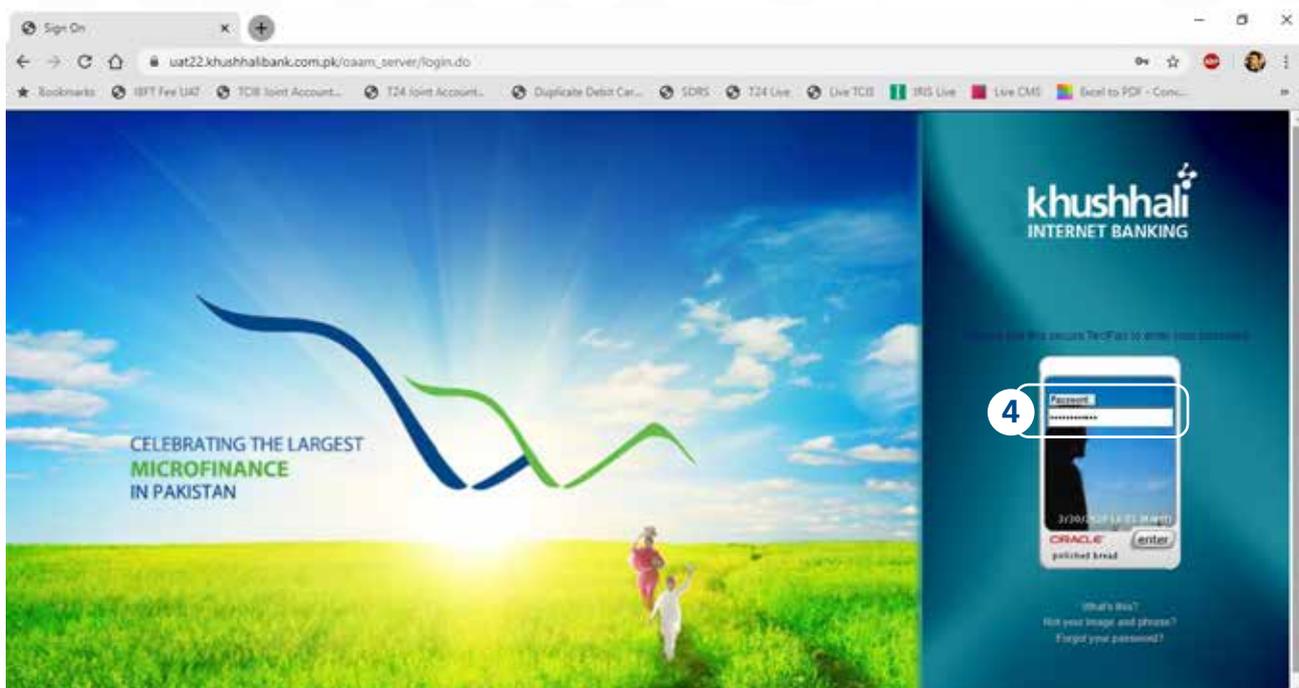
Logging-in to Your Internet Banking Account (Laptop/Desktop)

Step 1. Enter the webpage <https://login.khushhalibank.com.pk>

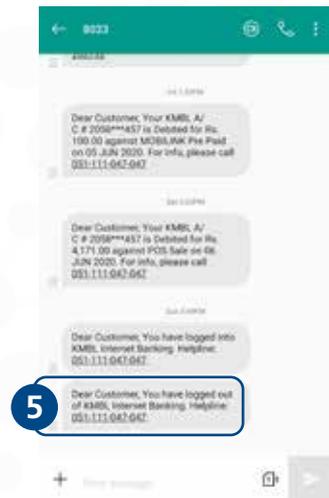


Step 2. Enter your pre-selected "User Name".

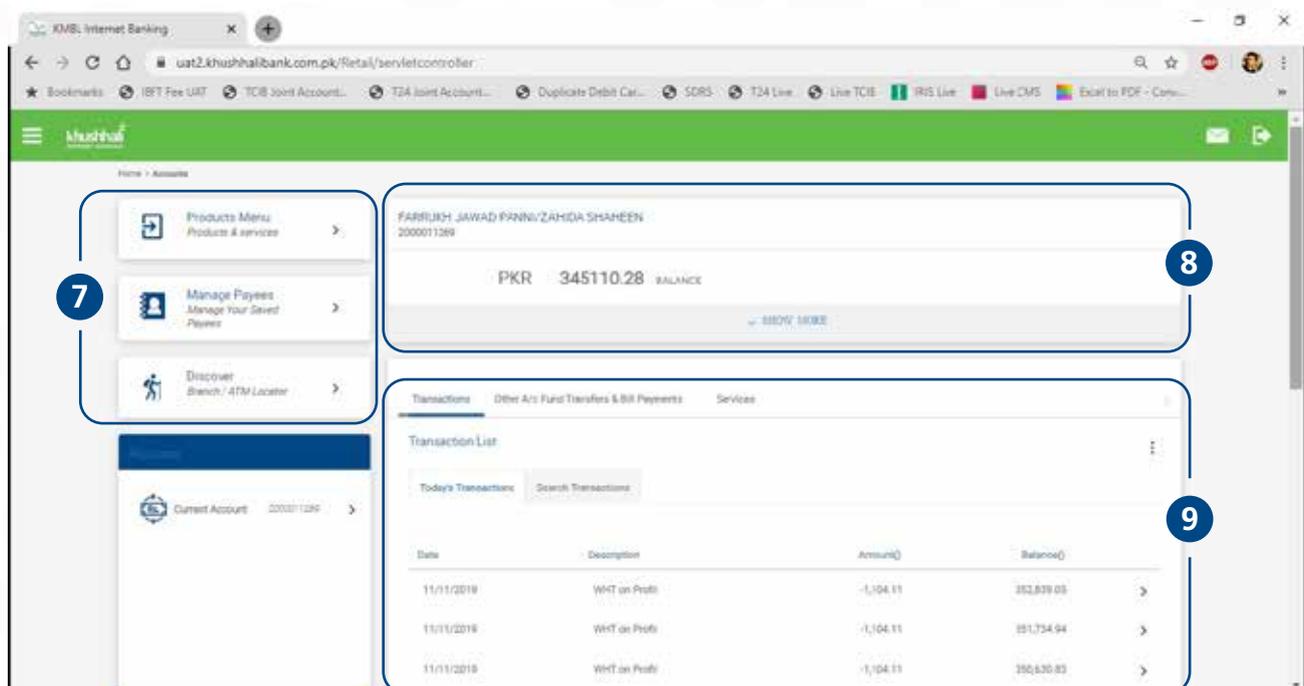
Step 3. Press "Continue" to go to the password screen.



- Step 4.** On next screen, type in your “Password”. Password entry shall be correct, otherwise 3 wrong attempts will lead to temporary account block.
- Step 5.** You will receive a “login successful” intimation on your registered mobile number from “8023”.
- This is an added security for you to always know when your IB/MB account is logged-in.
 - You will also receive log-out intimation on your mobile once you manually log-out from your account.

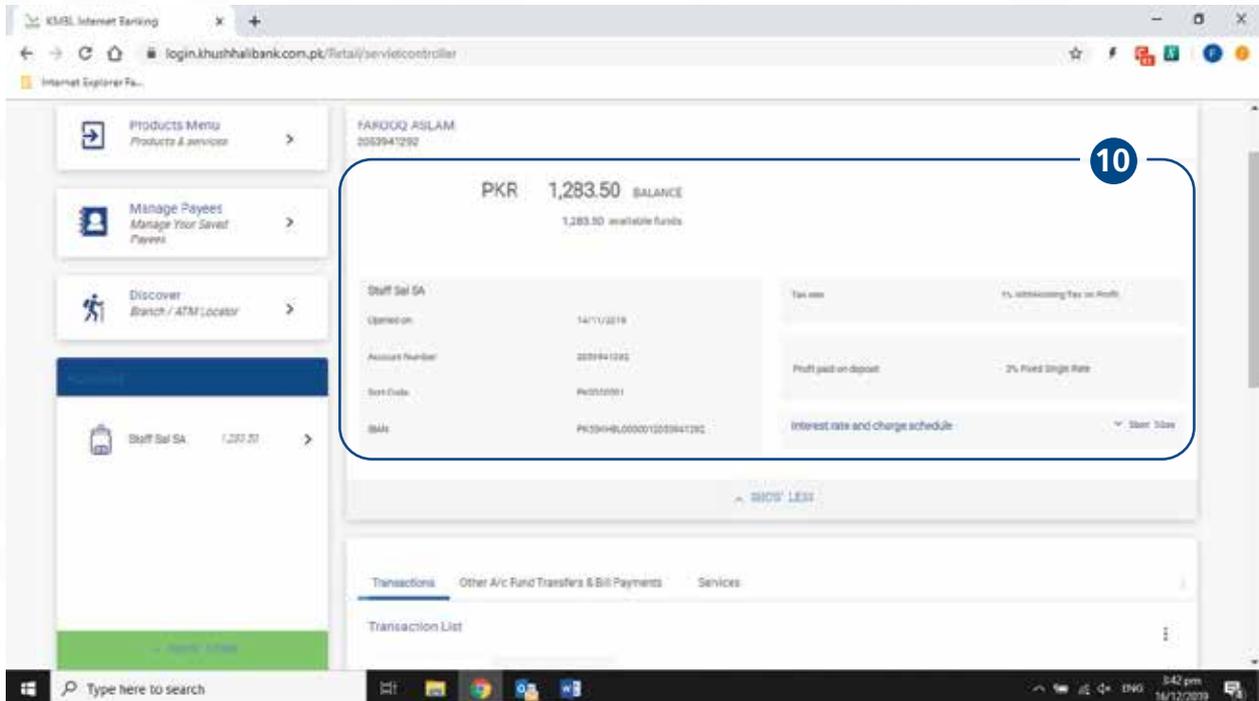


Browse Through Home Screen

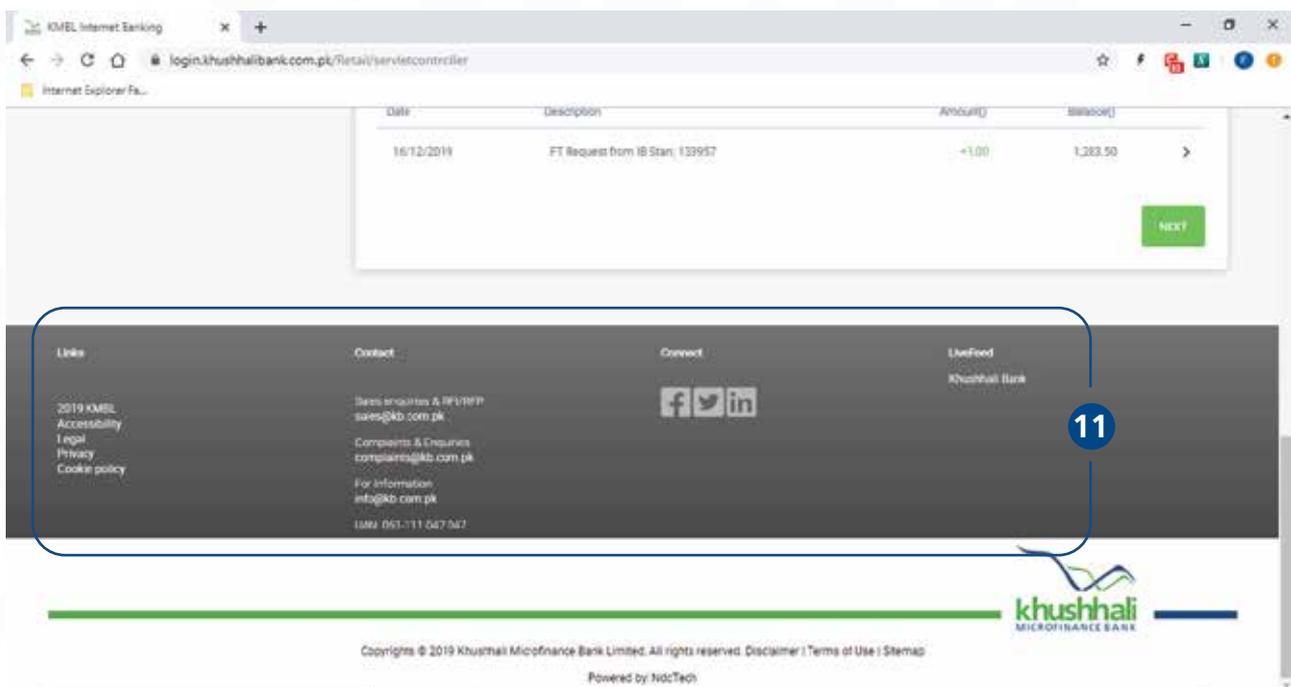


- Step 7.** On next screen, there are 3 main menus on left to operate your account.
- Products Menu (to find out more about KMBL products ‘loans, insurance, accounts’)
 - Manage Payees (to add, remove and see details about your payees)
 - Discover (to locate branches & ATMs in your desired locations – on map)
- Step 8.** Upper right section shows your name, account number and balance.
- A “Show More” option is available below this (next screenshot)

- Step 9. Lower right section shows your transaction area where you can:
- Review transactions history (filters available).
 - Other account fund transfer & bill payments.
 - Services (cheque book, bankers cheque etc.)

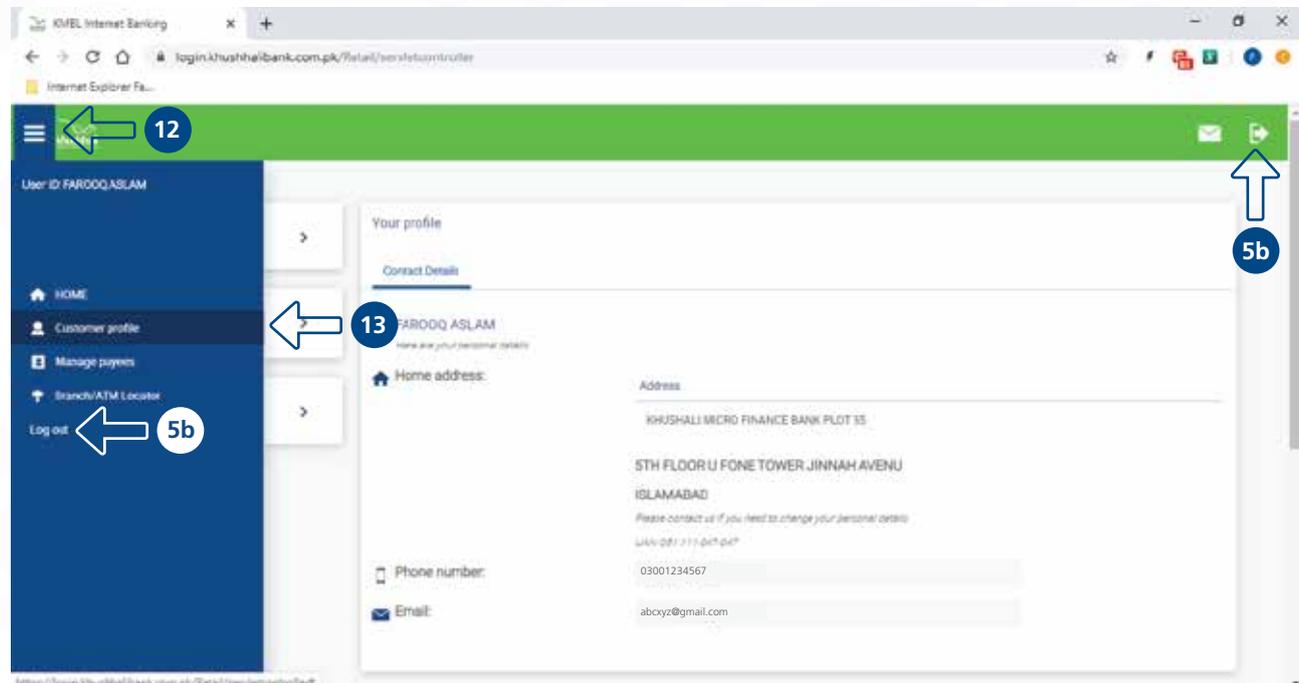


- Step 10. Pressing “Show More” on Ref #9 will bring up further details on account, e.g. account opening data, Sort code, IBAN #, tax & profit rates, and charge schedule.



Step 11. Lower section on all screens gives you a ready reference of “Contact/Connect” information & “Site Policy”.

Browse Through Menu Tab

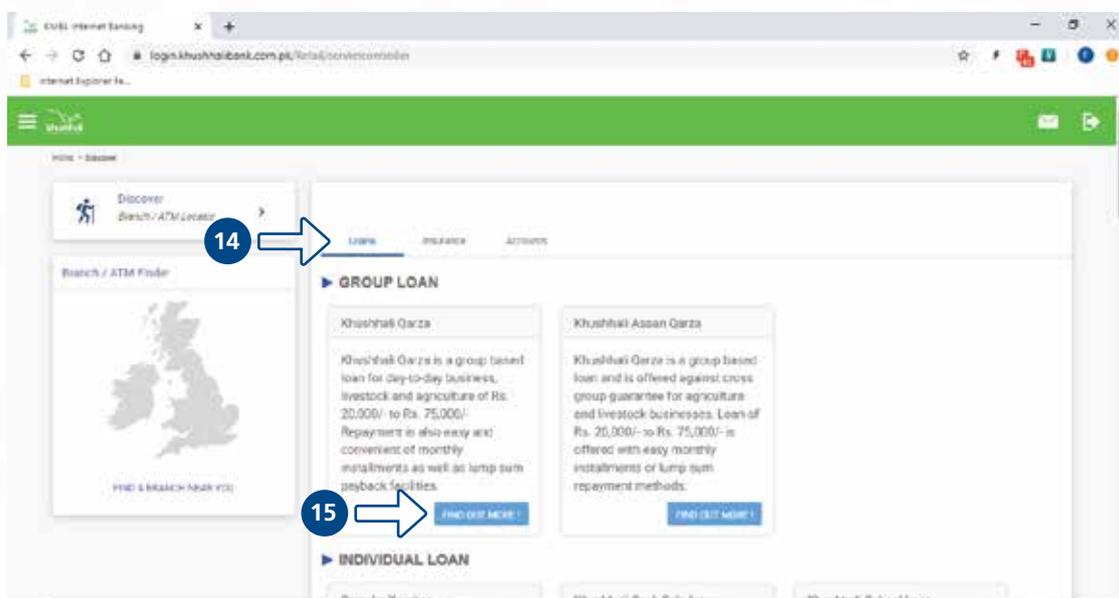


Step 12. Pressing the blue menu lines on right will bring up additional site menu, where you can check “Customer Profile”.

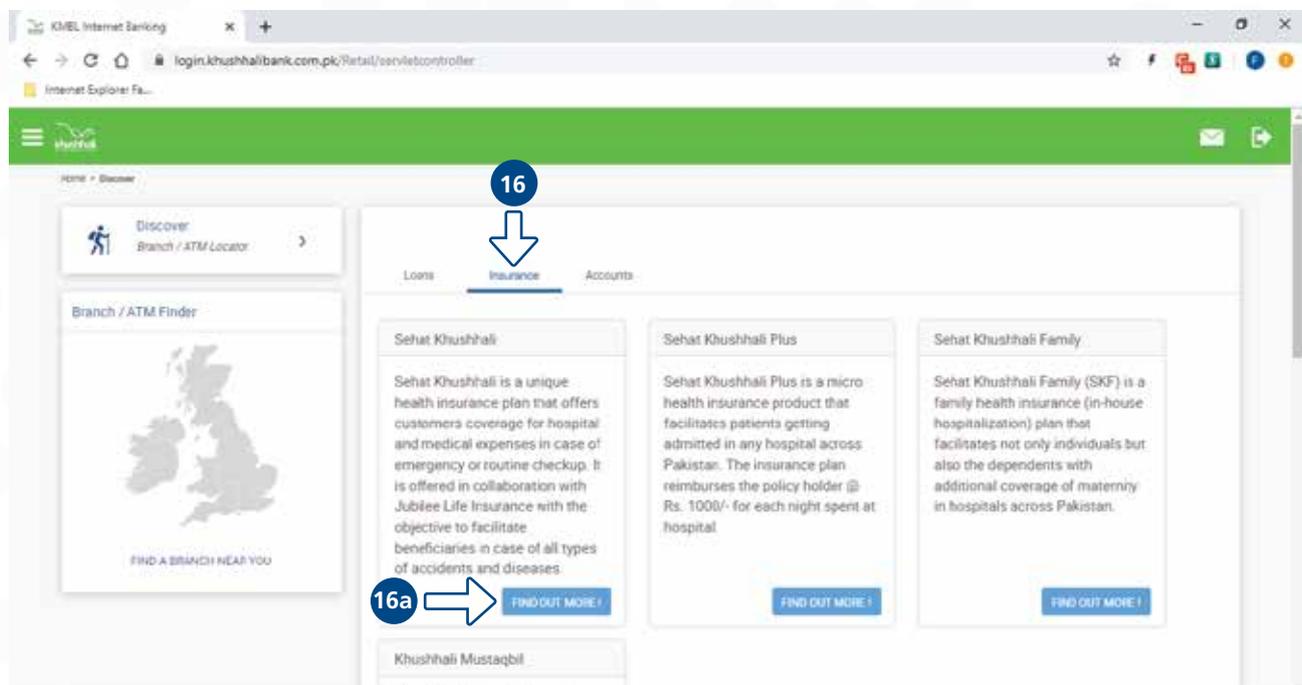
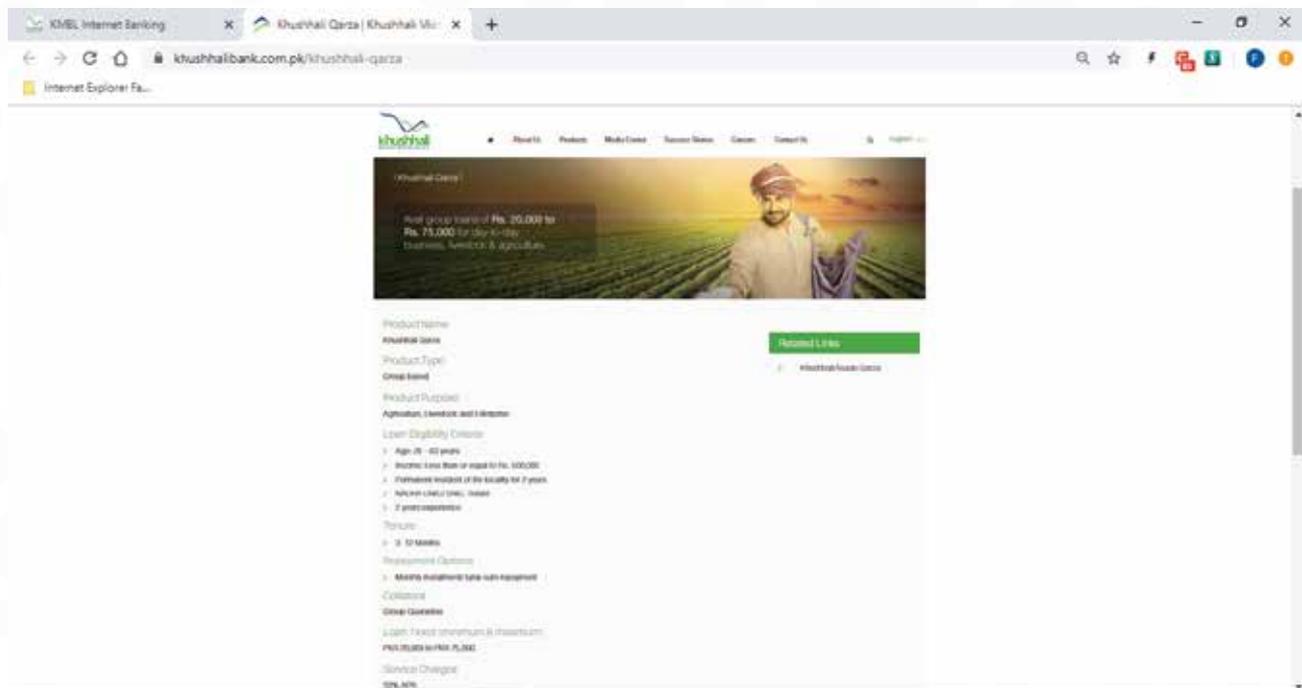
Step 13. Clicking on “Customer Profile” brings up your address, contact information and email. If any of this information is wrongly populated, please get it corrected by visiting your nearest branch or calling KMBL helpline.

Products Menu Tab

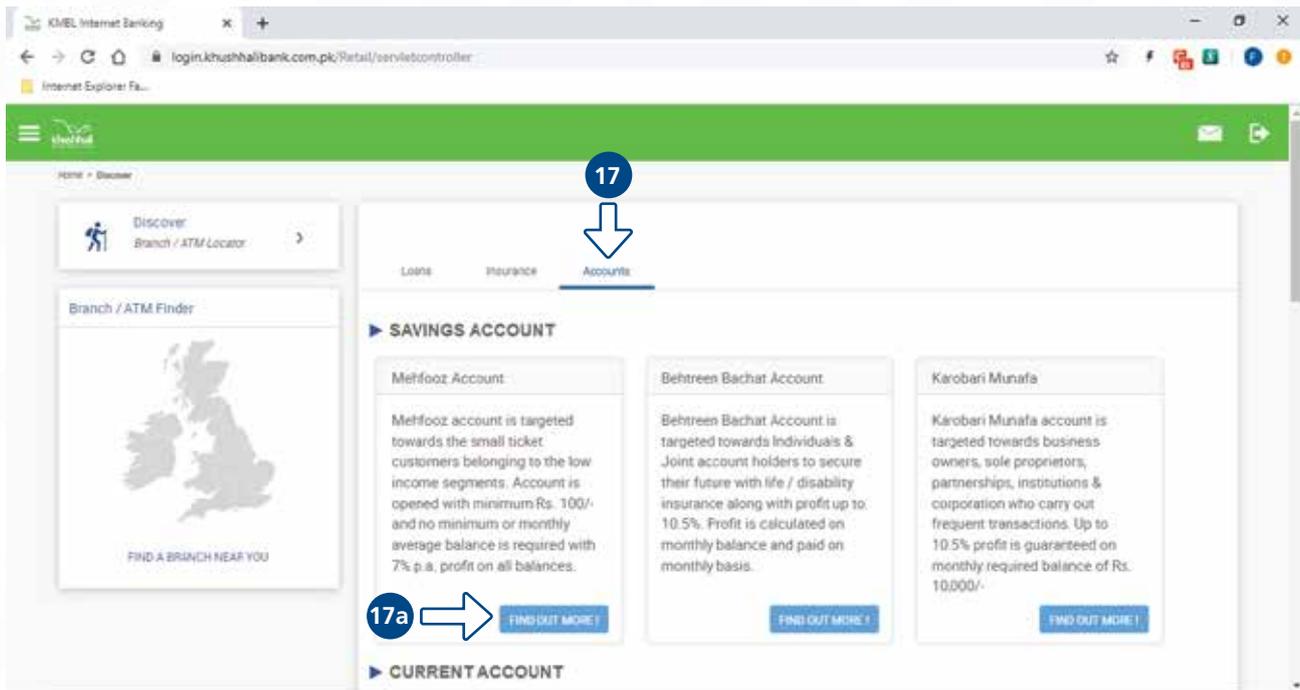
This tab brings you information about KMBL core products, i.e. loans, insurance & accounts.



- Step 14.** Loans tab brings up all the information about available loan products. A brief product overview is provided as product summary.
- Step 15.** You can click on “Find Out More” tab to discover the details about loan type, period, eligibility criteria, maximum amount and charges (product details in screenshot below).



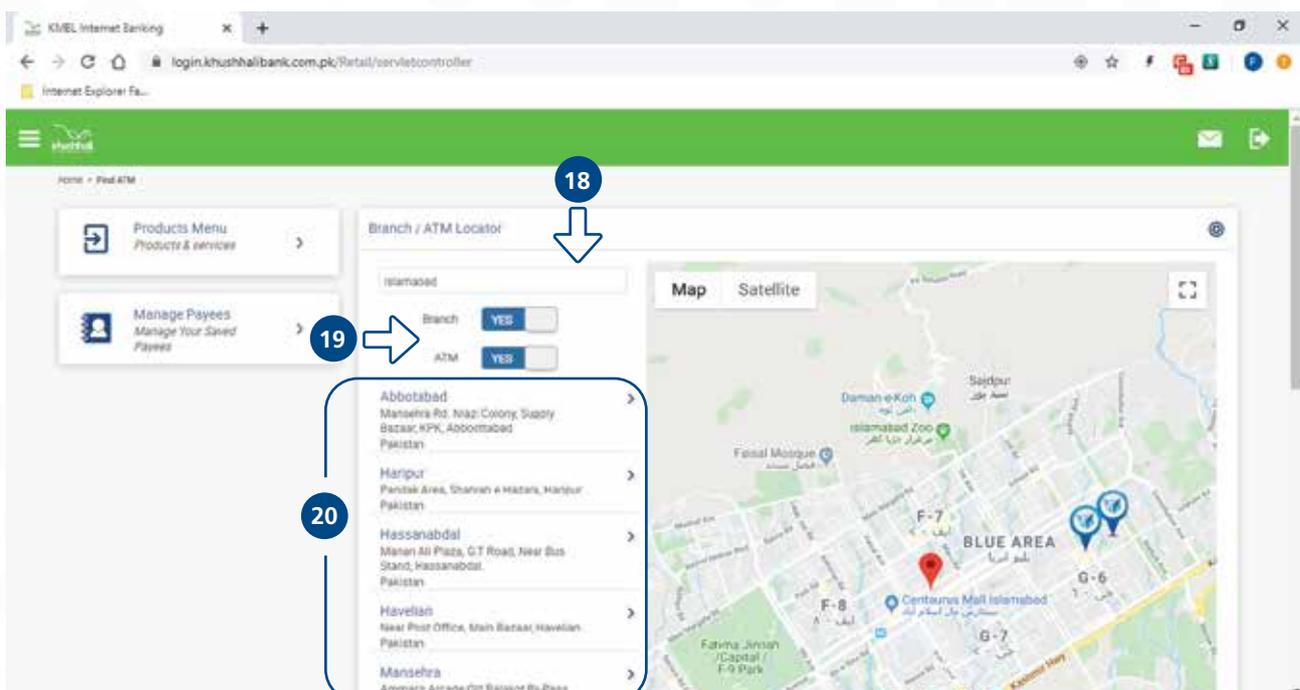
- Step 16.** Insurance tab brings up all the information about available insurance products. A brief product overview is provided as product summary. You can click on “Find Out More” tab to discover further details about insurance type, period, eligibility criteria, maximum amount and charges (16a)



Step 17. Accounts tab brings up all the information about available account opening options. A brief product overview is provided as product summary. You can click on “Find Out More” tab to discover further details about account type, interest rates, minimum balance requirements etc(17a)

Discover Tab

This tab brings you information about KMBL branches & ATM locations. Please note that the ATMs information is of KMBL branches only, and does not include all 1Link ATMs.

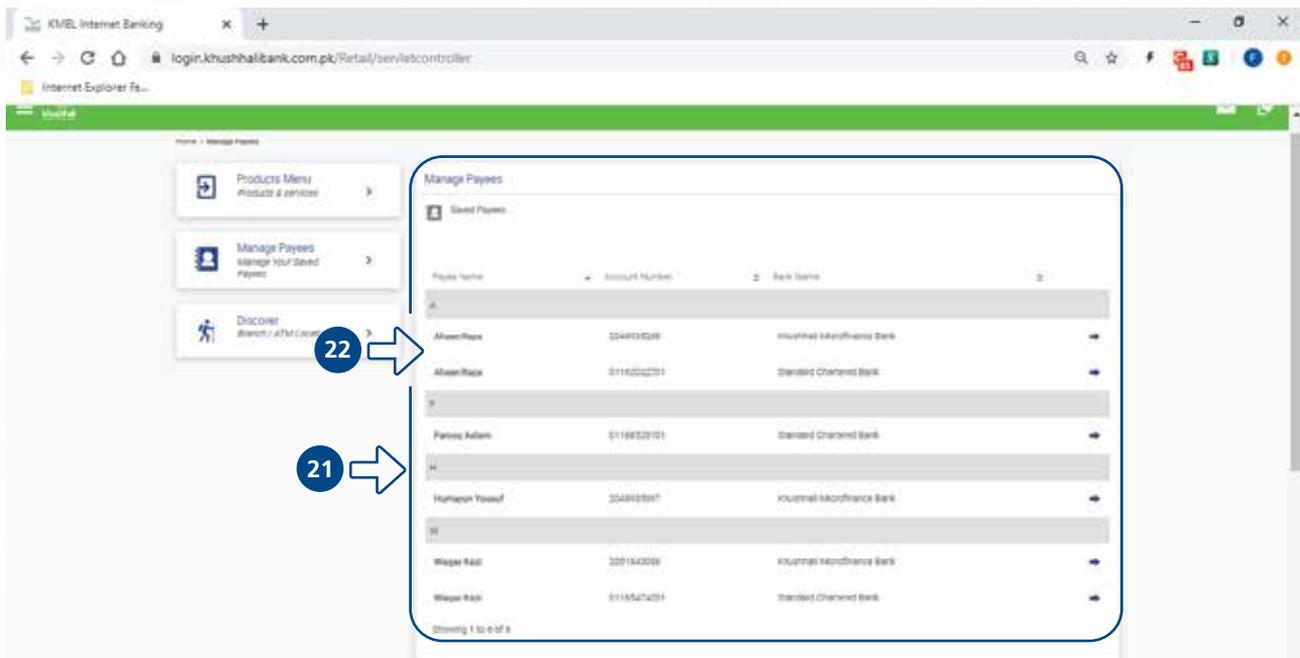


Step 18. To search a location, first enter the “location name” in google maps.

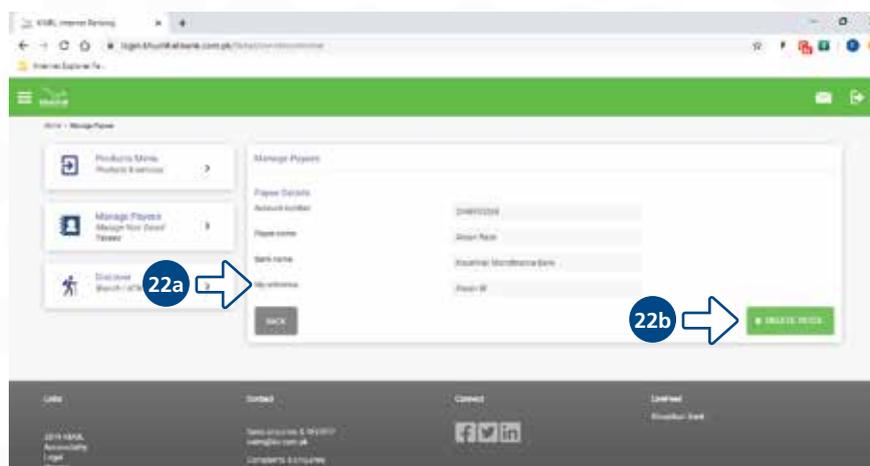
- Step 19.** Click the slider selector for Branch, or ATM, or Both to get their desired locations.
- Step 20.** You can also scroll through the list of branches and click the relevant one to see their exact location on map.

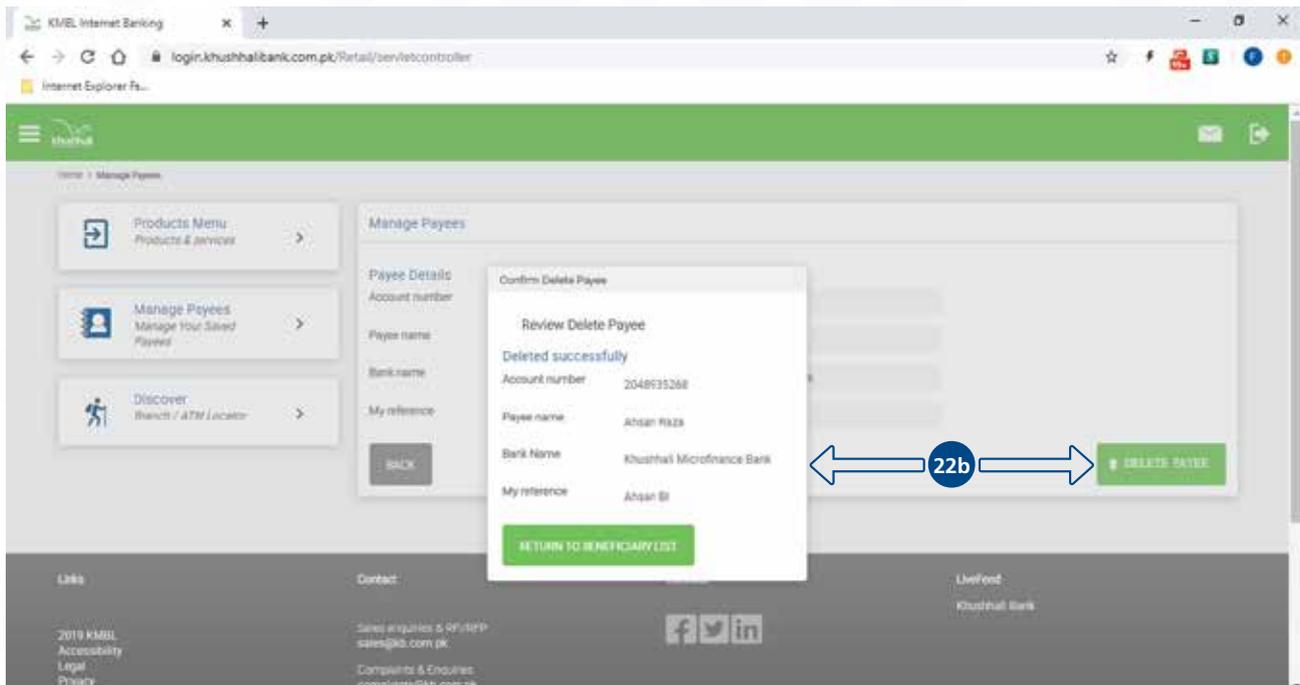
Manage Payees Tab

This tab brings you information about all the payees within & outside KMBL who you added to transfer funds.

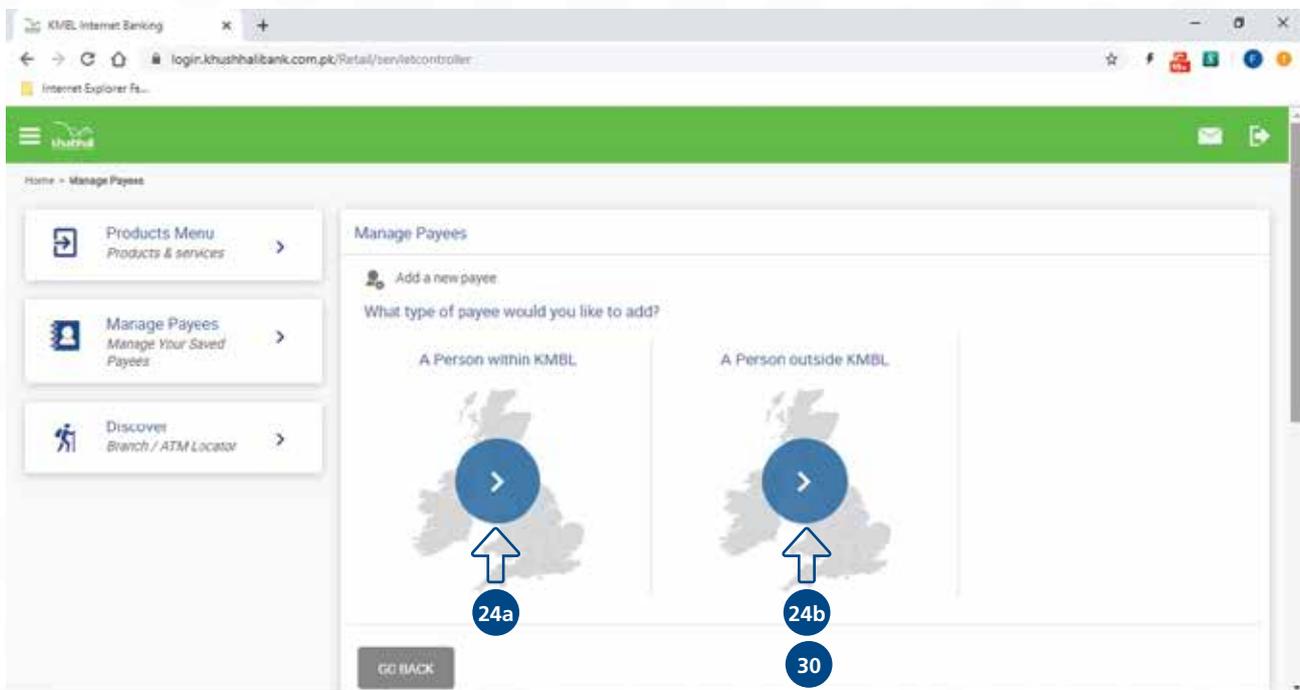


- Step 21.** All payees within and outside KMBL can be viewed here. The screen shows Payee name, Account Number and his bank.
- Step 22.** Clicking on any payee will allow you to view the payee details you entered while creating a new payee.
- 22a.** “My Reference” field helps you better identify the payee if there are more than one payee with same name (22a).
- 22b.** “Delete Payee” option is at the bottom right. Clicking on it will pop-up the deletion confirmation message (22b)





- Step 23.** “Add a New Payee” tab is at the bottom right corner of the “Manage Payees” screen. Clicking this will allow you to add a new payee within or outside KMBL.
- Please note that payees can be account holders only. Bill payees (IESCO, SNGPL, Nayatel etc.) will not be managed here.
 - Bill/credit card payments etc. will be managed directly on the home screen under “Other Account Fund Transfer & Bill Payments” tab.



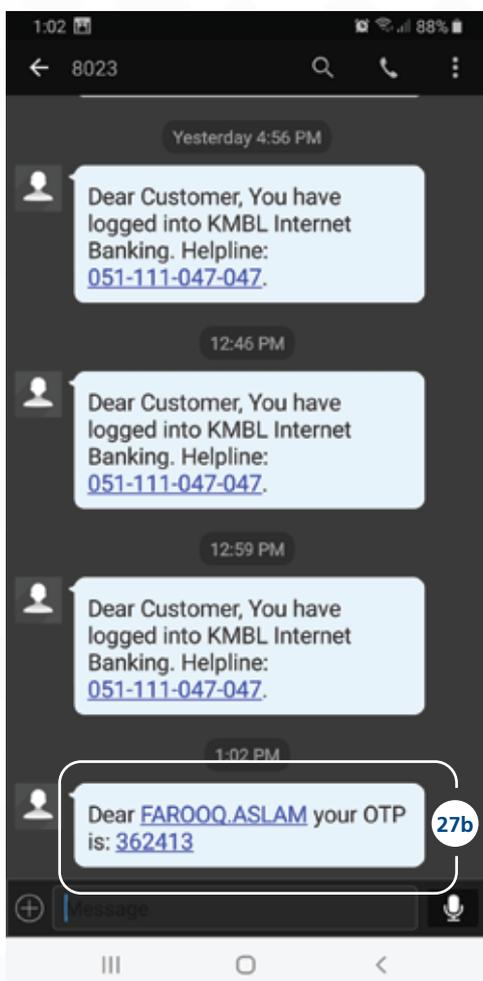
- Step 24.** There are 2 options for adding a payee:
- A person within KMBL (KMBL Funds Transfer).
 - A person outside KMBL (Interbank Funds Transfer).

- Step 25. For within KMBL Payee Addition, add the account number, beneficiary name & reference, and OTP (One Time Password) receiving method (SMS/Email).
- Step 26. Press "Overview Details. This brings you the next screen where Payee's name & Bank reference are fetched from the bank to confirm that you have entered correct details.
- 26a. Please Ensure that the details match, as adding a wrong payee may result into wrong transactions.

Step 27. Press “Generate OTP”.

27a. An OTP sent intimation will pop-up on your Internet Banking interface.

27b. A message will be received on your registered mobile number or email with password.



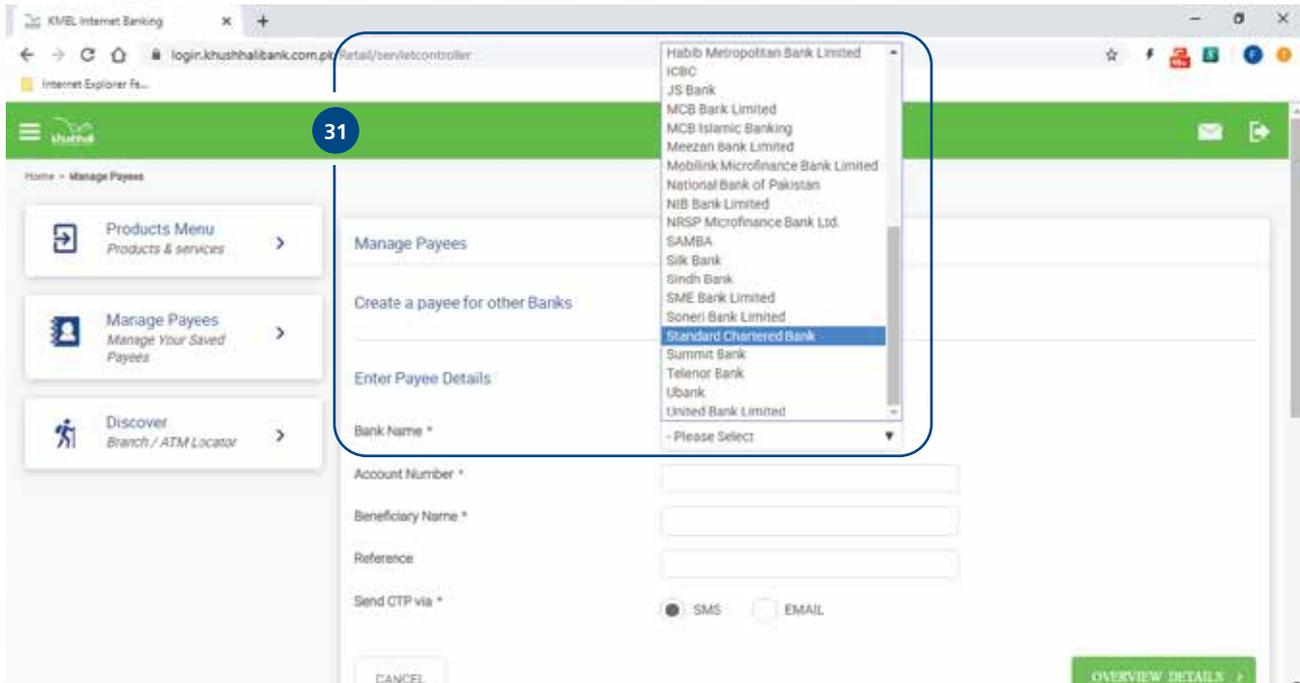
Step 28. Enter the received OTP as soon as received (counter ticker below the field).

28a. Press "Confirm & Save" within 5 minutes to ensure registration.

In-case if the time counter times-out, please press "Generate OTP" again, and enter the newly received OTP, and press "Confirm & Save".

Step 29. Your new Payee addition confirmation message will pop-up. Please review all details.

29a. Press "Return to Beneficiary List" where you can see all your added payees.



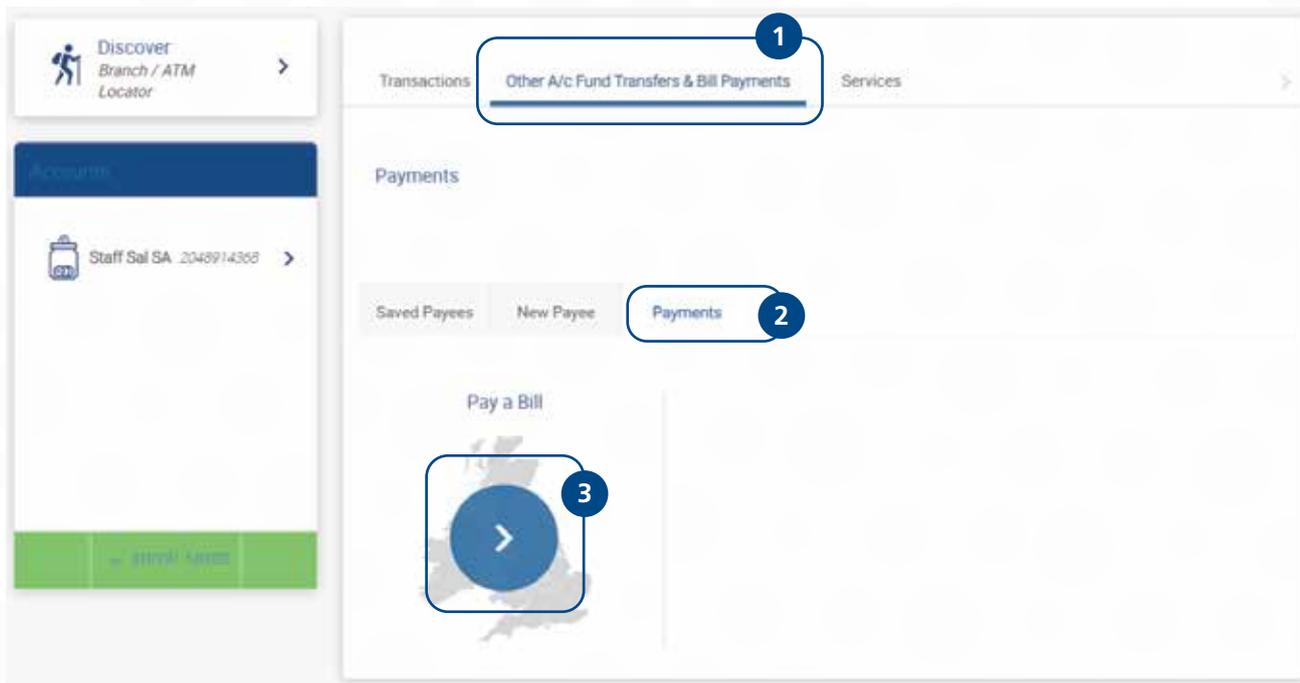
Step 30. To add a new Payee in any other bank (not KMBL), press 24b in “Add New Payee” screen.

Step 31. Select the “Bank Name” from the drop-down list.

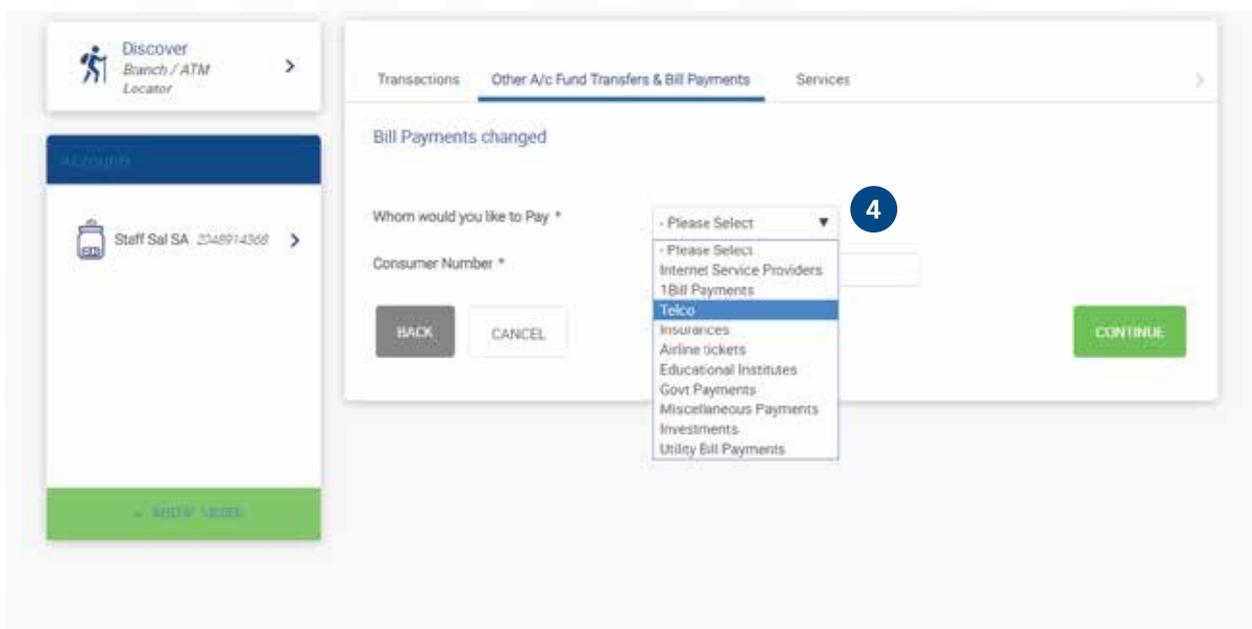
All remaining process of ‘Payee Registration’ remains the same from points 25-29.

Want to Pay the bills?

- Step 1: Click on other “**A/c Fund Transfers & Bill Payments**”
- Step 2: Click on “**Utility Payments**”
- Step 3: Click on **Pay a bill** icon



- Step 4: Chose the biller from drop down list



Step 5 & 6: Enter consumer number & click **CONTINUE**

Transactions Own A/c Fund Transfers **Other A/c Fund Transfers & Bill Payments** Services

Bill Payments

Whom would you like to Pay * Utility Bill Payments ▼

Utility Bill Payments * PTCL Landline ▼

Consumer Number * 100002798241 5

BACK CANCEL 6 CONTINUE

Step 7: Bill details will be auto fetched

Step 8: Select the option through which you want to receive OTP (one-time password) to pay your bill. **SMS** or **Email**

Step 9: Then click on **Generate OTP**. You will receive your OTP via SMS or Email

BILL DETAILS

Subscriber Name	MR. HUMAYUN YOUSUF
ConsumerNo	100002798241
Billing Company	PTCL Landline
DueDate	Fri, 20 Dec 2019
Amount Payable Within DueDate	5,270
Amount Payable After DueDate	5,442
BillStatus	Telco
Amount Payable	
Bill Amount *	5270

OTP send to Registered Email/Mobile Number * EMAIL SMS 8

GENERATE OTP 9

BACK

CANCEL

Step 10: Enter received OTP

Step 11: Click on **PAY** for bill payment

Amount Payable Within DueDate	5,270
Amount Payable After DueDate	5,442
BillStatus	Telco
Amount Payable	
Bill Amount *	5270
OTP send to Registered Email/Mobile Number *	<input type="radio"/> EMAIL <input checked="" type="radio"/> SMS
OTP *	678026 OTP will be expired in 04:29 minutes!

10

GENERATE OTP

BACK **CANCEL**

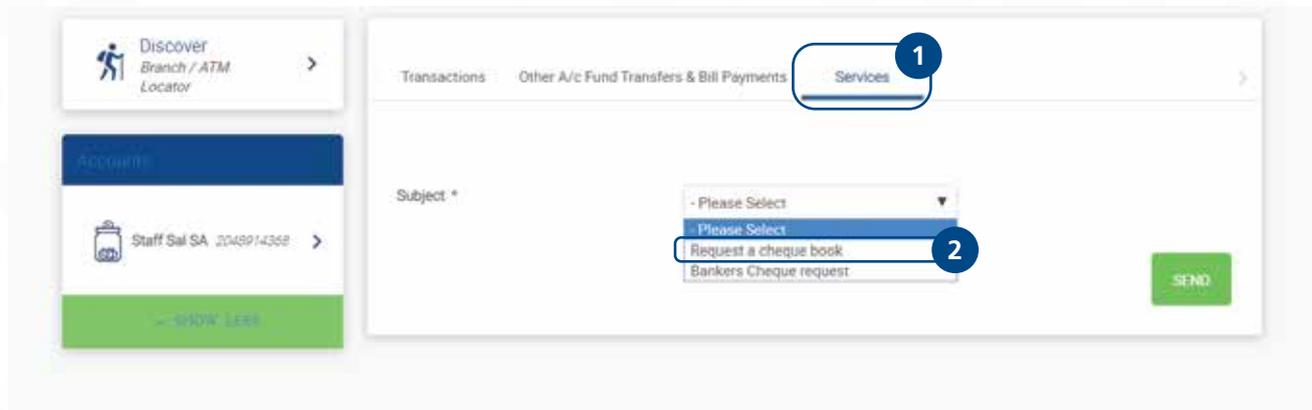
11 **PAY**

Step 12: Payment confirmation SMS will be received on your registered mobile number

Request a cheque book

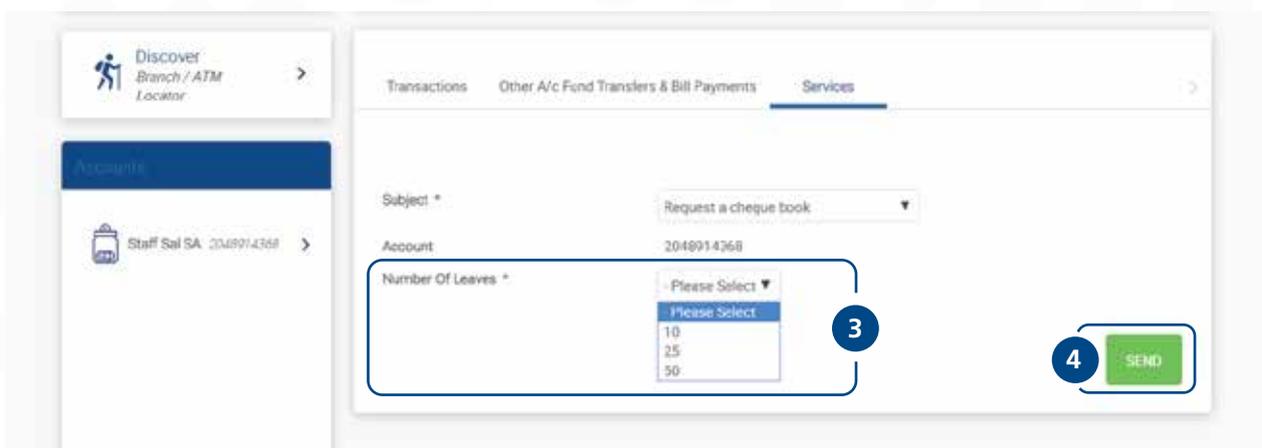
Step 1: click on **Services** tab on main menu

Step 2: Select **Request a cheque book** from drop down list under subject

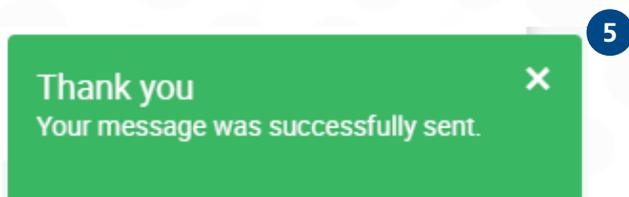


Step 3: Select **Number of leaves** (no. of cheques) from drop down menu i-e 10, 25 or 50

Step 4: Click on **Send**



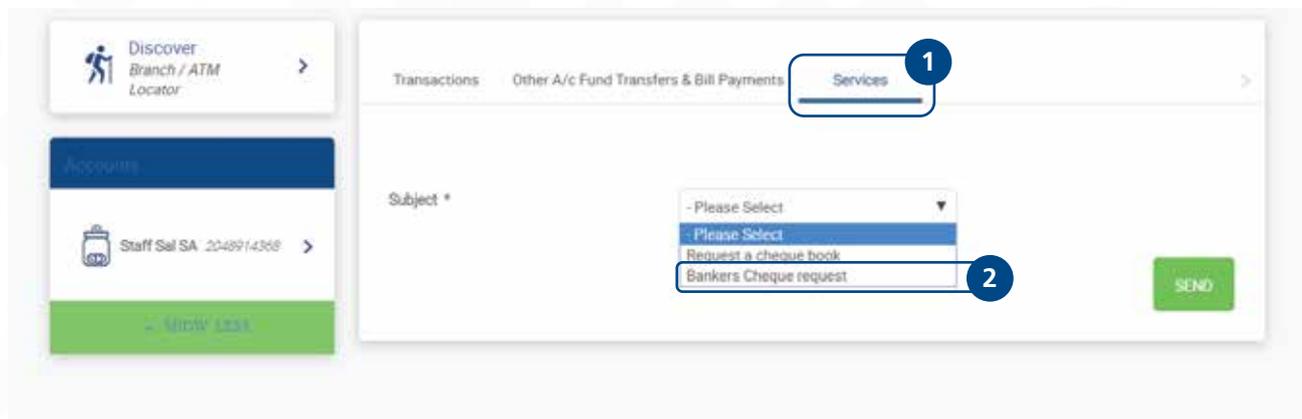
Step 5: Confirmation message will pop-up on screen



Request a Bankers cheque

Step 1: click on **Services** tab on main menu

Step 2: Select **Bankers Cheque request** from drop down list under subject



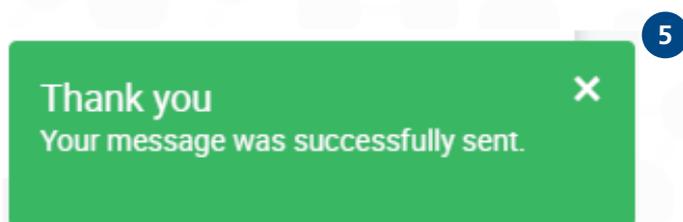
Step 3: Enter cheque **Amount**

Step 4: Click on **Send**

 A screenshot of the internet banking interface showing the 'Bankers Cheque request' form. The navigation bar at the top has 'Transactions', 'Own A/c Fund Transfers', 'Other A/c Fund Transfers & Bill Payments', and 'Services' (highlighted with a blue underline). The form has three input fields: 'Subject *' with a dropdown menu showing 'Bankers Cheque request', 'Account' with the value '2048935397', and 'Amount *' with the value '50000'. A green 'SEND' button is located at the bottom right of the form.

Step 5: Confirmation message will pop-up on screen

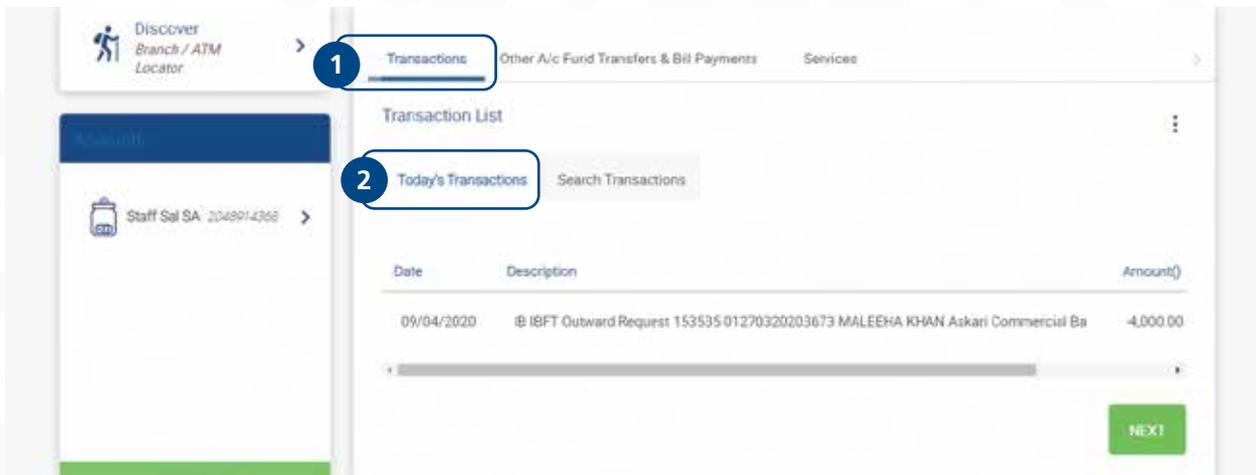
Step 6: Branch staff will call requestor for further details



View Transactions

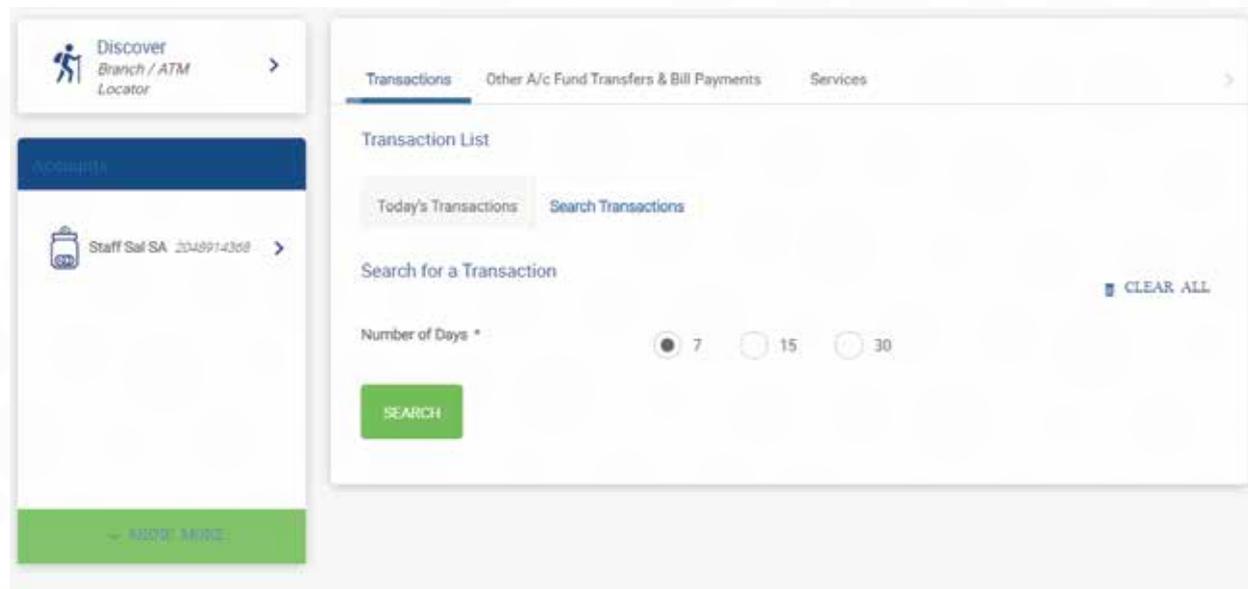
Today's Transactions

- Step 1: Click on **Transactions** tab on main menu
- Step 2: Click on **Today's Transactions** to see details of same date

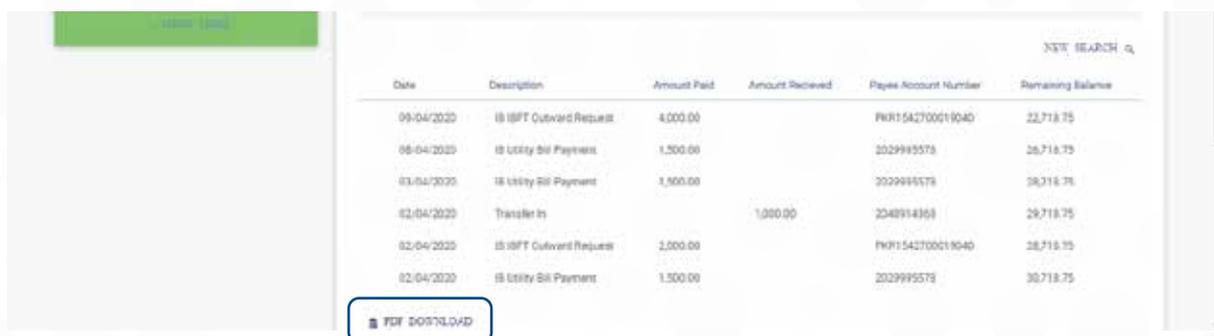


Search Transactions

- Step 1: Click on **Transactions** tab on main menu
- Step 2: Click on **Search Transactions**
- Step 3: Select the duration for which you want to see transaction details from calendar
- Step 4: Select the number of transactions you want to see during the given duration i- 7, 15 and 30.
- Step 5: Click on **SEARCH**



Step 6: Transactional details can also be downloaded in PDF format



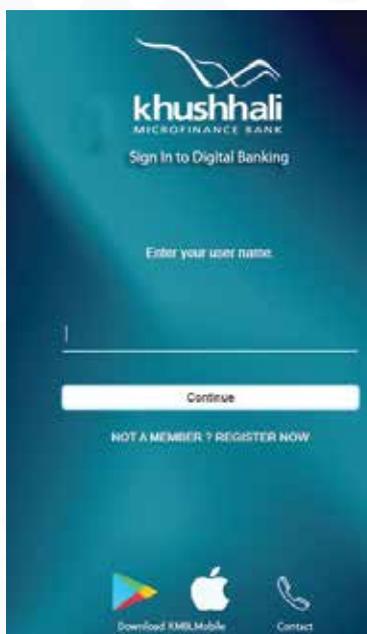
The screenshot displays a banking interface with a table of transactions. A green header bar at the top left contains the text "10000 (0.00)". The table has six columns: Date, Description, Amount Paid, Amount Received, Payee Account Number, and Remaining Balance. The transactions listed are:

Date	Description	Amount Paid	Amount Received	Payee Account Number	Remaining Balance
09/04/2020	IB IBFT Outward Request	4,000.00		PKR1542700018040	22,718.75
08/04/2020	IB Utility Bill Payment	1,500.00		2029995578	26,718.75
03/04/2020	IB Utility Bill Payment	1,500.00		2029995578	28,218.75
02/04/2020	Transfer In		1,000.00	2048914368	29,218.75
02/04/2020	IB IBFT Outward Request	2,000.00		PKR1542700018040	28,218.75
02/04/2020	IB Utility Bill Payment	1,500.00		2029995578	30,718.75

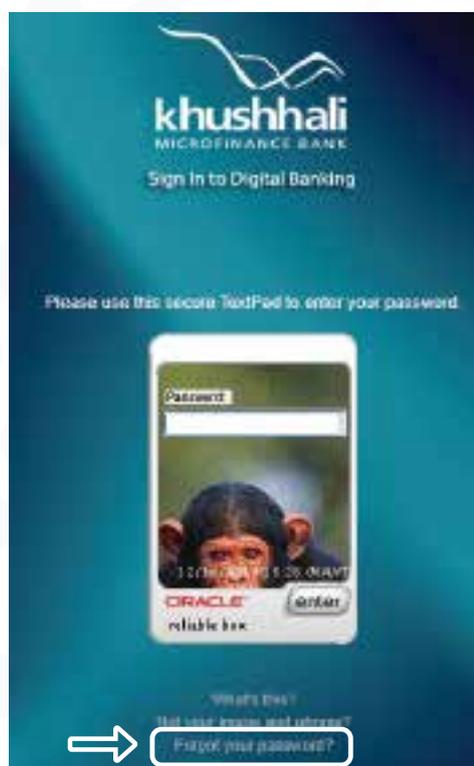
Below the table, there is a button labeled "PDF DOWNLOAD" with a document icon.

For change password (Available on Internet banking only)

Step 1: Enter user name



Step 2: Click on **Forgot your password**





Step 3: Give answers of three secret questions you set during registration process.

Note: In case you forgot secret answer too, call helpline 051 111 047 047

Step 4: Enter new password in **New Password** & **Confirm New Password** fields and press **Enter** (Read password conditions carefully before selecting a password)



Own A/C Funds Transfer

On your Home page, scroll down to the Funds Transfer and Bill Payments section, and click on "Own A/c Fund Transfers" link. This will show you the following screen as shown below.

- Step 1.** In To Account * drop down menu, select the Account you want to transfer the amount to, as in example above "20149306717-Mahfooz Accoun-PKR" is selected.

The screenshot shows the 'Own A/C Funds Transfer' screen. At the top, there are navigation tabs: Transactions, Own A/c Fund Transfers (selected), Other A/c Fund Transfers & Bill Payments, and Services. Below the tabs, the heading is 'Transfer money to another account'. The 'To Account *' dropdown menu is open, showing '- Please Select' and '2052818888 Mahfooz Accoun-PKR'. Below this, there are input fields for 'What amount would you like to transfer?', 'Currency' (set to PKR), 'Amount *', and 'My reference'. At the bottom, there are 'CANCEL' and 'CONTINUE' buttons.

- Step 2.** Enter your desired transfer amount e.g. "100" in the box next to Amount * highlighted in the red

You may record a reference for your transaction in my reference box if you like, it is not compulsory to record this field.

Press "Continue Button" to go to the next screen

The screenshot shows the 'Own A/C Funds Transfer' screen after the transfer amount has been entered. The 'To Account *' dropdown menu is now closed and shows '2052818888-Mahfooz Accoun-PKR'. The 'Amount *' field is highlighted with a red box and contains the number '5000'. The 'My reference' field contains the text 'Transaction to Mahfooz Account'. The 'CONTINUE' button is highlighted in green.

- Step 3. On next screen, select where you want to receive your OTP “EMAIL” or “SMS”
- Step 4. Once selected, press “GENERATE OTP” button

Transactions **Own A/c Fund Transfers** Other A/c Fund Transfers & Bill Payments Services

Confirm your transfer details below

DEBIT FROM

Account name MUHAMMAD AKRAM

Account number 2004742993

Amount 1

CREDIT TO

Account name Mahfooz Account

Account number 2049306717

OTP send to Registered Email/Mobile Number * EMAIL SMS **3**

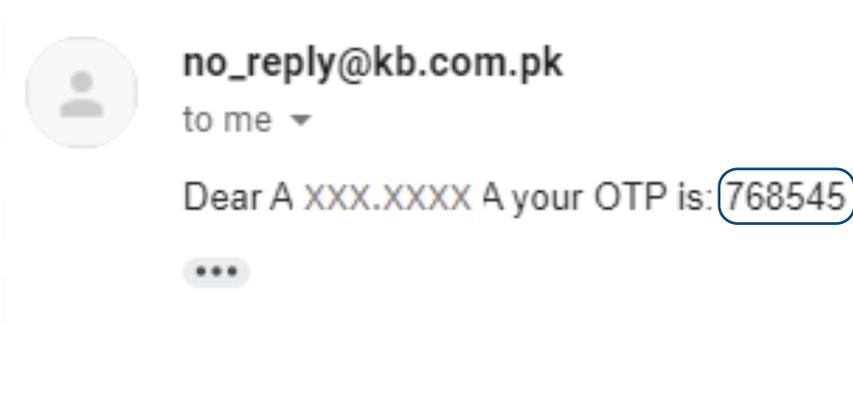
PAYMENT REFERENCES

My reference transaction to Mahfooz Account

CANCEL BACK **4** GENERATE OTP

TRANSFER 1

Once you have generated the OTP, you will receive the OTP on your selected option, in this case via EMAIL. Below is the screenshot of the email and highlighted in red box is the OTP that you need to enter on the screen to validate your transaction.



On the next screen, you will see a banner on the top saying “An OTP has been generated on your registered Email Address” which is highlighted in the screenshot below with a red box.

Step 5. Enter the OTP in the box highlighted in red next to OTP * within the time of your countdown timer.

Step 6. Press the green button “Transfer”

Transactions **Own A/c Fund Transfers** Other A/c Fund Transfers & Bill Payments Services

An OTP has been generated on your registered Email Address

Confirm your transfer details below

DEBIT FROM

Account name MUHAMMAD AKRAM

Account number 2004742993

Amount 1

CREDIT TO

Account name Mahfooz Account

Account number 2049306717

OTP send to Registered Email/Mobile Number * EMAIL SMS

OTP * 5 768545

OTP will be expired in 03:42 minutes!

PAYMENT REFERENCES

My reference transaction to Mahfooz Account

CANCEL BACK

GENERATE OTP

6 TRANSFER 1

Once you press the “Transfer” button, you will see a Successful Transaction screen with following details, you may verify and record the details if you like.

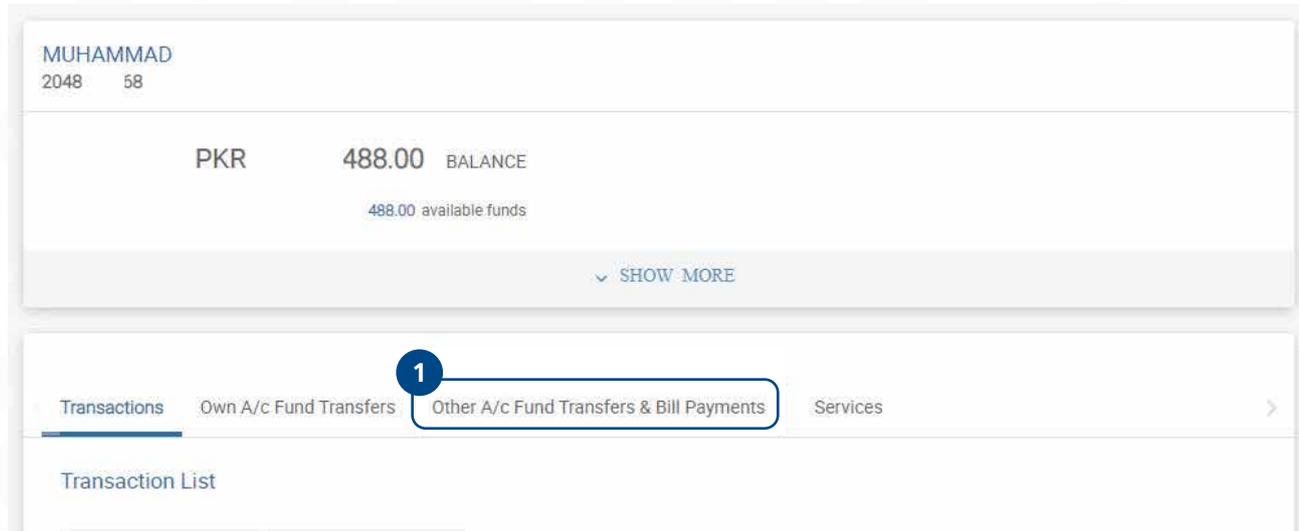
- Step 7. On successful transaction you will see the following message as highlighted in the screenshot below
- Step 8. There is a transaction reference number on each successful transaction, you can record it for future reference
- Step 9. Shows the Amount of transfer that you have made successfully
- Step 10. If you want to “download in PDF” or “Print” the transaction, press the desired option
- Step 11. Shows the “date & time” of the transaction



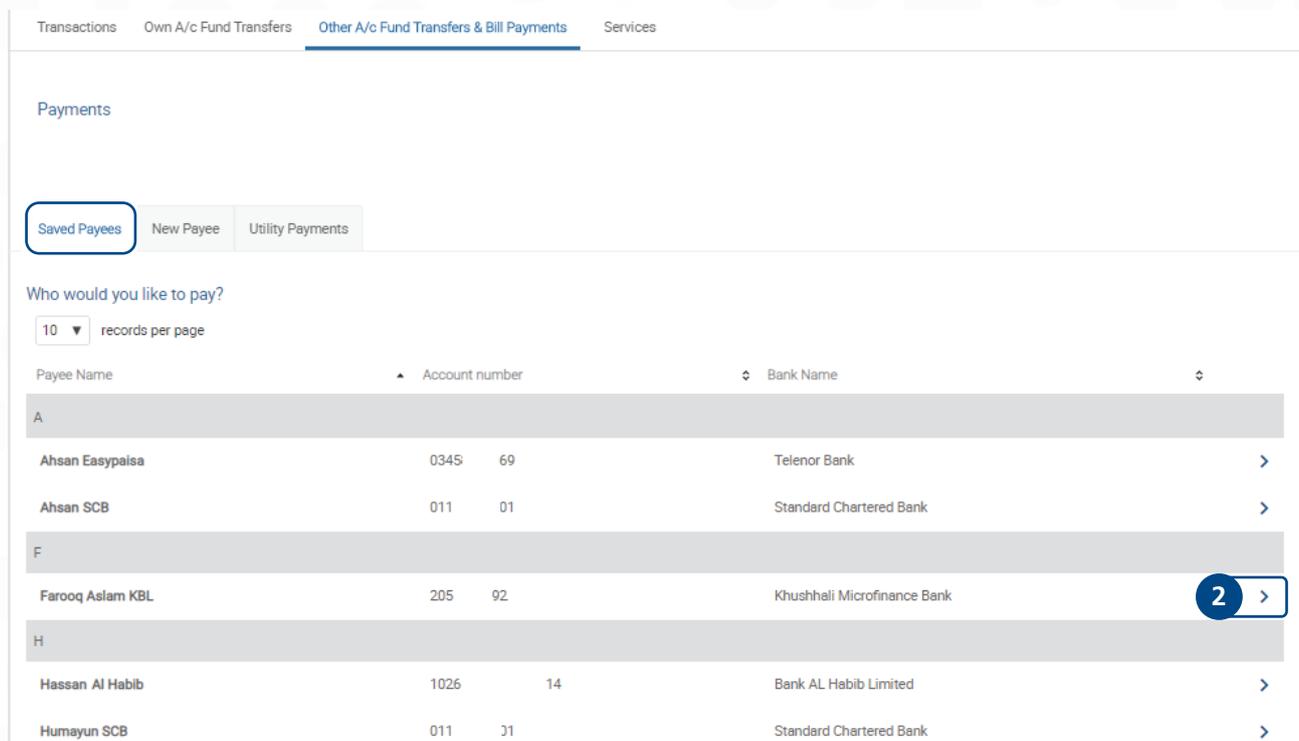
Transactions via Saved Payee

Funds Transfer via Saved Payee

Step 1. On you home screen of Internet Banking, Scroll Down and click on “Other A/c Fund Transfers & Bill Payments”



Step 2. Press “Saved Payees” tab, and click the highlighted arrow next to the payee having an account in “Khushhali Microfinance Bank” you want to make a payment to.



- Step 3. Enter the Amount you want to transfer
- Step 4. Provide reference, if you want to record a reference. This field is not compulsory.
- Step 5. Press "Continue" button to proceed to next screen

Transactions Own A/c Fund Transfers **Other A/c Fund Transfers & Bill Payments** Services

Make a Payment to any KMBL account

Saved Payee details

Payee Account Number 205 92

BankName Khushhali Microfinance Bank

IBAN or Account No * IBAN Account

Payee name Farooq Aslam KBL

Payment details

Currency PKR

Amount * 3 100
Maximum limit is PKR 200,000

Do you want to record a payment reference?

My reference 4

BACK CANCEL 5 CONTINUE

- Step 6. Verify the details of the transfer
- Step 7. Select where you want to receive your OTP "EMAIL" or "SMS"
- Step 8. Once selected, press "GENERATE OTP" button

Transactions Own A/c Fund Transfers **Other A/c Fund Transfers & Bill Payments** Services

Payments

Please check the details below

DEBIT FROM

Account name MUHAMMAD

Amount 1

CREDIT TO

Payee Account Title FAROOQ

Payee Name Farooq Aslam KBL

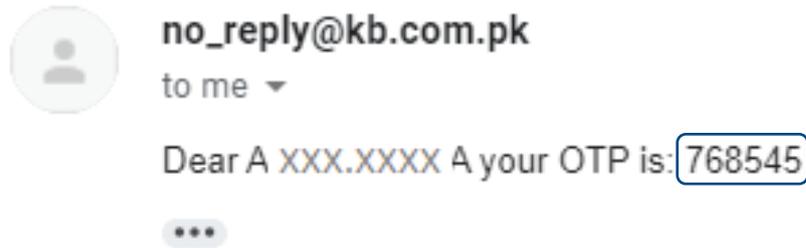
Payee account number 20 92

Bank name Khushhali Microfinance Bank

OTP send to Registered Email/Mobile Number *
 EMAIL SMS 7

GENERATE OTP 8 BACK CANCEL TRANSFER

Sample of OTP



Step 9. You will see a Yellow banner on the top stating "An OTP has been generated on your registered Email Address". Open your email to check your OTP

Step 10. Enter the OTP received in your email in the box next to OTP * and press transfer.

Transactions
Own A/c Fund Transfers
Other A/c Fund Transfers & Bill Payments
Services

An OTP has been generated on your registered Email Address

Payments

Please check the details below

DEBIT FROM

Account name	MUHAMMAD AHSAN RAZA
Amount	1

CREDIT TO

Payee Account Title	FAROOQ ASLAM
Payee Name	Farooq Aslam KBL
Payee account number	20 92
Bank name	Khushhali Microfinance Bank

OTP send to Registered Email/Mobile Number *

EMAIL SMS

OTP *

OTP will be expired in 04:34 minutes!

GENERATE OTP

BACK

CANCEL

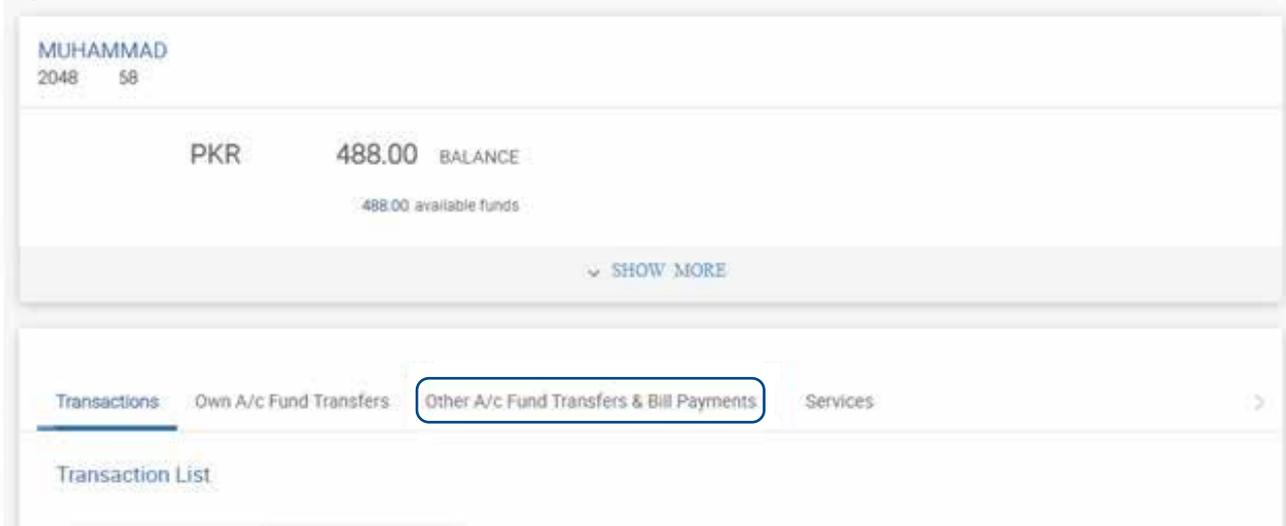
TRANSFER

- Step 11. On successful transaction you will see the following message as highlighted in the screenshot below
- Step 12. There is a transaction reference number on each successful transaction, you can record it for future reference
- Step 13. Shows the Amount of transfer that you have made successfully\
- Step 14. If you want to "download in PDF" or "Print" the transaction, press the desired option
- Step 15. Shows the "date & time" of the transaction

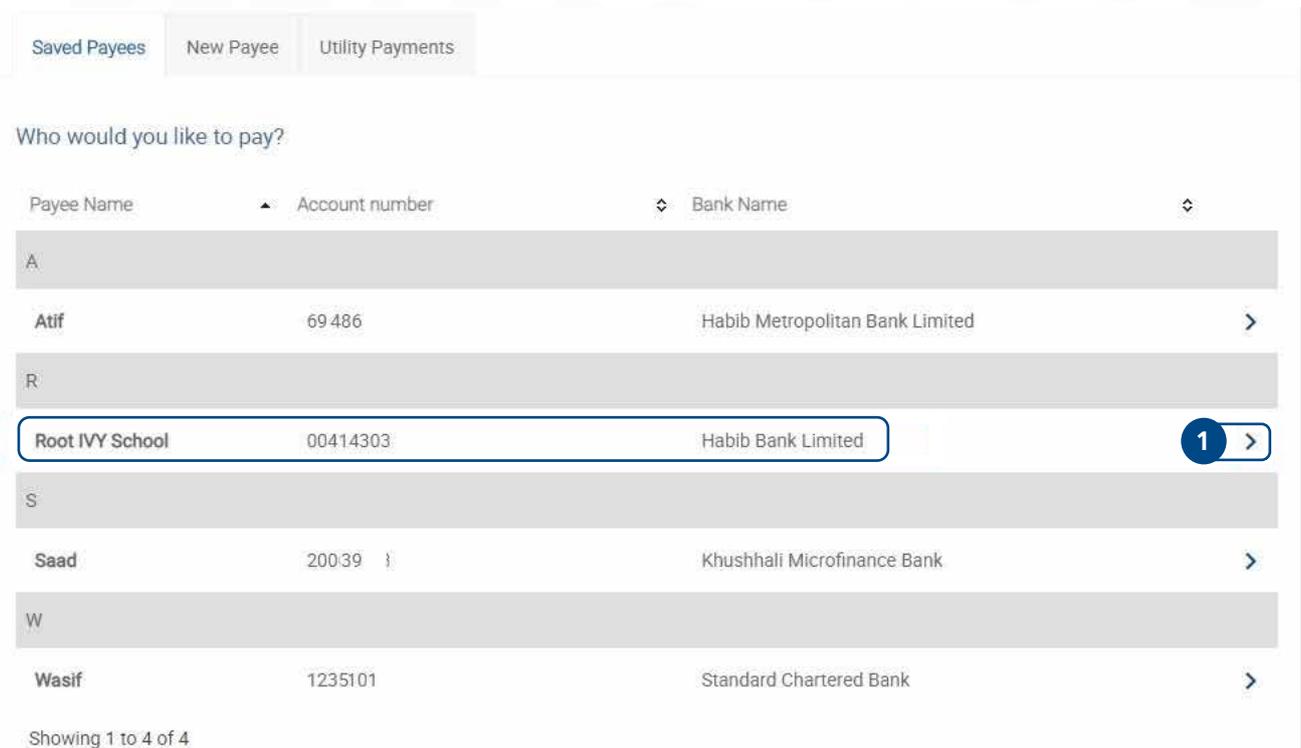
The screenshot shows a web interface for a payment confirmation. At the top, there are navigation tabs: "Transactions", "Own A/c Fund Transfers", "Other A/c Fund Transfers & Bill Payments" (which is selected), and "Services". Below the tabs, the page is titled "Payments". A blue message box at the top left says "Your transaction has been successfully processed" with a blue circle containing the number 11. The transaction details are displayed in two columns. The left column shows the sender's name "MUHAMMAD" and account number "20 68". The right column shows the recipient's name "FAROOQ ASLAM" and account number "20 92", along with the bank name "Khushhali Microfinance Bank". A large orange arrow points from the sender's account to the recipient's account. Below this, the "Transaction Reference No" is "133957" with a blue circle containing the number 12. The "Amount" is "100" with a blue circle containing the number 13. Below the amount, there are two buttons: "DOWNLOAD IN PDF" and "PRINT", with a blue circle containing the number 14. Below the buttons, the date and time "16/12/2019 12:25:48" are shown with a blue circle containing the number 15. At the bottom, there is a question "What would you like to do next?" and two green buttons: "GO TO HOME PAGE" and "BEGIN A NEW PAYMENT".

Inter Bank Funds Transfer (IBFT) via Saved Payee

On you home screen of Internet Banking, Scroll Down and click on "Other A/c Fund Transfers & Bill Payments"



Press the right arrow, next to the Saved Payee you want to transfer the funds, as show in the screenshot below.



- On the next screen, enter the Amount of transaction
- Select the purpose of Payment from the drop-down menu

Transactions Own A/c Fund Transfers **Other A/c Fund Transfers & Bill Payments** Services

Make a Payment to any other Bank account

Saved Payee details

Payee Account Number

BankName

IBAN or Account No *

Payee name

Payment details

Currency

Amount *
Maximum limit is PKR 150,000

Purpose of Payment *

Do you want to record a payment reference?

My reference

On pressing Continue, in the Next screen

- Step 1. Verify the account details that you have provided and the Amount
- Step 2. Select if you want to receive the OTP over the "Email" or "SMS"
- Step 3. Enter the details for reference if you want to record any
- Step 4. Press "Generate OTP Button"

Please check the details below

DEBIT FROM

Account name

WASIF

Account number

20028

Amount

33452

CREDIT TO

Payee Account Title

R IVY COLL RWP

Payee Name

Root IVY School

Payee account number

00424303

Bank name

Habib Bank Limited

PAYMENT AUTHENTICATION

OTP send to Registered Email/Mobile Number *

EMAIL

SMS

2

My reference

School Fee

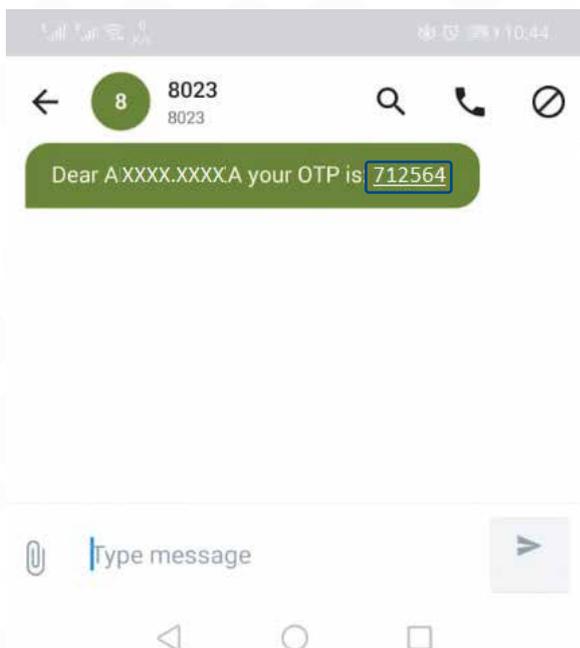
3

GENERATE OTP

4

TRANSFER

Once you have generated an OTP, you will receive an SMS containing the OTP that you have to provide on the screen. Same has been highlighted below in the screenshot of SMS.



- Step 5. Enter the OTP that you have received over SMS
 Step 6. Press "Transfer" Button to finish the transaction

Account name	MUHAMMAD WASIF ZAIDI
Account number	2000002828
Amount	33452
CREDIT TO	
Payee Account Title	R IVY COLL RWP
Payee Name	Root IVY School
Payee account number	00427901414303
Bank name	Habib Bank Limited
PAYMENT AUTHENTICATION	
OTP send to Registered Email/Mobile Number *	<input type="radio"/> EMAIL <input checked="" type="radio"/> SMS
OTP *	<input type="text" value="712564"/> 5
	OTP will be expired in 04:33 minutes!
My reference	School Fee
GENERATE OTP	6 TRANSFER

- Step 7. On successful transaction you will see the following message as highlighted in the screenshot
 Step 8. There is a transaction reference number on each successful transaction, you can record it for future reference
 Step 9. Shows the Amount of transfer that you have made successfully
 Step 10. If you want to "download in PDF" or "Print" the transaction, press the desired option
 Step 11. Shows the "date & time" of the transaction

Transactions	Own A/c Fund Transfers	Other A/c Fund Transfers & Bill Payments	Services
Payments			
Your transaction has been successfully processed 7			
WASIF 2002828			 R IVY COLL RWP 00427901414303 Habib Bank Limited
	Transaction Reference No	<input type="text" value="127919"/> 8	
	9 Amount	<input type="text" value="33452"/>	
	10  DOWNLOAD IN PDF  PRINT		
	11	<input type="text" value="16/12/2019 14:06:53"/>	
What would you like to do next ?			
GO TO HOME PAGE		BEGIN A NEW PAYMENT	

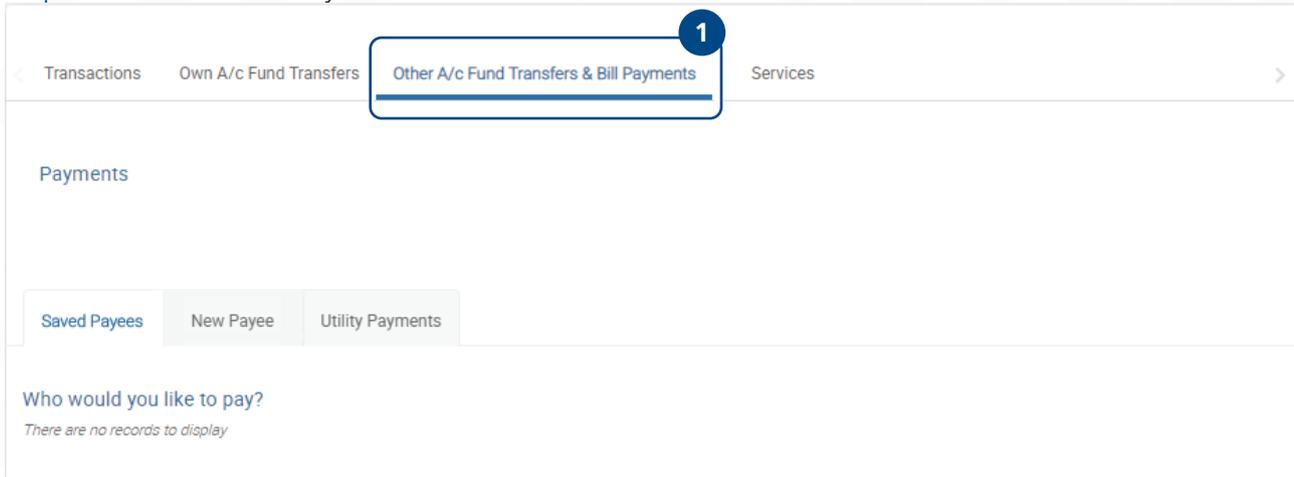
Transaction via New Payee

Funds Transfer via New Payee

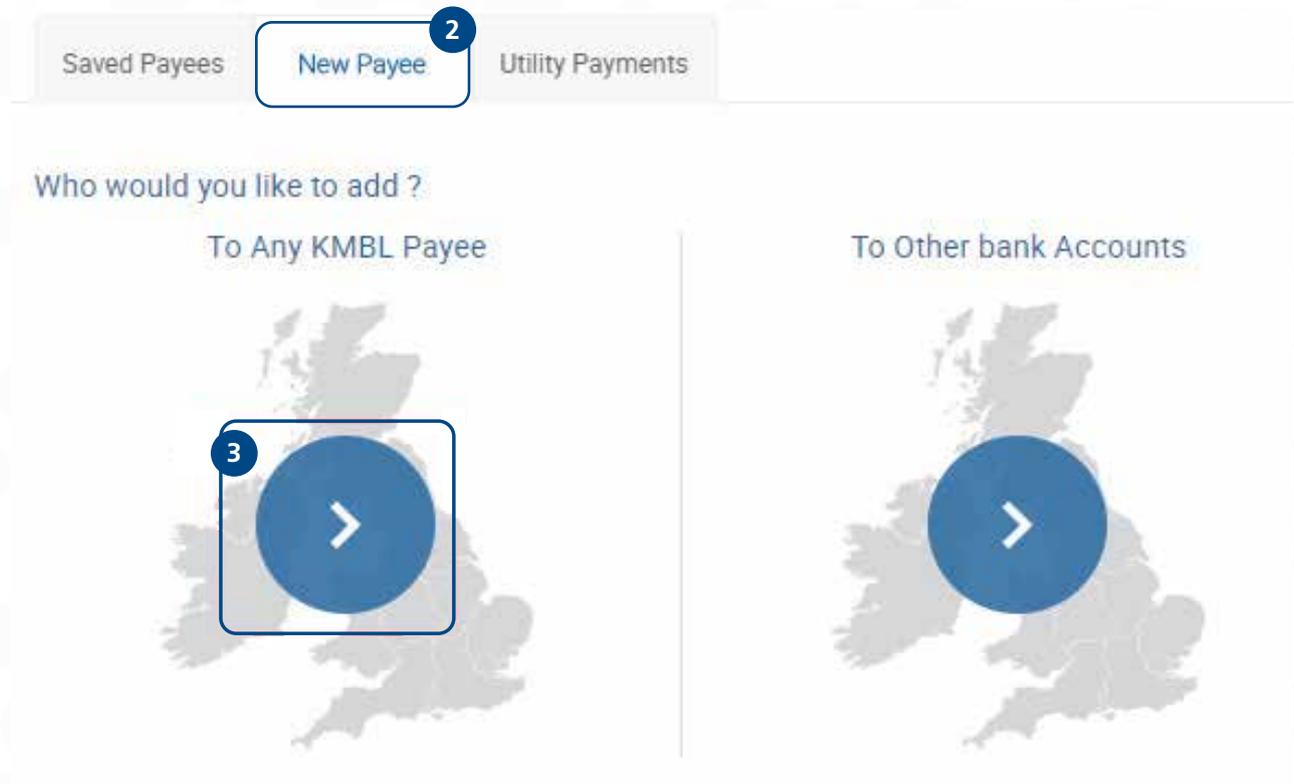
On you home screen of Internet Banking, Scroll Down and

Step 1. Click on "Other A/c Fund Transfers & Bill Payments"

Step 2. Press "New Payee"



Step 3. For "Funds Transfer" press the right arrow under "To Any KMBL Payee"



- Step 4. Enter Account No * that you want to make payment to
- Step 5. Enter the Amount
- Step 6. Enter any reference if you want to record
- Step 7. Select "Yes" if you want to save payee, if it's a one-time Payment select "No"; and press Continue

< Transactions Own A/c Fund Transfers **Other A/c Fund Transfers & Bill Payments** Services >

Make a Payment to any KMBL account

New Payee Details

Account No * 4

Payment details

Currency

Amount * 5
Maximum limit is PKR 200,000

Do you want to record a payment reference?

My reference 6

Save payee * Yes No 7

Step 8. Select where you want to receive your OTP

Step 9. Press "Generate OTP" button

DEBIT FROM

Account name: MUHAMMAD AHSAN RAZA

Amount: 1

CREDIT TO

Payee Account Title: SYED WAQAS ALI KAZI

Payee account number: 2051843088

Bank name: Khushhali Microfinance Bank

PAYMENT AUTHENTICATION

OTP send to Registered Email/Mobile Number * EMAIL SMS 8

My reference: Pay to Kamran

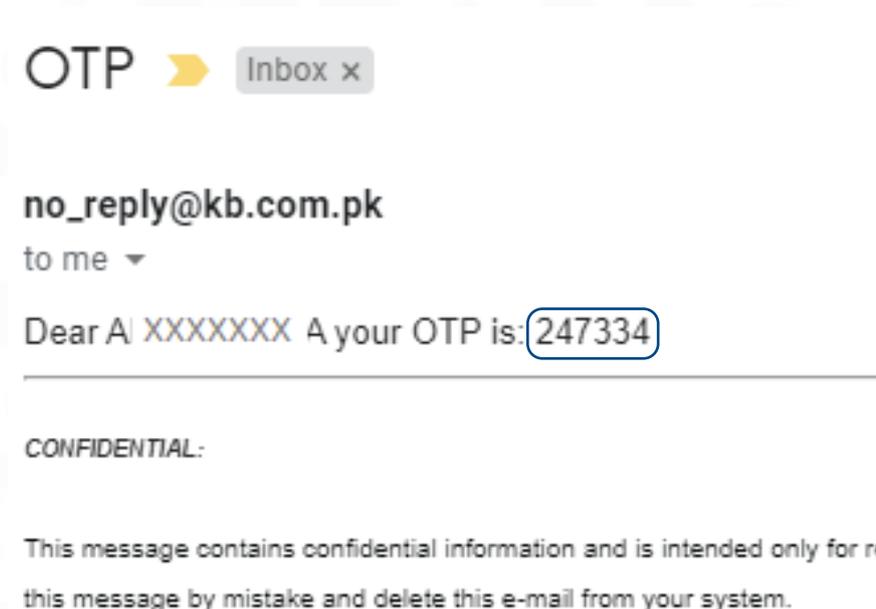
GENERATE OTP 9

BACK

CANCEL

TRANSFER

If you had selected "EMAIL" for receiving the OTP, open your mailbox to see the OTP.



Step 10. Enter the received OTP

Step 11. Press Transfer

An OTP has been generated on your registered Email Address

Payments

Please check the details below

DEBIT FROM

Account name

Amount

CREDIT TO

Payee Account Title

Payee account number

Bank name

PAYMENT AUTHENTICATION

OTP send to Registered Email/Mobile Number * EMAIL SMS

OTP * **10**

OTP will be expired In 01:50 minutes!

My reference

GENERATE OTP

BACK

CANCEL

11

TRANSFER

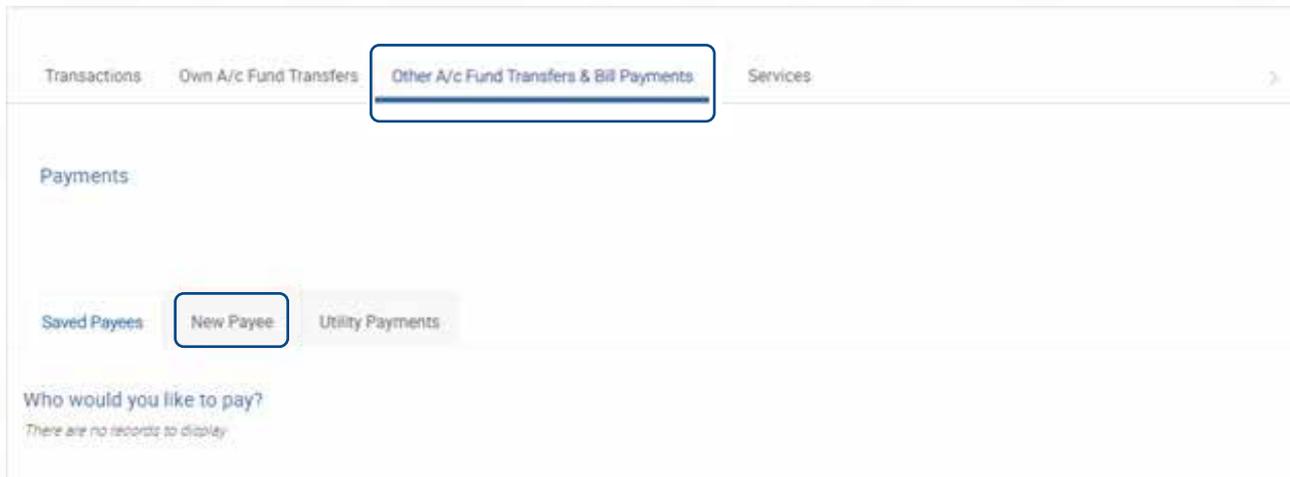
- Step 12. On successful transaction you will see the following message as highlighted in the screenshot
- Step 13. There is a transaction reference number on each successful transaction, you can record it for future reference
- Step 14. Shows the Amount of transfer that you have made successfully
- Step 15. If you want to "download in PDF" or "Print" the transaction, press the desired option
- Step 16. Shows the "date & time" of the transaction

The screenshot shows a web interface for a transaction confirmation. At the top, there are navigation tabs: "Transactions", "Own A/c Fund Transfers", "Other A/c Fund Transfers & Bill Payments" (which is selected), and "Services". Below the tabs, the page title is "Payments". A blue-bordered box contains the message "Your transaction has been successfully processed" with a callout "12". To the left, the text "WASIF" and "2002828" is displayed. In the center, there is a large orange arrow pointing right, which is partially obscured by a callout "13" pointing to the "Transaction Reference No" field containing "127919". Below this, a callout "14" points to the "Amount" field containing "33452". Underneath, there are two buttons: "DOWNLOAD IN PDF" and "PRINT", with a callout "15" pointing to the "PRINT" button. Below the buttons, a callout "16" points to the date and time "16/12/2019 14:06:53". On the right side, there is a user profile icon, the name "R IVY COLL RWP", the account number "00427901414303", and the bank name "Habib Bank Limited". At the bottom, there is a question "What would you like to do next?" followed by two green buttons: "GO TO HOME PAGE" and "BEGIN A NEW PAYMENT".

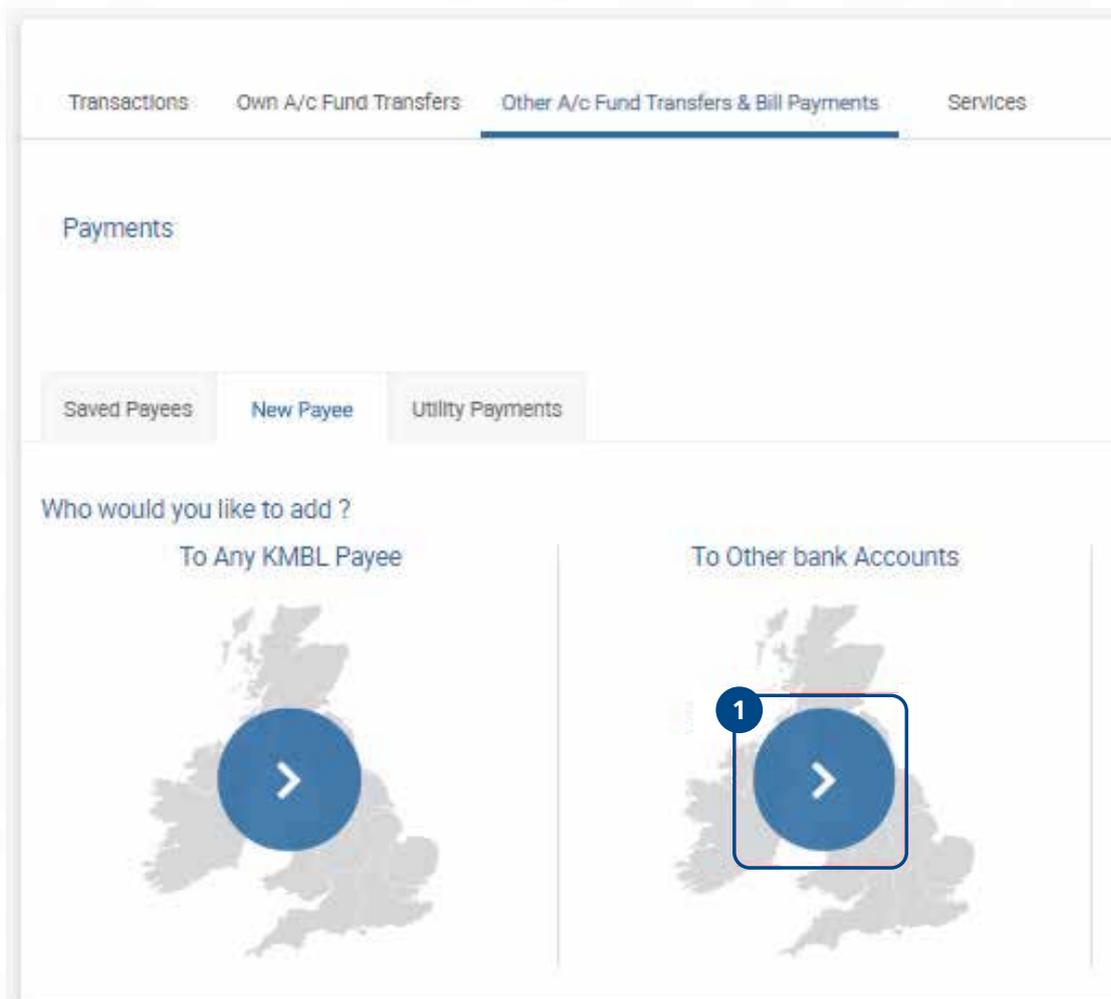
Inter Bank Funds Transfer (IBFT) via New Payee

On your home screen of Internet Banking, Scroll Down and

- Click on "Other A/c Fund Transfers & Bill Payments"
- Press "New Payee"



Step 1. For "Inter Bank Funds Transfer" press the right arrow under "To Other Bank Accounts"



- Step 2. Select the "Bank Name" from drop down list
- Step 3. If you're providing the IBAN number press "IBAN", otherwise press "Account"
- Step 4. Enter the "Account Number"
- Step 5. Enter the "Amount"
- Step 6. Select the "Purpose of Payment" from drop down list.
- Step 7. Select "Yes" if you want to save payee, if it's a one-time Payment select "No"
- Step 8. Press "Continue"

Transactions Own A/c Fund Transfers **Other A/c Fund Transfers & Bill Payments** Services

Make a Payment to any other Bank account

New Payee Details

Bank Name * Standard Chartered Bank 2

IBAN or Account No * IBAN **Account** 3

Account No * 01162022701 4

Payment details

Currency PKR

Amount * 1 5
Maximum limit is PKR 150,000

Purpose of Payment * Miscellaneous Payments 6

Do you want to record a payment reference?

My reference

Save payee * Yes No 7

BACK CANCEL 8 **CONTINUE**

On next screen verify the details of accounts and amounts.

Step 9. Select where you want to receive your OTP

Step 10. Press "Generate OTP" button

Transactions Own A/c Fund Transfers **Other A/c Fund Transfers & Bill Payments** Services

Payments

Please check the details below

DEBIT FROM

Account name: MUHAMMAD AHSAN RAZA

Account number: 2048935268

Amount: 1

CREDIT TO

Payee Account Title: MUHAMMAD AHSAN RAZA

Payee account number: 01162022701

Bank name: Standard Chartered Bank

OTP send to Registered Email/Mobile Number *

EMAIL SMS 9

GENERATE OTP 10

BACK CANCEL

TRANSFER

If you had selected "EMAIL" for receiving the OTP, open your mailbox to see the OTP.

no_reply@kb.com.pk

to me ▾

Dear AHSAN.RAZA your OTP is: 259603

...

CONFIDENTIAL:

This message contains confidential information and is intended only for the named addressee. If you have received this message by mistake and delete this e-mail from your system.

- Step 11. Enter the received OTP
 Step 12. Press Transfer

An OTP has been generated on your registered Email Address

Payments

Please check the details below

DEBIT FROM

Account name: MUHAMMAD AHSAN RAZA

Account number: 2049955269

Amount: 1

CREDIT TO

Payee Account Title: MUHAMMAD AHSAN RAZA

Payee account number: 01162022701

Bank name: Standard Chartered Bank

OTP sent to Registered Email/Mobile Number * EMAIL SMS

OTP * 359603 **11**

OTP will be expired in 00:40 minutes!

GENERATE OTP

BACK CANCEL

TRANSFER

On successful transaction you will see the following message as highlighted in the screenshot

- Step 13. There is a transaction reference number on each successful transaction, you can record it for future reference
- Step 14. Shows the Amount of transfer that you have made successfully
- Step 15. If you want to "download in PDF" or "Print" the transaction, press the desired option
- Step 16. Shows the "date & time" of the transaction

Transactions Own A/c Fund Transfers **Other A/c Fund Transfers & Bill Payments** Services

Payments

Your transaction has been successfully processed

MUHAMMAD AHSAN RAZA
200828

MUHAMMAD AHSAN RAZA
01162022701
Standard Chartered Bank

Transaction Reference No: 127919 **13**

14 Amount: 33452

15 DOWNLOAD IN PDF PRINT

16 16/12/2019 14:06:53

What would you like to do next ?

GO TO HOME PAGE

BEGIN A NEW PAYMENT



khushhali
MICROFINANCE BANK

Prosperity on all Accounts

55-C, 5th Floor, Ufone Tower,
Jinnah Avenue, Blue Area, Islamabad.

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