

# USER GUIDE

FWBL Internet Banking is a real-time online banking service, offering a simple, convenient and secure method of accessing your FWBL accounts via the Internet. Through this doorstep banking facility you can conduct your financial transactions at your own time, location and convenience, 24 hours a day, 7 days a week.

## **Available Features**

The following are the transactions available via FWBL Internet Banking:

- Account Balance Inquiry
- Mini-Statements
- Account Statement for One Week, One Month and Three Months
- Transferring Funds between your FWBL Accounts
- Transferring Funds from your FWBL Account to other FWBL Accountholders
- Transferring Funds to Selected 1-LINK Member Banks
- Utility Bill Payments
- Purchasing Mobile Phone Airtime
- Internet Service Provider Bill Payments
- Lodgment of Complaints
- Card Activation / Deactivation

and much more...

## **Prerequisites to useFWBL Internet Banking**

FWBL Internet Banking has the following prerequisites:

- User should be anFWBL Accountholder, and must have a Debit Card
- User's local cell number must be registered with FWBL

## **Registration Process**

- Visit <https://ibanking.fwbl.com.pk>
- Read and agree to the Terms and Conditions mentioned on the page (click the cross at the top right of the windowto close this information window)
- Click the 'Registration' Button
- Fill in the following Information:
  - CNIC
  - Date of Birth
  - Registered Mobile Number
  - Mother's Maiden Name
  - Email Address
- Enter the 'Captcha'
- Clickthe 'Accept' and 'Continue' Tabs
- Upon successful detail verification,fill in the following details:
  - Username

- Password
- Select a Security Image
- Click the 'Submit' Button
- Click the 'Confirm' Button
- AnOTC (One Time Activation Code) will be generated and sent to the customer's registered mobile number and email address. Upon entering the correct information, a message will be displayed on-screen to the customer 'You have successfully registered your Internet Banking Services'.

### **Activation Process**

To activate Internet Banking Services, the customer can call FWBL's 24 x 7 Call Center at 021-111-11-3925 or 0331-3925-111 from their registered number. The Call Center Agent, after verifying the customer's details, will activate the customer's internet banking services. Due to security reasons, activation via call center will be only for non-financial services.

For the activation of financial transactions, the customer must visit any FWBL Branch for biometric verification, which is a mandatory regulatory requirement. The Branch shall carry out fresh biometric verification of the customer for activation of financial transactions through Internet Banking Services.

### **Process to Unsubscribe/Block Internet Banking Accounts**

Users can block their Internet Banking Account by calling our Call Center at 021-111-11-3925 or 0331-3925-111 from their registered number. After verifying the customer's details, the Call Center Agent will unsubscribe/block the Internet Banking Account.

### **Process to Unblock Internet Banking Accounts**

Users can unblock their Internet Banking Account by calling our Call Center at 021-111-11-3925 or 0331-3925-111 from their registered number. After verifying the customer's details, the Call Center Agent will unblock the Internet Banking Account.

### **Process to Reset User ID, In case Forgotten**

The User ID is confidential and should never be shared with anyone. In case of a forgotten User ID, please call our Call Centre at 021-111-11-3925 or 0331-3925-111 for assistance.

### **Process to Reset User Password, In case Forgotten**

The User Password is confidential and should never be shared with anyone. In case of a forgotten password, please click the 'Forgot Password' link available on the Login page. Users will receive a new, one-time password on the registered email address and mobile number.

### **Process to Transfer Funds to other FWBL Accounts from the Internet Banking Account**

Users need to create a Beneficiary through the following procedure in order to transfer funds from one account to any other FWBL account:

- Go to the 'Beneficiary Management' Menu
- Click 'Create Beneficiary'
- Select 'Other FWBL Account'
- Enter the complete Account Number with Branch Code

- Click the 'GET' Button
- Account Title will be Auto-Populated
- Provide the Alias/Nick
- Click the 'Submit' Button
- A 'Confirm Beneficiary' Screen will Appear
- Click 'YES' to Proceed
- The OTP Generated will be Delivered to your Registered Email Address and Cell Number
- Enter the OTP in the Password Box
- Click 'YES' Button
- Transaction Completed
- The added Beneficiary will appear under 'Other FWBL Accounts' Facility with Internet Banking

### **Process to Perform Inter Bank Fund Transfer Transactions**

Users need to create a Beneficiary through the following procedure to perform Inter Bank Fund Transfer transactions:

- Go to the 'Beneficiary Management' Menu
- Click 'Create Beneficiary'
- Select 'Inter Bank Fund Transfer'
- Select 'Beneficiary Bank' from the Drop Down Menu
- Enter the complete Account Number
- Click the 'GET' Button
- Account Title will be Auto-Populated
- Provide the Alias/Nick
- Click the 'Submit' Button
- A 'Confirm Beneficiary' Screen will Appear
- Click 'YES' to Proceed
- The OTP Generated will be Delivered to your Registered Email Address and Cell Number
- Enter the OTP in the Password Box
- Click the 'YES' Button
- Transaction Completed
- The added Beneficiary will appear under 'Inter Bank Fund Transfer' Facility with Internet Banking

### **Process to Pay Electric, Gas or Internet Service Provider Bill**

In order to pay electricity bills, users need to enter the account number printed on the physical bill, and then click the 'GET' button. The user's bill details will be auto-populated.

For gas bills, users need to enter the consumer number printed on the physical bill. After entering the consumer number in the Internet Banking portal, press the 'GET' button. The user's bill details will be populated.

In order to pay the Internet Service Provider Bill, the user has to enter the Customer ID provided by the Internet Service Provider for Wateen and Wi-Tribe. Please enter the Customer Number for Qubee. For PTCL EVO Post and Prepaid, the user has to enter the MDN number.

### **Process to Buy or Pay for Mobile Top Ups**

Users need to create a Beneficiary through the following procedure for Mobile Top Up Transactions:

- Go to the 'Beneficiary Management' Menu

- Click 'Create Beneficiary'
- Select 'Telco Payment'
- Select 'Telco Company' from the Drop Down Menu
- Select 'Prepaid/Postpaid' from the Drop Down Menu
- Enter Mobile Number
- Provide Alias/Nick
- Click the 'Submit' Button
- A 'Confirm Beneficiary' Screen will Appear
- Click 'YES' to Proceed
- The OTP generated will be Delivered to your Registered Email Address and Cell Number
- Enter the OTP in the Password Box
- Click the 'YES' Button
- Transaction Completed
- The added Beneficiary will become available for payment in 'Bill Payment' under the 'Mobile Top Up' Menu

### **Process to Pay for PTCL Products**

Users can pay PTCL Landline/PTCL PSTN and Vfone Bills by entering the Account ID printed on the physical bill for PTCL Landline/PTCL PSTN and the MDN number for Vfone; enter the same in the FWBL Internet Banking Portal. The user's bill details will appear, simply press the 'Pay' button and pay your bill.