



IFIC DIGITAL BANKING

Tutorial V 2.0

ABSTRACT

The document contains step by step process of using different functionalities of Digital Banking.

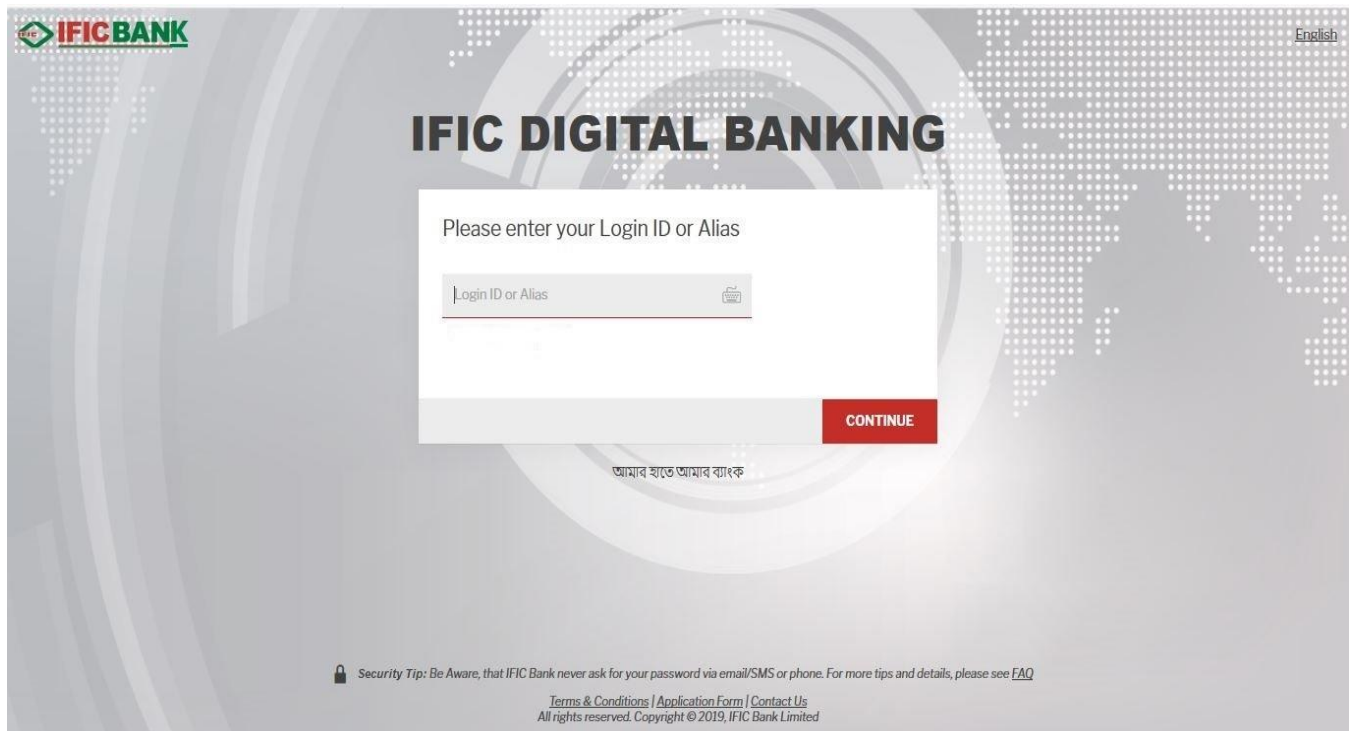
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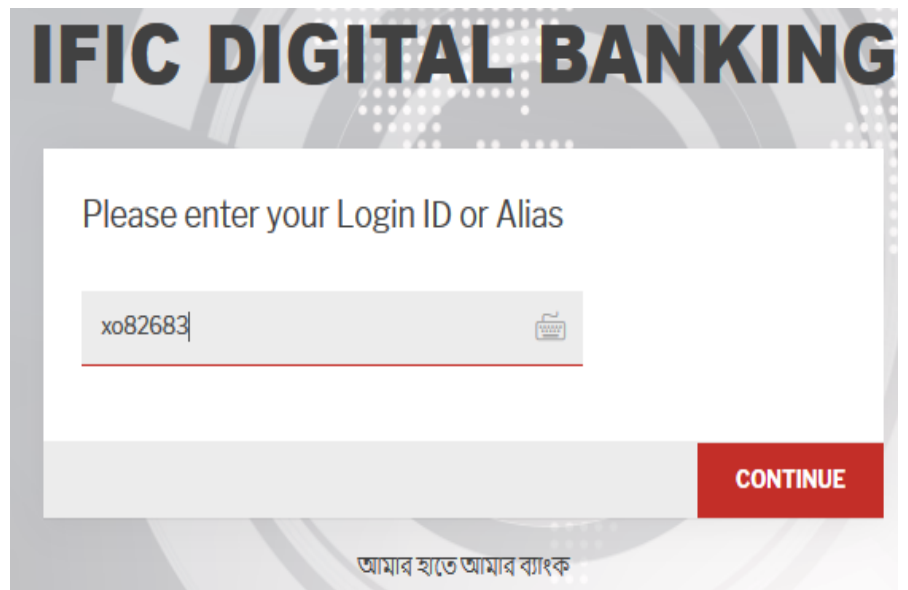
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Login Page

Step 1: Click on www.digitalbanking.ificbankbd.com to open IFIC DIGITAL BANKING Page



The screenshot shows the IFIC Digital Banking login interface. At the top left is the IFIC BANK logo, and at the top right is a language selector set to 'English'. The main heading is 'IFIC DIGITAL BANKING'. Below it, a white login box contains the text 'Please enter your Login ID or Alias' and a text input field with a placeholder 'Login ID or Alias' and a small icon of a document. Below the input field is a red 'CONTINUE' button. At the bottom of the login box, there is a link for 'Forgot your ID or Alias?'. Below the login box, the Bengali text 'আমার হাতে আমার ব্যাংক' is displayed. At the very bottom, a security tip states: 'Security Tip: Be Aware, that IFIC Bank never ask for your password via email/SMS or phone. For more tips and details, please see FAQ'. Below the security tip are links for 'Terms & Conditions', 'Application Form', and 'Contact Us', followed by the copyright notice 'All rights reserved. Copyright © 2019, IFIC Bank Limited'.

Step 2: Enter Login IDClick **CONTINUE** to proceed

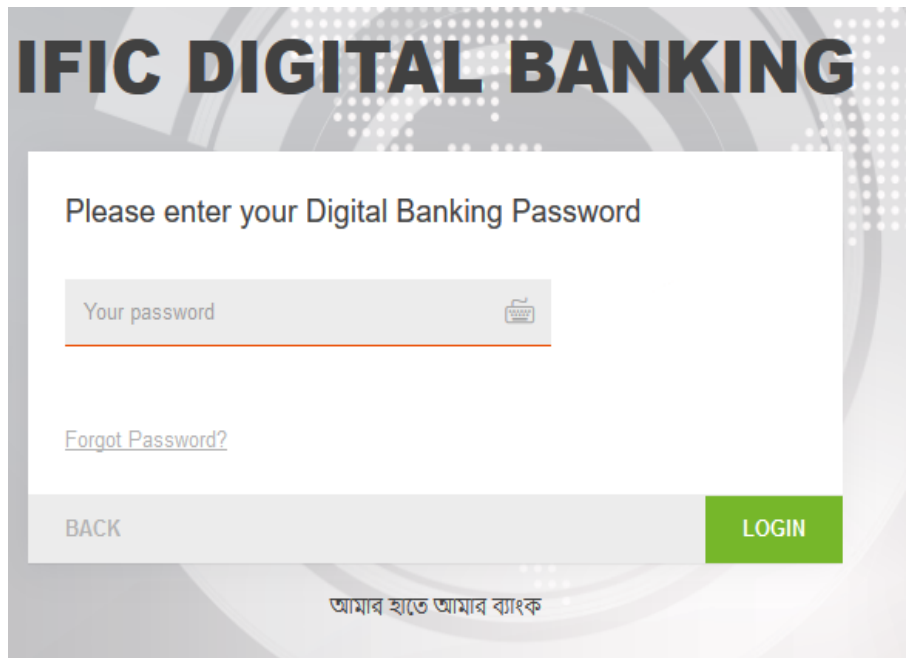
IFIC DIGITAL BANKING

Please enter your Login ID or Alias

xo82683

CONTINUE

আমার হাতে আমার ব্যাংক

Step 3: Give Your PasswordClick **CONTINUE** to proceed

IFIC DIGITAL BANKING

Please enter your Digital Banking Password

Your password

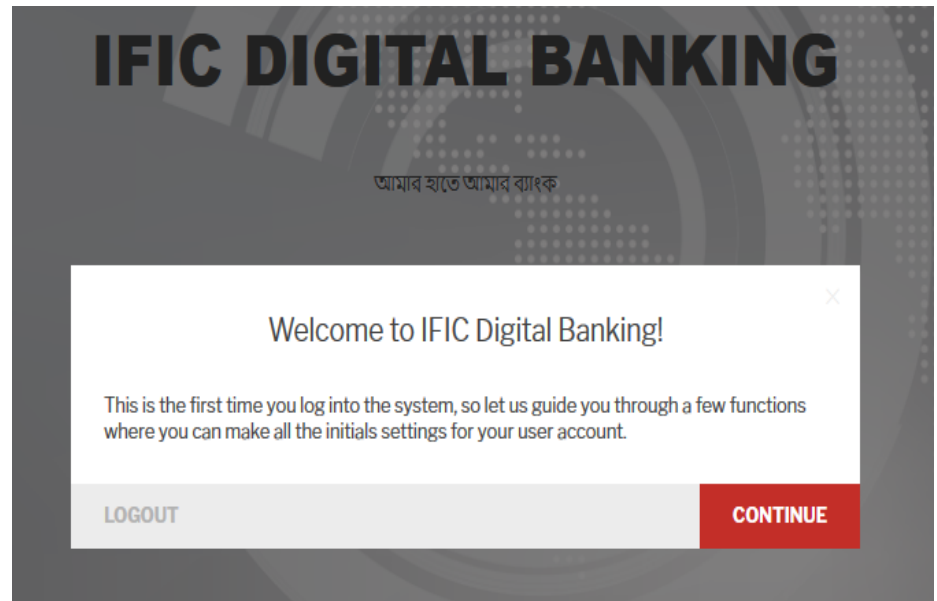
[Forgot Password?](#)

BACK **LOGIN**

আমার হাতে আমার ব্যাংক

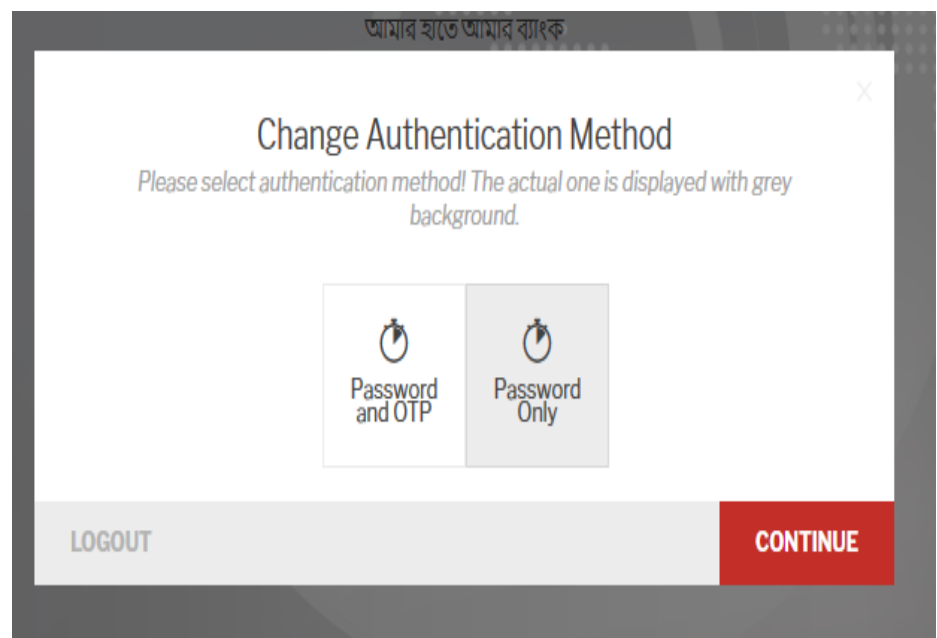
Step 4 : IFIC Digital Banking will show welcome Message.

Press **Continue** to proceed.



Step 5: change Authentication Method.

Press **Continue** to proceed.



Step 6: change your Password as instructed.

Press **Login** to proceed.

IFIC DIGITAL BANKING

Change Password

CURRENT PASSWORD

NEW PASSWORD

NEW PASSWORD AGAIN|

- ✓ Contains enough uppercase letter(s) (at least 1)
- ✓ Contains enough lowercase letter(s) (at least 1)
- ✓ Contains enough number(s) (at least 2)
- ✓ Does not contain forbidden characters
- ✓ Sufficient length (8-20 characters)

BACK LOGIN

Step 7: Change Anti phishing Image from the list of pictures.

Press **Continue** to proceed.

IFIC DIGITAL BANKING

Change Anti Phishing Image




LOGOUT CONTINUE

Step 8 : Change your Alias.

Press **Continue** to proceed.

IFIC DIGITAL BANKING

Change Alias

 Usage of an Alias is not mandatory, you can always use your login ID instead of Alias, but Alias gives you more safety on IFIC Digital Banking. You may keep your real identifiers hidden for the unauthorized persons.

CURRENT ALIAS test@gmail.com

NEW ALIAS Rahim123


LOGOUT **CONTINUE**

Step 9: Answer to the security Questions.


Press **Continue** to proceed.


Set your secure questions and answers


QUESTION 1 What was the name of the hospital where you were born? ▼

ANSWER 1 Dhaka medical college 

QUESTION 2 In what city or town does your nearest sibling live? ▼

ANSWER 2 Rangpur 

QUESTION 3 what is your favourite bank ? 

ANSWER 3 IFIC Bank 


LOGOUT **CONTINUE**

Step 10: upload a new profile picture.

Press **Login** to proceed.

IFIC DIGITAL BANKING

Change Profile Picture



[UPLOAD A PICTURE](#)

[LOGOUT](#) [SKIP](#) [LOGIN](#)

Dashboard

A. Menu

- Contains All the options and Functionalities.

B. Add Widget

- All disabled widgets vault.
- Click [+] to enable any widget.

C. Tutorial

- Tutorial for users.

D. Search

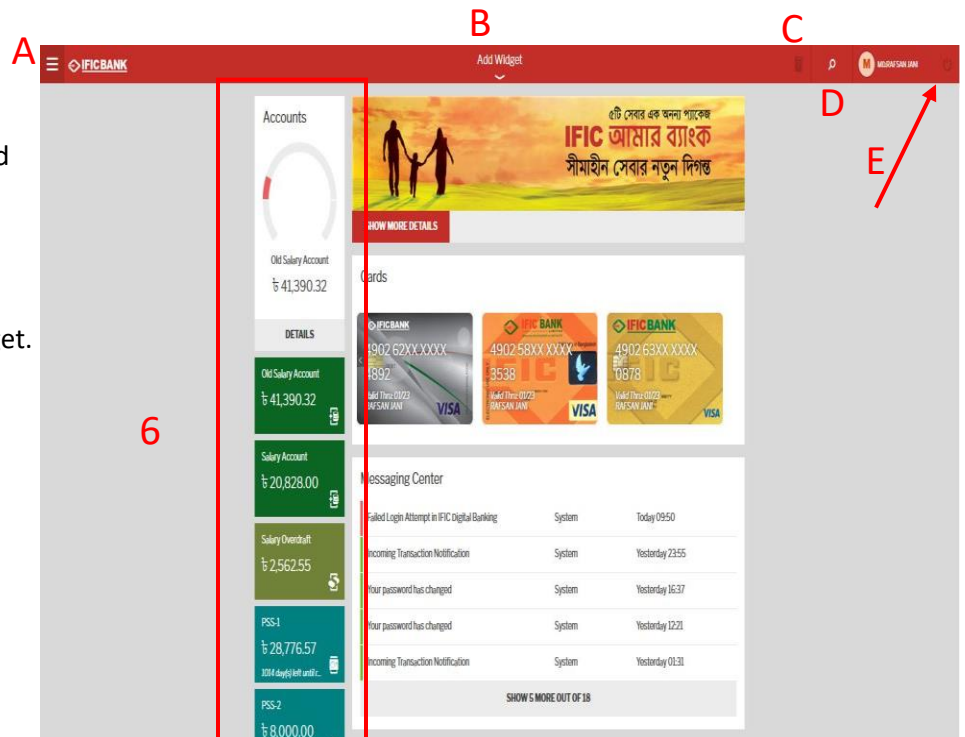
- Search anything

E. Logout

- Exit/Logout user profile.

F. Accounts

- Select Favorite/Primary Account to display status.
- Change Maximum & Minimum Amount Range to display.
- List of all Accounts and Balance.

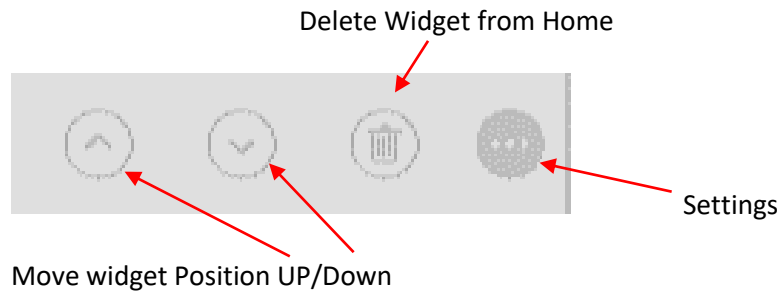


Widgets

Widgets are the shortcuts of particular functions.

Step 1: Click Add Widget from Dashboard [1] > Click (+) button to add your desired widget [2]















- **Card Widget:** Shows customer card/s. Click on the card image for card overview.
- **Send Money:** Shortcut of Send money. Select partner > Enter amount > Send out money.
- **Currencies:** Currency exchange rate calculation and graphical presentation of the exchange rate periodically.
- **Messaging Center:** Shortcut of the message box.
- **Order Status:** This widget shows the transactions pending for initiation on future date.

Order Status >

Click here
for more
option

Partner name	Date	Amount
 Salary Overdraft	PROCESSED 14 Oct	₹ -195.32
 Debit Card BDT	PROCESSED 14 Oct	N/A
 Salary Overdraft	PROCESSED 13 Oct	₹ -990.00
 Mazhar	PROCESSED 12 Oct	₹ -300.00
 Salary Overdraft	PREPARED 11 Oct	₹ -1.00
 Chequebook Request	PROCESSED 11 Oct	N/A
 Fahad	PROCESSED 11 Oct	₹ -5.00
 Mazhar	PROCESSED 10 Oct	₹ -3.00
 Chequebook Request	PROCESSED 10 Oct	N/A
 Rafsan	PROCESSED 10 Oct	₹ -121.00
SHOW 5 MORE OUT OF 71		

Accounts & Cards

Account Overview:

List of Accounts and Balance :

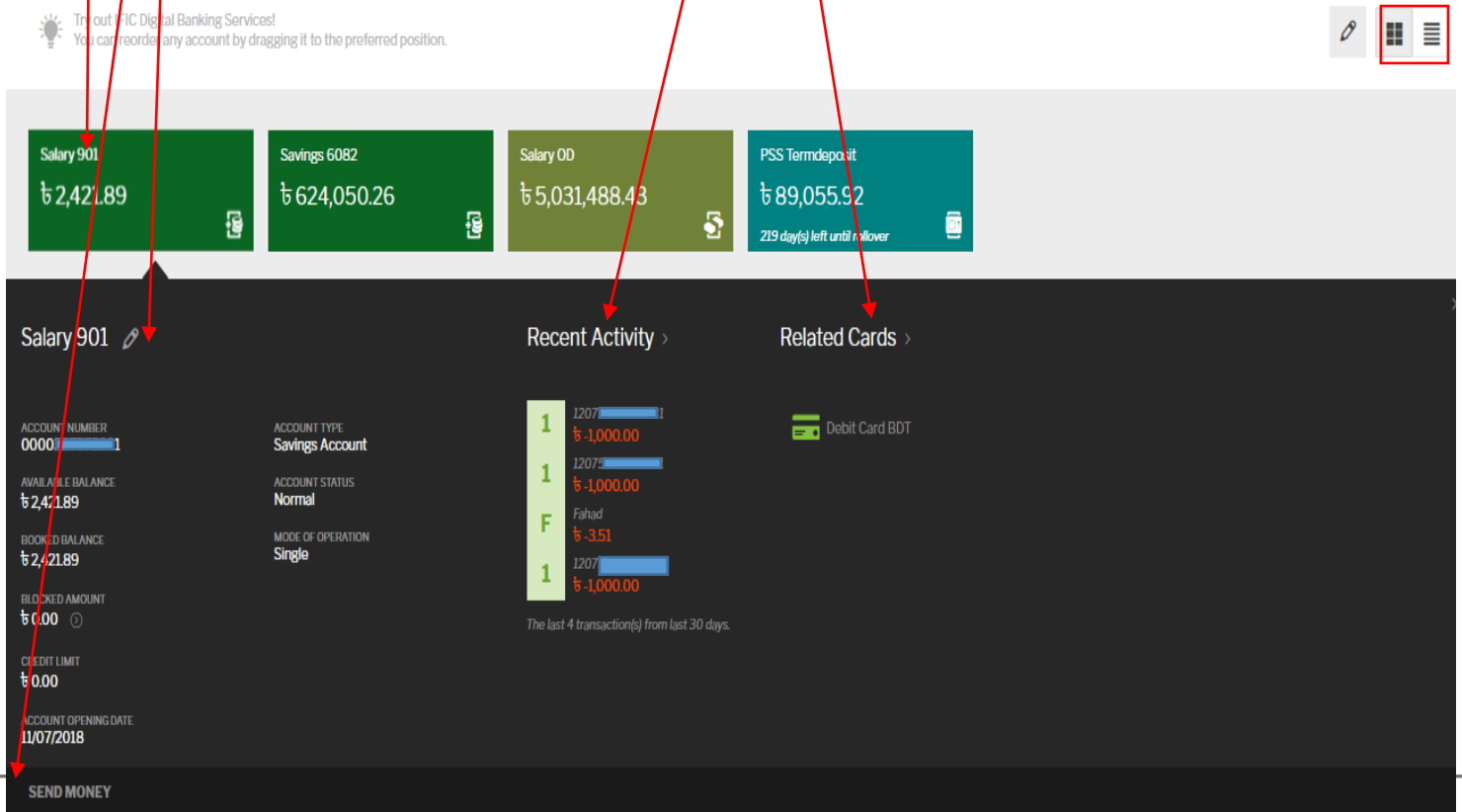
Step 1: Click on the Menu Icon [1] >Accounts & Cards [2] >Account Overview [3]



Step 2:

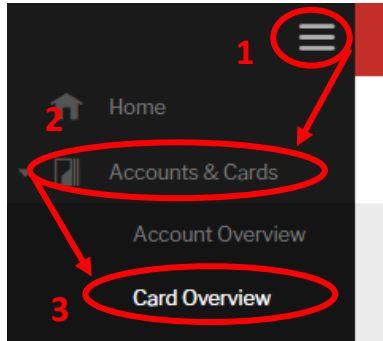
- Click on any account to view details
- Change style List/Tile View
- Change Position of the accounts
Click on the PEN icon > Drag accounts position > Click ✓ when done
- SEND MONEY option to proceed for sending money to partner
- Click on the PEN option to edit your account name
- Related Cards will show you the Associated Cards
- Recent Activity will show you the recent transactions & others

⚡ Try out IFIC Digital Banking Services!
You can reorder any account by dragging it to the preferred position.



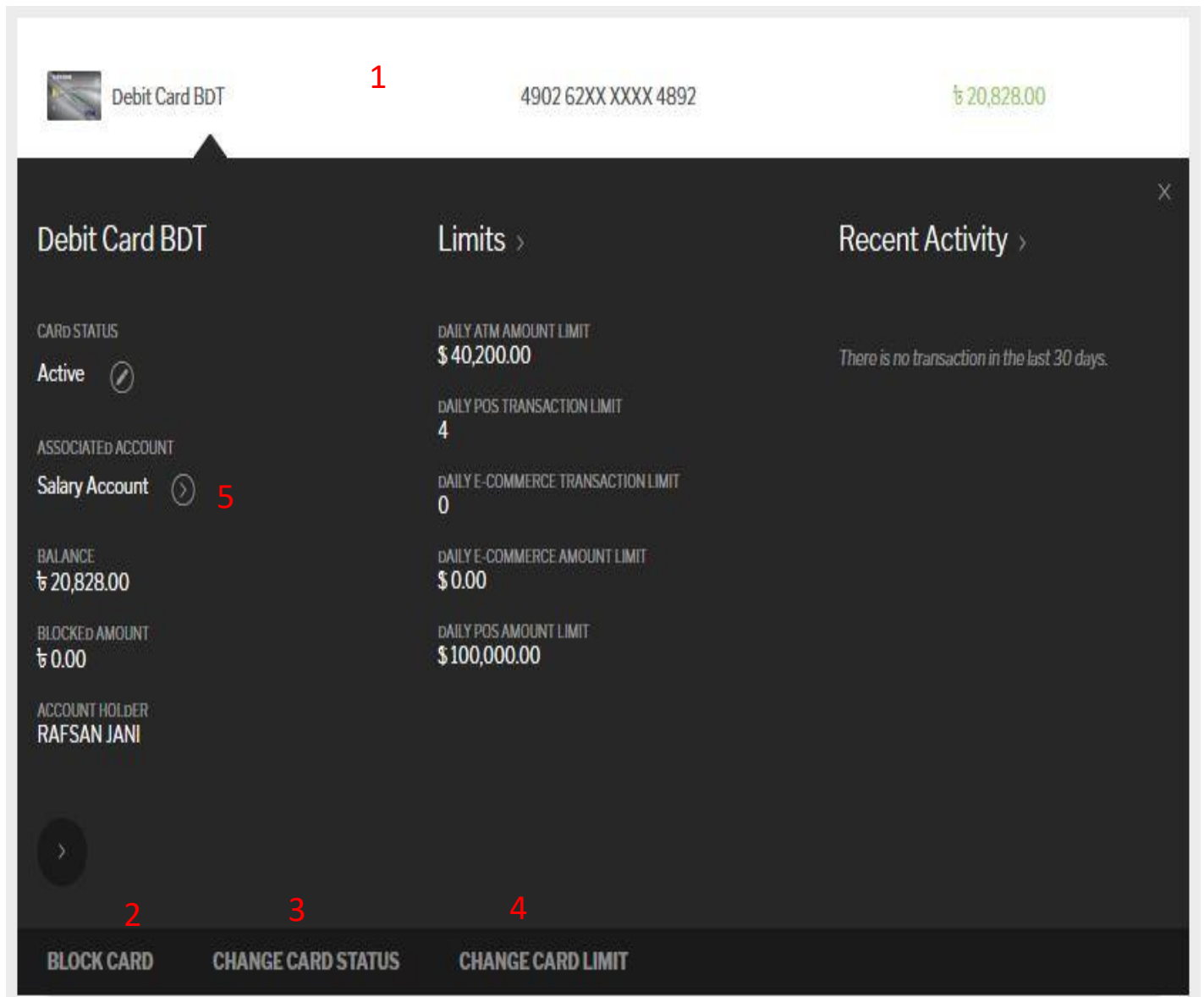
Card Overview

Step 1: Click on the Menu Icon [1] >Accounts & Cards [2] >Card Overview [3]



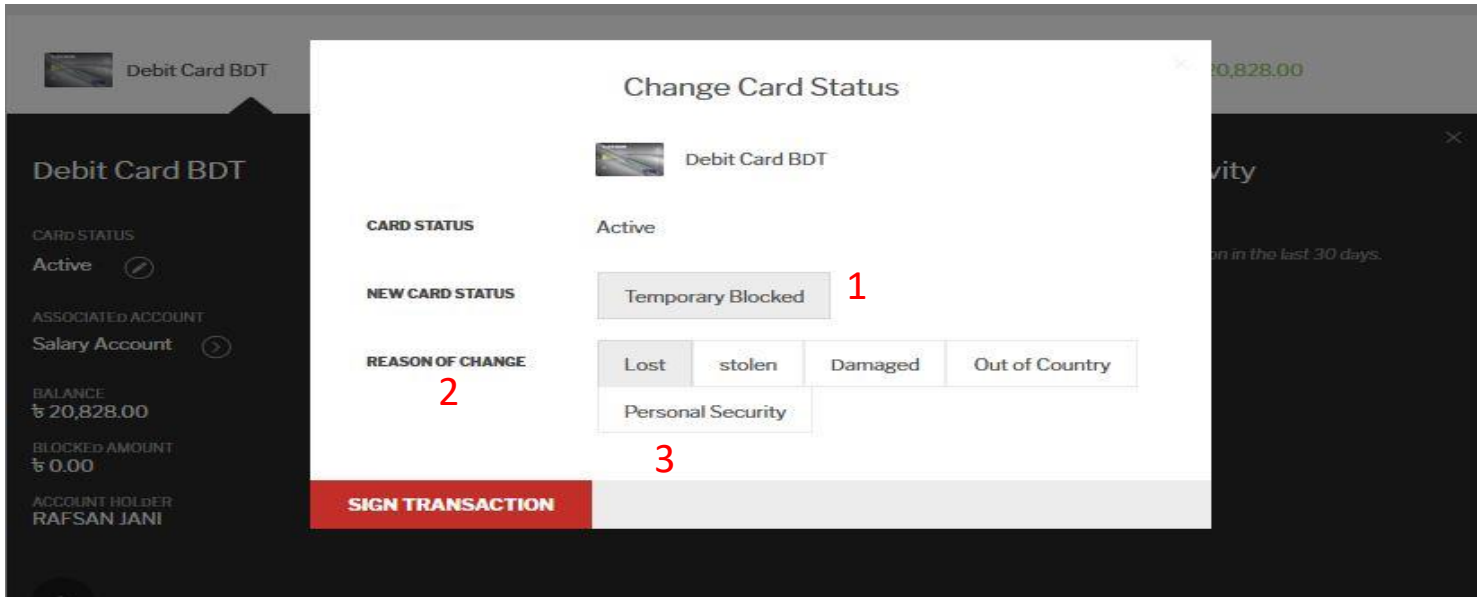
Step 2:

1. Click on any card to view details
2. Block Card [Availability issue]
3. Change Card Status will let you change the status
4. Change Card Limit
5. Linked Account information



Step 3: Change Card Status

Click Change Card Status > New Card Status [Temporary Blocked] **[1]**> Select Reason **[2]**> Sign Transaction **[3]**> Provide OTP **[4]**



Debit Card BDT

Change Card Status

CARD STATUS: Active

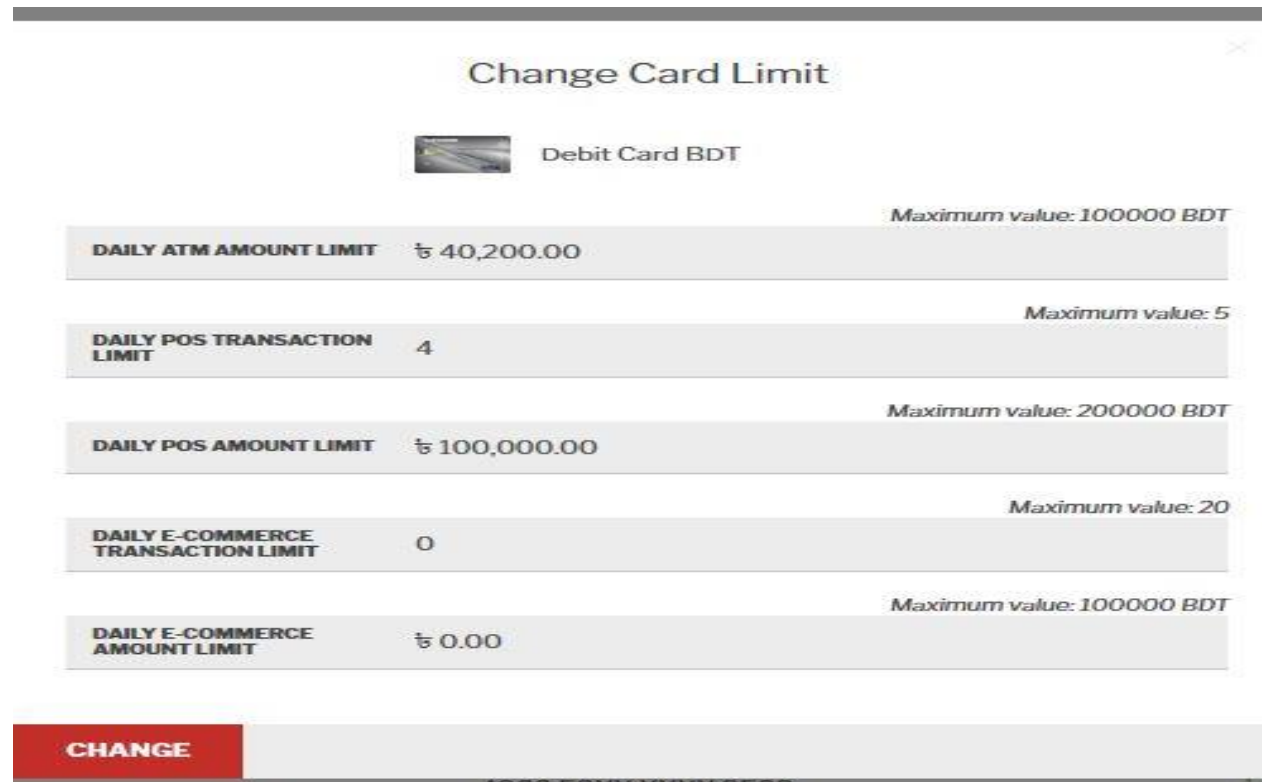
NEW CARD STATUS: Temporary Blocked **1**

REASON OF CHANGE **2**: Lost, stolen, Damaged, Out of Country, Personal Security **3**

SIGN TRANSACTION

Step 4: Change Card Limit

- Daily ATM Amount Limit: Set the daily withdrawal Limit from ATM
- Daily POS transaction Limit: Set the daily limit of POS transaction
- Daily POS Amount Limit: Set the limit of POS transaction amount daily
- Daily E-Commerce transaction limit: Set the daily limit of E-Commerce
- Daily E-Commerce amount limit: Set the daily amount of E-Commerce



Change Card Limit

DAILY ATM AMOUNT LIMIT ₹ 40,200.00 Maximum value: 100000 BDT

DAILY POS TRANSACTION LIMIT 4 Maximum value: 5

DAILY POS AMOUNT LIMIT ₹ 100,000.00 Maximum value: 200000 BDT

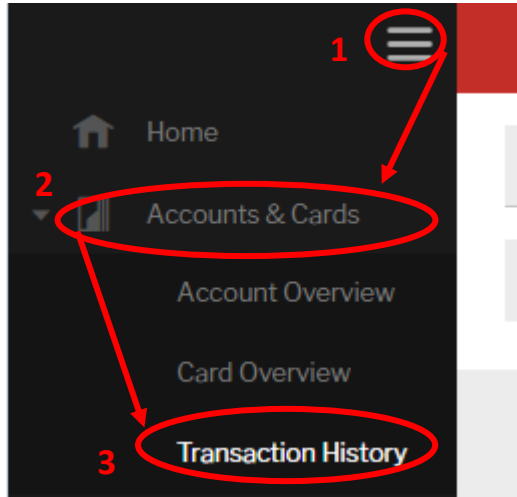
DAILY E-COMMERCE TRANSACTION LIMIT 0 Maximum value: 20

DAILY E-COMMERCE AMOUNT LIMIT ₹ 0.00 Maximum value: 100000 BDT

CHANGE

Transaction History

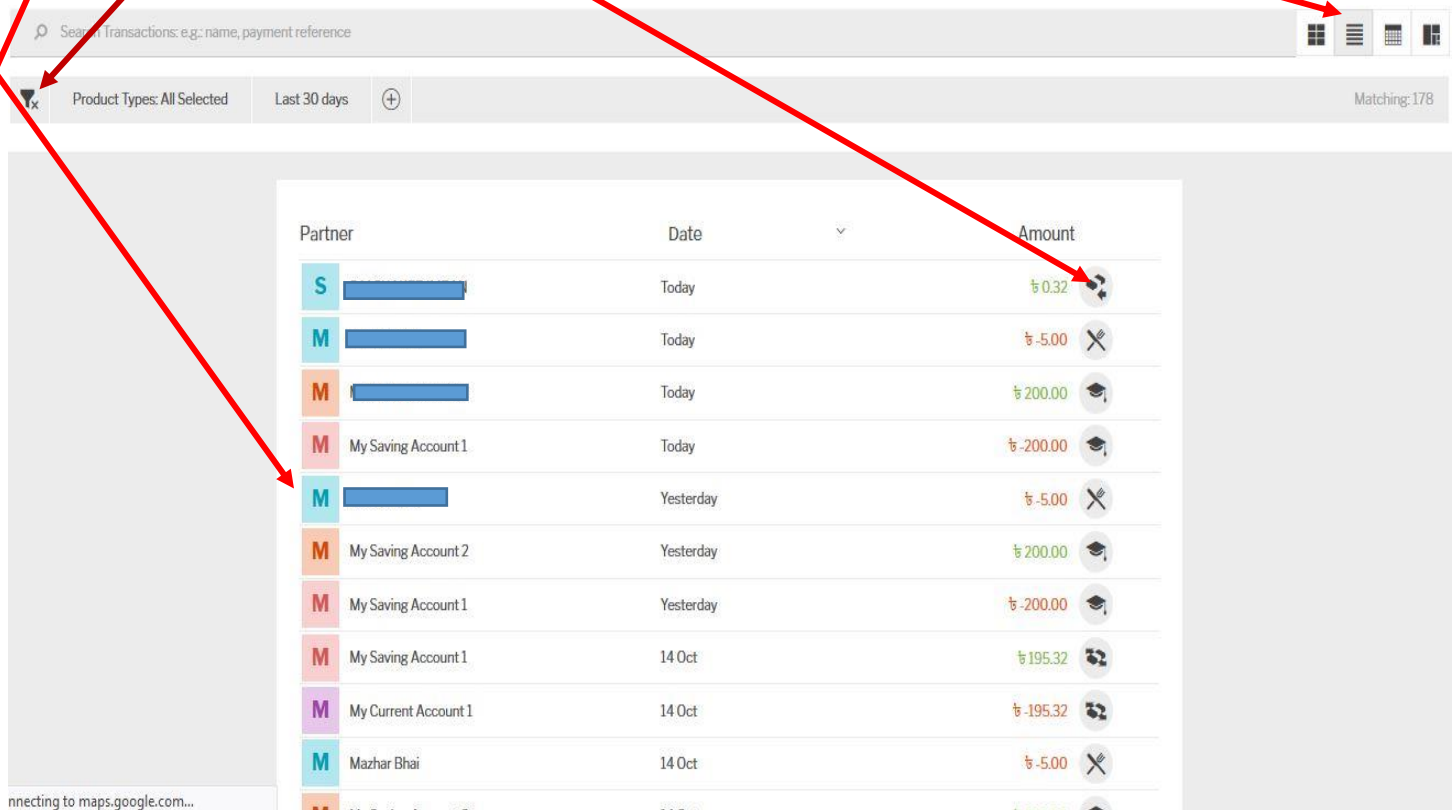
Step 1: Click on the Menu Icon [1] >Accounts & Cards [2] >Transaction History [3]



Step 2:

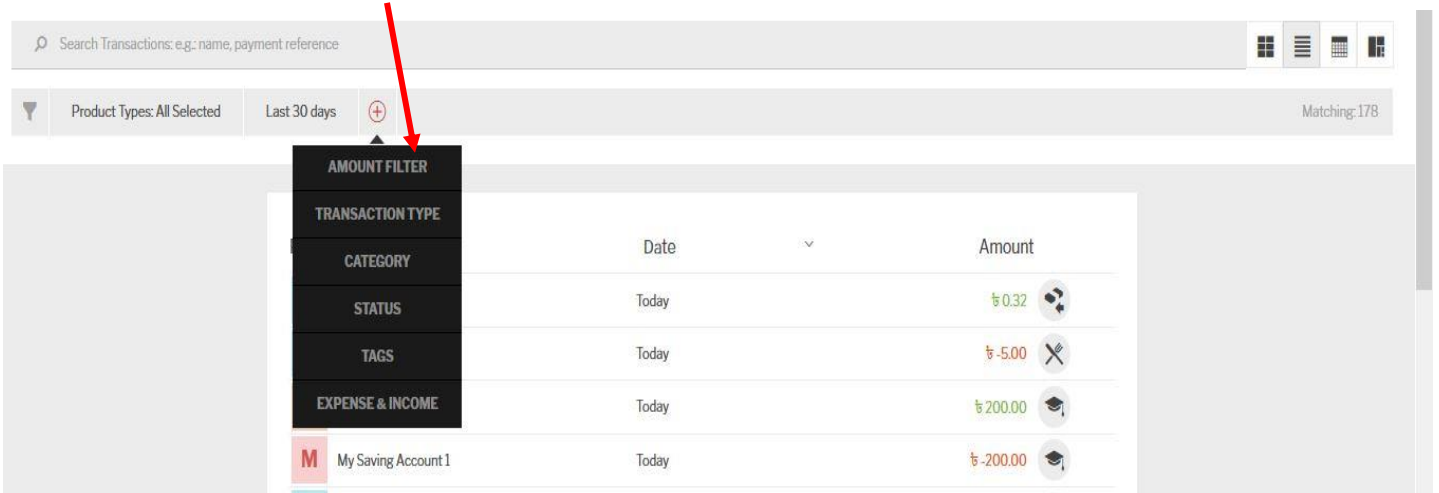
Click on any Transaction to view details

- Use Filter to categorize view
 - Change style List/Tile View/Month View
 - Categorization



Step 3:

- Filtering can be Amount wise, Transaction type, Category, Status, Tags, Expense & Income



Search Transactions: e.g.: name, payment reference

Product Types: All Selected | Last 30 days | (+)

Matching: 178

AMOUNT FILTER

TRANSACTION TYPE

CATEGORY

STATUS

TAGS

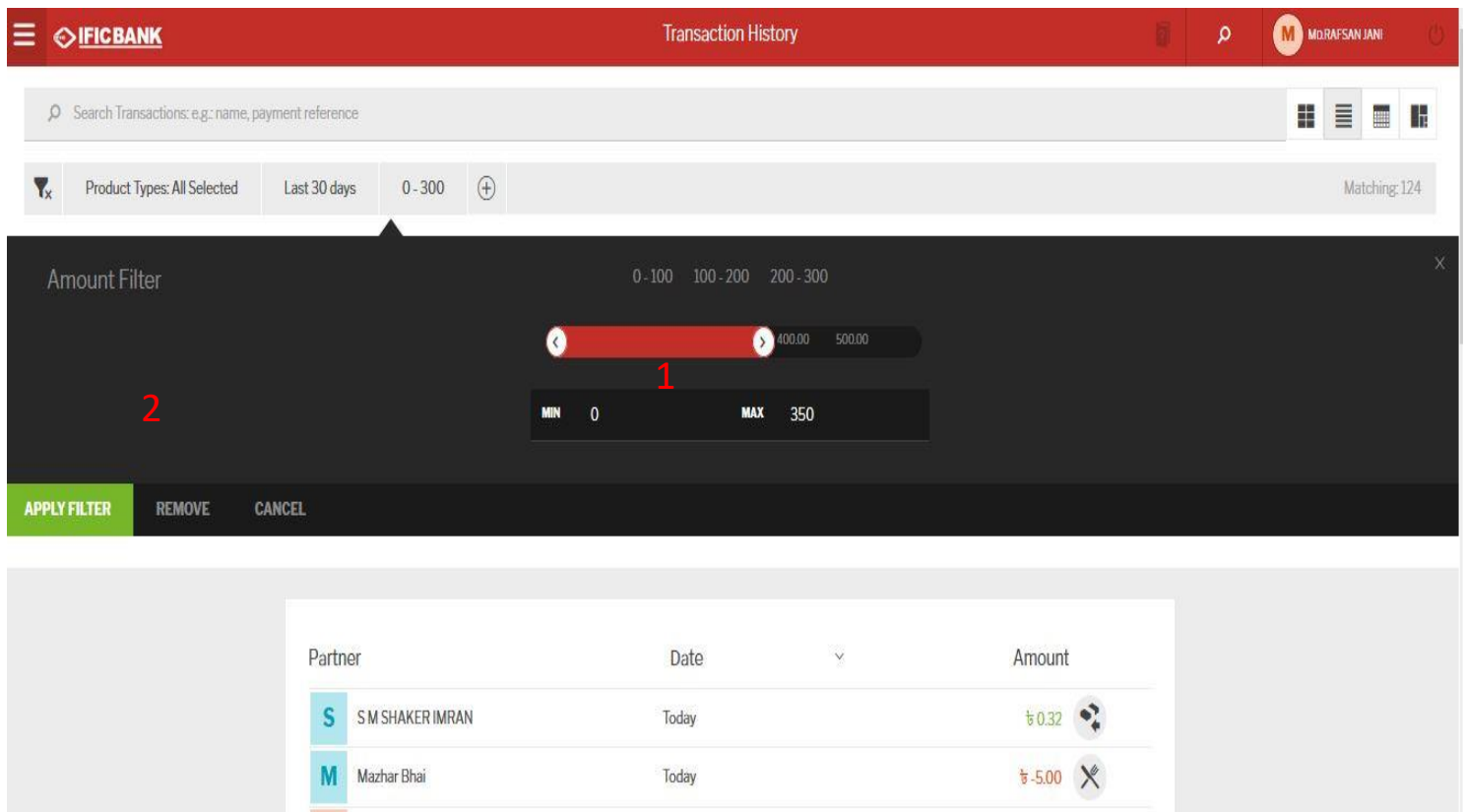
EXPENSE & INCOME

	Date	Amount
Today	₹ 0.32	
Today	₹ -5.00	
Today	₹ 200.00	
My Saving Account 1	Today	₹ -200.00

Step 4:

- Amount wise Filter:

Select the range of amount [Min/Max] [1] > Apply Filter/Remove/Cancel [2]



Transaction History

Search Transactions: e.g.: name, payment reference

Product Types: All Selected | Last 30 days | 0 - 300 | (+)

Matching: 124

Amount Filter

0 - 100 | 100 - 200 | 200 - 300

MIN 0 MAX 350

APPLY FILTER | REMOVE | CANCEL

Partner	Date	Amount
S M SHAKER IMRAN	Today	₹ 0.32
Mazhar Bhai	Today	₹ -5.00

Step 5:

- **Category Type Filter:**

Select the Category you want **[1]** > Apply Filter/Remove/Cancel **[2]**

Search Transactions: e.g.: name, payment reference

Product Types: All Selected | Last 30 days | 0 - 300 | Category : All (+) | Matching: 124

Category

All None

Transportation	Beauty & Health	Home Related 1
Savings	Free Time	Food & Drink
Clothing	Gifts & Charity	Miscellaneous
Fees & Taxes	Withdrawal	Education
Uncategorized expense	Internal transfers (expense)	
Regular income	Internal transfers (income)	Non regular income

Automatic | Bank view | Personal view (i)

2 **APPLY FILTER** REMOVE CANCEL

Step 6:

- **Transaction Type Filter:**

Select the Transaction Type you want **[1]** > Apply Filter/Remove/Cancel

Product Types: All Selected | Last 30 days | Type : All (+) | Matching: 178

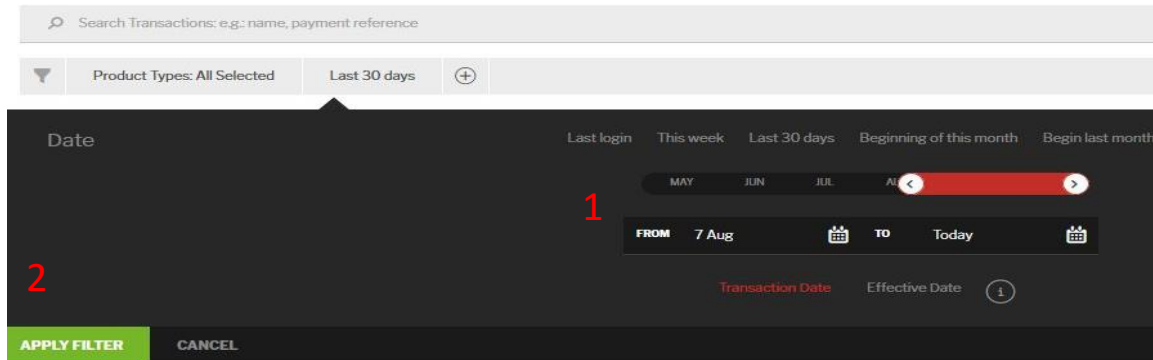
Transaction type

All None

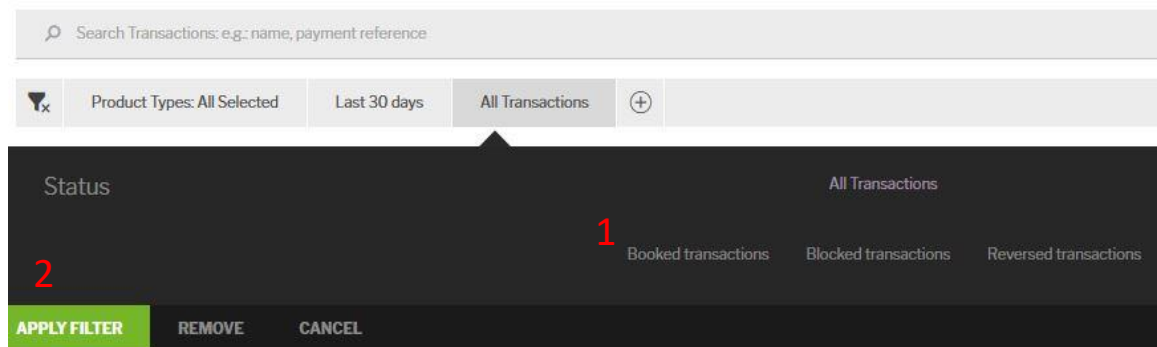
Debit (SYSTEM USE)	Remittance	Debit
Debit (FEX)	Debit \- TT DEPTT	OBC Cheque -Dr.
1 MT Issue -Cash	Outport Contra	Debit (A/C & ESTAB)
Transfer - Debit	TrCheque -Dr.	DD Issue -Transfer
PO Issue/Duplicate Issue	TRANSFER DEBIT (BACH)	TT Encashment -Transfer
SDR Issue/Duplicate Issue	PO Encashment/Cancel	SDR Encashment/Cancel
DD Encashment -Transfer	Debit Standing Order	PO/DD/Gen/A/c Clg. Debit
Margin Receipt	Interbranch FX Trans- Deb	Interbank Transfer Dr
Insurance Premium	Cash Withdrawal	Cash In
Cash Withdrawal	Currency Cheque Bought	Issue Draft -Cash
Issue Draft -Transfer	Issue PO -Cash	Issue PO -Transfer

Step 7:• **Date wise Filter:**

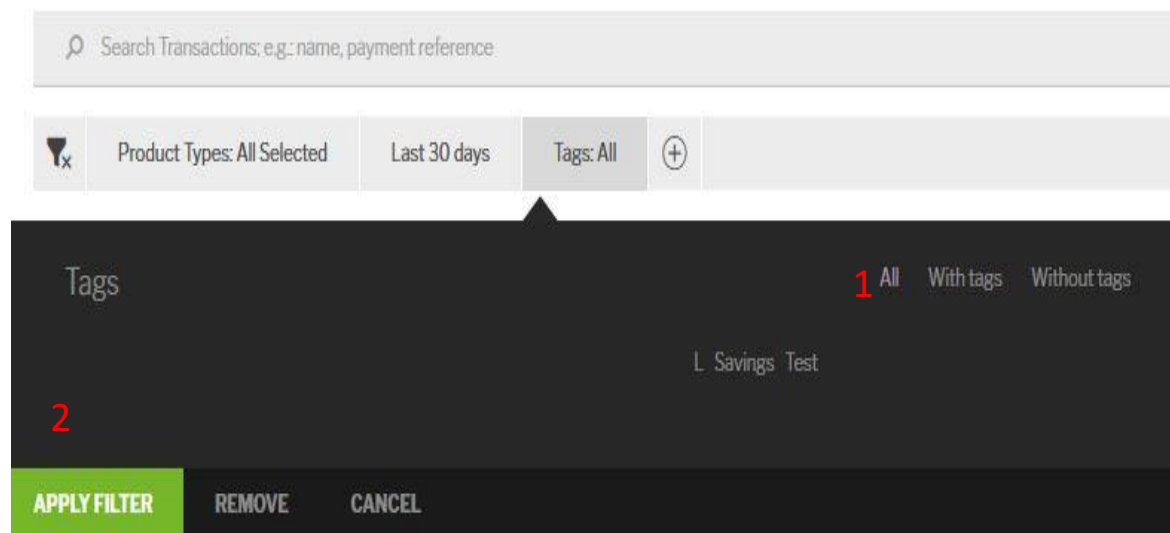
Set the date range you want [1]>Apply Filter/Remove/Cancel [2]


Step 8:• **Status wise filter:**

Set the Status you want [1]> Apply Filter/Cancel [2]


Step 9:• **Tag wise filter:**

Set the Tags you want [1]> Apply Filter/Cancel [2]



Step 10:

- Expense & Income wise filter:

Set Expense or Income [1] > Apply Filter/Cancel [2]

Search Transactions: e.g.: name, payment reference

Product Types: All Selected | Last 30 days | Expense & Income (+) | Matching: 178

Expense & Income

All Transactions

2

1 Expense Income

APPLY FILTER REMOVE CANCEL

Partner	Date	Amount
S [Redacted]	Today	₹ 0.32
M [Redacted]	Today	₹ -5.00
M My Saving Account 2	Today	₹ 200.00

Step 11:

- Export Items will help you find mini statements
- Select Transactions for further action

A Azad Bhai-Credit Card

18 Sep

₹ -5,000.00

SHOW 25 MORE OUT OF 90

EXPORT ITEMS

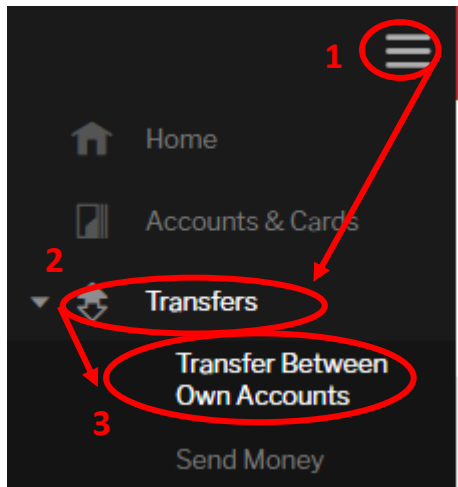
SELECT TRANSACTIONS

Debit: ₹ 21,301.00 Credit: ₹ 2,840.00

Transfers

Transfer Between Own Accounts

Step 1: Click on the Menu Icon [1] >Transfers [2] >Transaction Between Own Account [3]




Step 2 [A/c to A/c]:

1. Select Source [From] account
2. Select Destination [To] Account
3. Insert Amount
4. Sending Date: ASAP/ Specific Date/ Recurring
5. Insert Payment Reference
6. **SIGN TRANSACTION**
7. Save For Later [Creating a draft for later use]


Transfer Between Own Accounts

FROM

 Salary Account (₹ 20,828.00) 1

▼

TO

2  Old Salary Account (₹ 41,390.32)

▼

AMOUNT

₹ 100.00 3

Estimated balance after transaction: ₹ 20,728.00

SENDING DATE

4

As Soon As Possible

Specific Date

Recurring

PAYMENT REFERENCE

7 Savings 5

SIGN TRANSACTION

SAVE FOR LATER

6

Step 3:

- I. Check Data before sending
- II. If ok click **SEND TO BANK**
- III. Click **MODIFY DATA** if you want to change
- IV. Categorization

Check data before sending out **1**


PAYMENT TYPE Transfer Between Own Accounts

FROM Savings 6082(₹ 624,050.26)

TO Salary OD(₹ 5,031,488.43)


CURRENCY AND AMOUNT ₹1,000.00

SENDING DATE As soon as possible

PFM CATEGORY  Uncategorized expense **4**

2 **3** Equivalent amount 1000.00 BDT

SEND TO BANK **MODIFY DATA**


FROM  Old Salary Account (₹ 59,800.00)

TO Please select...

AMOUNT ₹ 0.00

Estimated balance after transaction: ₹ 59,800.00

SENDING DATE: As Soon As Possible Specific Date **Recurring**

START DATE 1 Oct 

FREQUENCY Please select...


VALIDITY Please select...

PAYMENT REFERENCE Please fill up

SIGN TRANSACTION **SAVE FOR LATER**

Step 4:

- I. Sending Date: Recurring
- II. Start Date
- III. Frequency
- IV. Validity
- V. Payment Reference


FROM  Old Salary Account (₹ 59,800.00)


TO Please select...

AMOUNT ₹ 0.00

Estimated balance after transaction: ₹ 59,800.00

SENDING DATE: As Soon As Possible Specific Date

 Here you can select the date of transaction

SPECIFIC DATE Tomorrow 

PAYMENT REFERENCE Please fill up

SIGN TRANSACTION **SAVE FOR LATER**

Step 5:

- I. Sending Date: Specific
- II. Payment Reference

Step 6: [A/c to Card]

- I. Select Source [From] Account
- II. Select Destination [To] Card
- III. Insert Amount
- IV. Sending Date: ASAP/ Specific Date
- V. Insert Payment Reference
- VI. **SIGN TRANSACTION**
- VII. Save For Later [Creating a draft for later use]
- VIII. Check data before sending

Transfer Between Own Accounts

FROM

1

Old salary Account (₹ 2,456,017.00)

TO

2

Credit Card BDT(₹ 118,860.00)

Due amount: ₹ 31,432.91

Due date: 10 Dec, 2017

Minimum amount: ₹ 1,571.65 [Prefill with min. amount](#) [Prefill with full amount](#)

AMOUNT

3

₹ 1,000.00

Estimated balance after transaction: ₹ 2,455,017.00

SENDING DATE

4

As Soon As Possible Specific Date

PAYMENT REFERENCE

5

Payment

6


7


SIGN TRANSACTION


SAVE FOR LATER

Step 7: [Card to A/c]

- A. Select Source [From] Account
- B. Select Destination [To] Card
- C. Insert Amount
- D. Sending Date: ASAP/ Specific Date
- E. Insert Payment Reference
- F. **SIGN TRANSACTION**
- G. Save For Later [Creating a draft for later use]

Transfer Between Own Accounts 

FROM **A**  Credit Card BDT(₹ 119,860.00) ▼

TO **B**  Old salary Account (₹ 2,455,017.00) ▼

AMOUNT **C** ₹ 10,000.00


Estimated balance after transaction: ₹ 109,860.00

SENDING DATE **D** As Soon As Possible Specific Date

PAYMENT REFERENCE Shopping **E**

F **G**

SIGN TRANSACTION SAVE FOR LATER

Transfer Between Own Accounts 

Check data before sending out

PAYMENT TYPE Transfer Between Own Accounts


FROM Credit Card BDT(₹ 119,860.00)

TO Aamar Account(₹ 975,022.21)

CURRENCY AND AMOUNT ₹ 8,000.00

SENDING DATE As soon as possible

PAYMENT REFERENCE Shopping

PFM CATEGORY  Transportation


Equivalent amount 8000.00 BDT


SEND TO BANK MODIFY DATA

Step 8: [Card to A/c]

- A. Select Source [From] Account
- B. Select Destination [To] Card
- C. Insert Amount
- D. Sending Date: ASAP/ Specific Date
- E. Insert Payment Reference
- F. **SIGN TRANSACTION**
- G. Save For Later [Creating a draft for later use]

Transfer Between Own Accounts

FROM **A**  Credit Card USD(\$ 66,222.00) ▼

TO  Prepaid Card BDT(₹ 50,705.00) **B** ▼

AMOUNT **C** \$ 5,000.00 USD BDT

Estimated balance after transaction: \$ 61,222.00

SENDING DATE **D** As Soon As Possible Specific Date

PAYMENT REFERENCE **E** test

F SIGN TRANSACTION **G** SAVE FOR LATER

Transfer Between Own Accounts

Check data before sending out

PAYMENT TYPE Transfer Between Own Accounts


FROM Credit Card BDT(₹ 111,860.00)

TO Prepaid Card BDT(₹ 49,617.17)

CURRENCY AND AMOUNT ₹ 500.00

SENDING DATE As soon as possible

PAYMENT REFERENCE Expense

PFM CATEGORY  Withdrawal

Transfer forecast success.

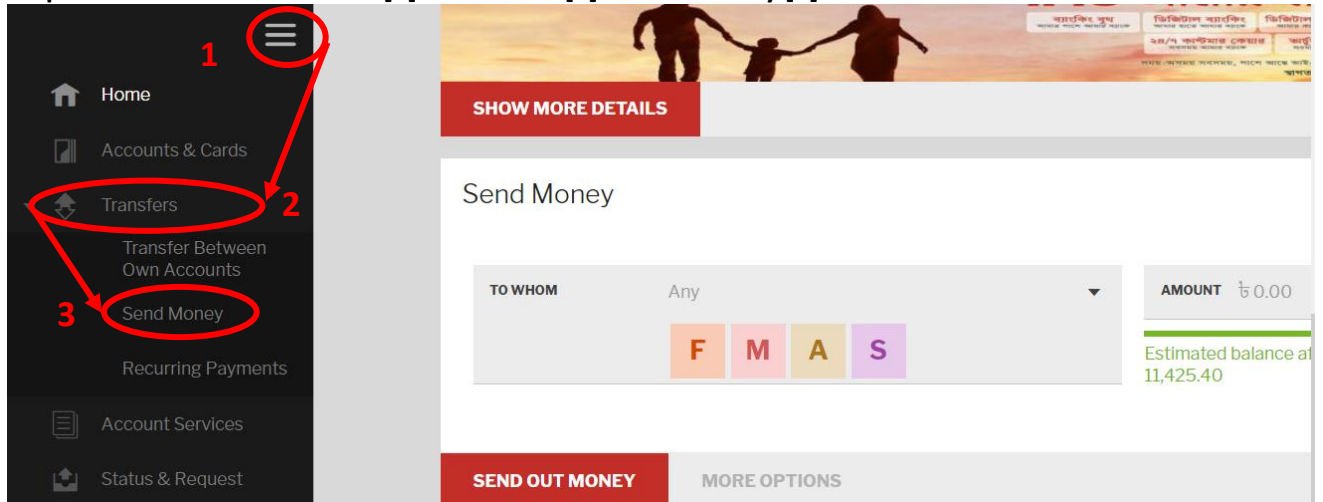
SEND TO BANK

MODIFY DATA

Send Money


Send money is used to transfer fund from Own account to other's [partner/beneficiary] account [IFIC/Other Bank account].

Step 1: Click on the Menu Icon [1] > Transfers [2] > Send Money [3]



Step 2: Select source Account from dropdown list.

FROM

 Old Salary Account (₹ 64,410.00)

BENEFICIARY'S FULL NAME

Please select or add New Partner


☒ OTHER BANK ACCOUNT

☐ IFIC BANK ACCOUNT

BANK ROUTING NUMBER

Enter or search a Routing Number (9 digits)

SEARCH ROUTING NUMBER

 Click Search button for Bank Routing Number

AMOUNT

₹ 0.00

Estimated balance after transaction: ₹ 64,410.00

☒ BEFTN

☐ I accept the [Terms & Conditions for Other Bank Transfer](#)

SIGN TRANSACTION

SAVE FOR LATER



Select Source Account from dropdown list

Add New:

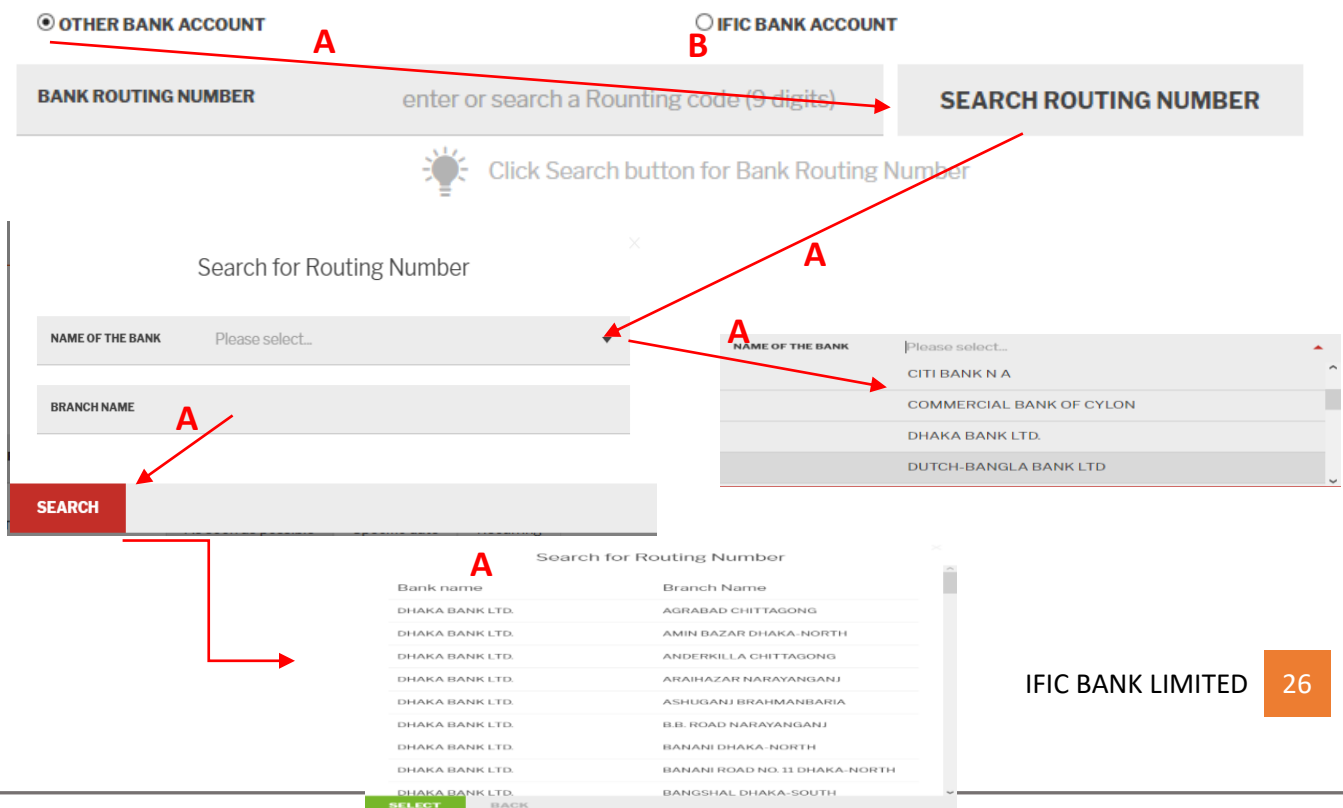
1. Select Account/Card
2. Insert Account/card Number

Step 3: Type beneficiary name and click Add New or select Beneficiary from dropdown list



Step 4:

- Other Bank > Search Routing Number > Select Bank & Branch
- If beneficiary account belongs to IFIC Bank then select radio button and proceed to next step.



OTHER BANK ACCOUNT **IFIC BANK ACCOUNT**

BANK ROUTING NUMBER enter or search a Routing code (9 digits) **SEARCH ROUTING NUMBER**

Click Search button for Bank Routing Number

Search for Routing Number

NAME OF THE BANK Please select...

BRANCH NAME

SEARCH

Search for Routing Number

Bank name	Branch Name
DHAKA BANK LTD.	AGRABAD CHITTAGONG
DHAKA BANK LTD.	AMIN BAZAR DHAKA-NORTH
DHAKA BANK LTD.	ANDERKILLA CHITTAGONG
DHAKA BANK LTD.	ARAIHAZAR NARAYANGANJ
DHAKA BANK LTD.	ASHUGANJ BRAHMANBARIA
DHAKA BANK LTD.	B.B. ROAD NARAYANGANJ
DHAKA BANK LTD.	BANANI DHAKA-NORTH
DHAKA BANK LTD.	BANANI ROAD NO. 11 DHAKA-NORTH
DHAKA BANK LTD.	BANGSHAL DHAKA-SOUTH

SELECT **BACK**

A

BANK ROUTING NUMBER 085150133

SEARCH ROUTING NUMBER



Click Search button for Bank Routing Number

NAME OF THE BANK DHAKA BANK LTD.

BRANCH NAME AGRABAD CHITTAGONG

Step 5: Insert Amount > Select mode of transaction.**NOTE:**

- Amount <1,00,000.00, BEFTN will be selected by default.
- Amount >= 1,00,000.00, there will be option to select BEFTN / RTGS

AMOUNT ₳100,000.00

Estimated balance after transaction: ₳4,931,488.43

☒ BEFTN

Select Radio Button

☐ RTGS

Step 6:

- A. Insert Payment Reference
- B. Sending Date
 - a) As soon as possible: Transfer immediately.
 - b) Specific Date: Select Specific date [from next day to 15 days] [Need to Discuss]
 - c) Recurring: Select Starting date > Frequency > Validity of the recurring transaction.
- C. Sign Transaction: Process the transaction.
- D. Save for Later: Transaction will be saved to initiate later.

PAYMENT REFERENCE A	please fill up
----------------------------	----------------

SENDING DATE B	As soon as possible a	Specific date b	Recurring c
-----------------------	---------------------------------	---------------------------	-----------------------

SIGN TRANSACTION C	SAVE FOR LATER D
----------------------------------	-------------------------

Step 7: Check the transaction detail and insert 6 digit ONE-TIME PASSWORD [1] > Click **SEND TO BANK** [2]/ Modify Transaction [3]

PARTNER NAME	Fahad
PAYMENT OPTIONS	Bank Transfer
TEMPLATE NAME	Bank Transfer
TO ACCOUNT NUMBER	1090
PAYMENT TYPE	INTRABANK
CURRENCY AND AMOUNT	₹ 3.51
ESTIMATED EXCHANGE AMOUNT	₹ 3.51
SENDING DATE	now
FROM	Salary 901
NAME OF THE BANK	IFICBankLimited
CITY OF THE BANK	Dhaka-1000
ADDRESS OF THE BANK	61PuranaPalatan
ESTIMATED EXCHANGE RATE	1
PAYMENT REFERENCE	09062019 1100
ESTIMATED BALANCE AFTER TRANSACTION	₹ 5,421.89
PFM CATEGORY	Uncategorized expense
PARTNER	Partner data is not saved or updated

1
Sign transaction with one-time password

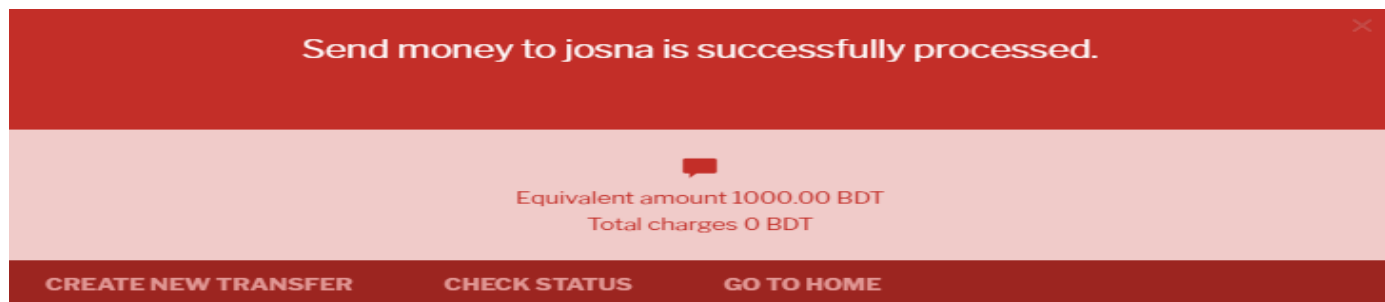
ONE-TIME PASSWORD

2**3**

SEND TO BANK	MODIFY DATA
---------------------	-------------

Step 8: After completion of transaction, successfully processed message will appear.

- A. Create New transfer: To perform another transaction
- B. Check Status: To check the status to transactions
- C. Go to Home: Get back to Home page.



A

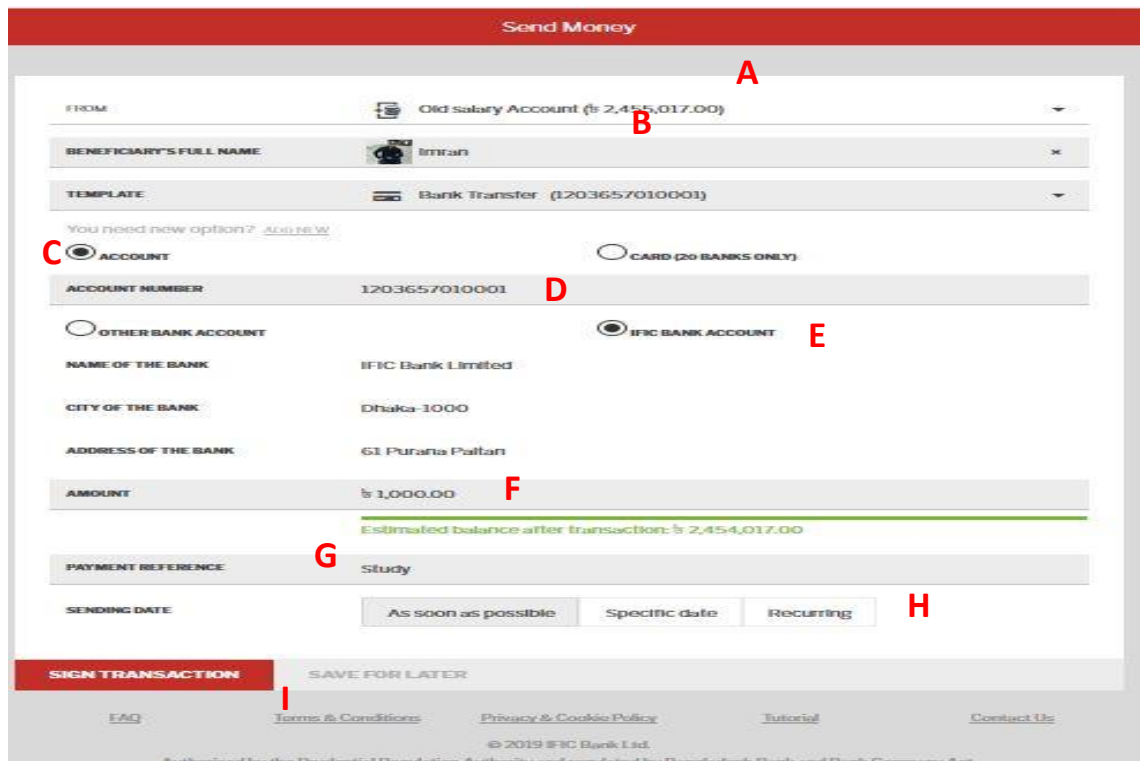
B

C

Detail Elaboration of Send Money Option

Step 9: [IFIC A/c to IFIC A/c]

- A. Select Source [From] Account
- B. Type Beneficiary's Name
- C. Select Account
- D. Type Account Number
- E. Select IFIC bank Account
- F. Provide Amount
- G. Payment reference
- H. ASAP/Specific Date/Recurring
- I. Sign Transaction



Step 9: [IFIC A/c to IFIC A/c]

- J. Provide One Time Password
- K. Send To Bank

Sign transaction with one-time password

J

ONE-TIME PASSWORD

Please enter your one-time p...



One-time password is required!

Equivalent amount 500.00 BDT

One time password is sent to your mobile phone. Please use the code in the message to authenticate yourself.

K

SEND TO BANK

MODIFY DATA

Step 9: [IFIC A/c to Other Bank A/c]

- A. Select Other bank Account
- B. Set Routing Number from Search Routing Number
- C. Accept terms & Conditions

Safely

FROM

Old Salary Account (₹ 2,455,017.00)

BENEFICIARY'S FULL NAME

S Southeast Universi

TEMPLATE

Bank Transfer (2341907321601)

A

You need new option? [Go New](#)☒ ACCOUNT☐ CARD (20 BANKS ONLY)

ACCOUNT NUMBER

2341907321601

☒ OTHER BANK ACCOUNT☐ IFIC BANK ACCOUNT

B

BANK ROUTING NUMBER

205263192

SEARCH ROUTING NUMBER



Click Search button for Bank Routing Number

NAME OF THE BANK

SOUTHEAST BANK LTD.

BRANCH NAME

MOHAKHALI DHAKA-NORTH

AMOUNT

₹ 733.00

Estimated balance after transaction: ₹ 2,454,284.00

☒ BEFTN

PAYMENT REFERENCE

BEFTN Southeast Bank

SENDING DATE

As soon as possible

Specific date

Recurring

☒ I accept the [Terms & Conditions for Other Bank Transfer](#)

C


SIGN TRANSACTION


SAVE FOR LATER


Step 10: [IFIC A/c to IFIC Card]

- A. Select Source [From] Account
- B. Select Destination [To] Card
- C. Select Card
- D. Provide Card Number
- E. Select IFIC Bank Account
- F. Amount
- G. Reference
- H. ASAP/Specific Date/Recurring
- I. Sign Transaction

Send Money

FROM  Old Salary Account (₹ 41,390.32)

BENEFICIARY'S FULL NAME  Wahid Bhal-Card

TEMPLATE  Bank Transfer (4902640400012831)

You need new option? [ADD NEW](#)

☐ ACCOUNT
 ☒ CARD (20 BANKS ONLY)

CARD NUMBER 4902640400012831

☐ OTHER BANK ACCOUNT
 ☒ IFIC BANK ACCOUNT

NAME OF THE BANK IFIC Bank Limited

CITY OF THE BANK Dhaka-1000

ADDRESS OF THE BANK 61 Purana Paltan

AMOUNT ₹ 4,000.00

Estimated balance after transaction: ₹ 37,390.32

PAYMENT REFERENCE AC2CC

SENDING DATE

As soon as possible
 Specific date
 Recurring

SIGN TRANSACTION

SAVE FOR LATER

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[Privacy & Cookie Policy](#)
[Tutorial](#)
[Contact Us](#)


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ADDRESS OF THE BANK 61 Purana Paltan

ESTIMATED EXCHANGE RATE 1


PAYMENT REFERENCE AC2CC

ESTIMATED BALANCE AFTER TRANSACTION ₹ 37,390.32

PFM CATEGORY  Uncategorized expense

PARTNER  Partner data is not saved or updated

Sign transaction with one-time password

ONE-TIME PASSWORD Please enter your one-time p... 

One-time password is required!

One time password is sent to your mobile phone. Please use the code in the message to authenticate yourself.

SEND TO BANK

MODIFY DATA


IFIC BANK LIMITED

31

Step 10: [IFIC A/c to Other Bank Card]

- A. Select Source [From] Account
- B. Select Destination [To] Card
- C. Select Card
- D. Provide Card Number
- E. Select Other Bank Account
- F. Select Bank from dropdown list
- G. Give amount
- H. Reference
- I. ASAP/Specific Date/Recurring
- J. Accept Terms & Conditions
- K. Sign Transaction
- L. Provide OTP
- M. Send to Bank

Send Money

FROM  Old salary Account (₹ 2,455,017.00)

BENEFICIARY'S FULL NAME Rafsan-Card

☐ ACCOUNT
 ☒ CARD (20 BANKS ONLY)

CARD NUMBER 49020000000000

☒ OTHER BANK ACCOUNT
 ☐ IFIC BANK ACCOUNT

BANK SEARCH BRAC BANK LTD.

AMOUNT ₹ 50,000.00

Estimated balance after transaction: ₹ 2,405,017.00

PAYMENT REFERENCE Bill Payment

SENDING DATE

As soon as possible

Specific date

Recurring


☒ I accept the Terms & Conditions for Other Bank Transfer


SIGN TRANSACTION

SAVE FOR LATER

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[Terms & Conditions](#)
[Privacy & Cookie Policy](#)
[Tutorial](#)
[Contact Us](#)

ESTIMATED BALANCE AFTER TRANSACTION ₹ 2,405,017.00

PFM CATEGORY  Uncategorized expense


PARTNER 

Rafsan-Card will be saved as ne secure template

Sign transaction with one-time password

ONE-TIME PASSWORD

Please enter your one-time p...



One-time password is required!

One time password is sent to your mobile phone. Please use the code in the message to aut


SEND TO BANK


MODIFY DATA


Step 11: [IFIC Card to IFIC A/c]

- A. Select Source [From] Account
- B. Select Destination [To] Account
- C. Select Account
- D. Provide Account number
- E. Select IFIC Bank Account
- F. Provide amount
- G. Payment reference
- H. ASAP/Specific Date/Recurring
- I. Sign Transaction
- J. Provide OTP
- K. Send to Bank

Send Money

FROM  Old Salary Account (₹ 2,455,017.00) A

BENEFICIARY'S FULL NAME  Imran B

TEMPLATE  Bank Transfer (1203657010001) C

You need new option? [Add new](#)

☒ ACCOUNT D ☐ CARD (20 BANKS ONLY)

ACCOUNT NUMBER 1203657010001 E

☐ OTHER BANK ACCOUNT ☒ IFIC BANK ACCOUNT

NAME OF THE BANK IFIC Bank Limited

CITY OF THE BANK Dhaka-1000

ADDRESS OF THE BANK 61 Purana Pallan

AMOUNT ₹ 12.00 F

Estimated balance after transaction: ₹ 2,455,005.00

PAYMENT REFERENCE test G

SENDING DATE H

As soon as possible Specific date Recurring


SIGN TRANSACTION SAVE FOR LATER I

PAYMENT REFERENCE test

ESTIMATED BALANCE AFTER TRANSACTION ₹ 98,460.00

PFM CATEGORY  Uncategorized expensePARTNER  "Bank Transfer" template will be updated

Sign transaction with one-time password

ONE-TIME PASSWORD Please enter your one-time p...  J

One-time password is required!

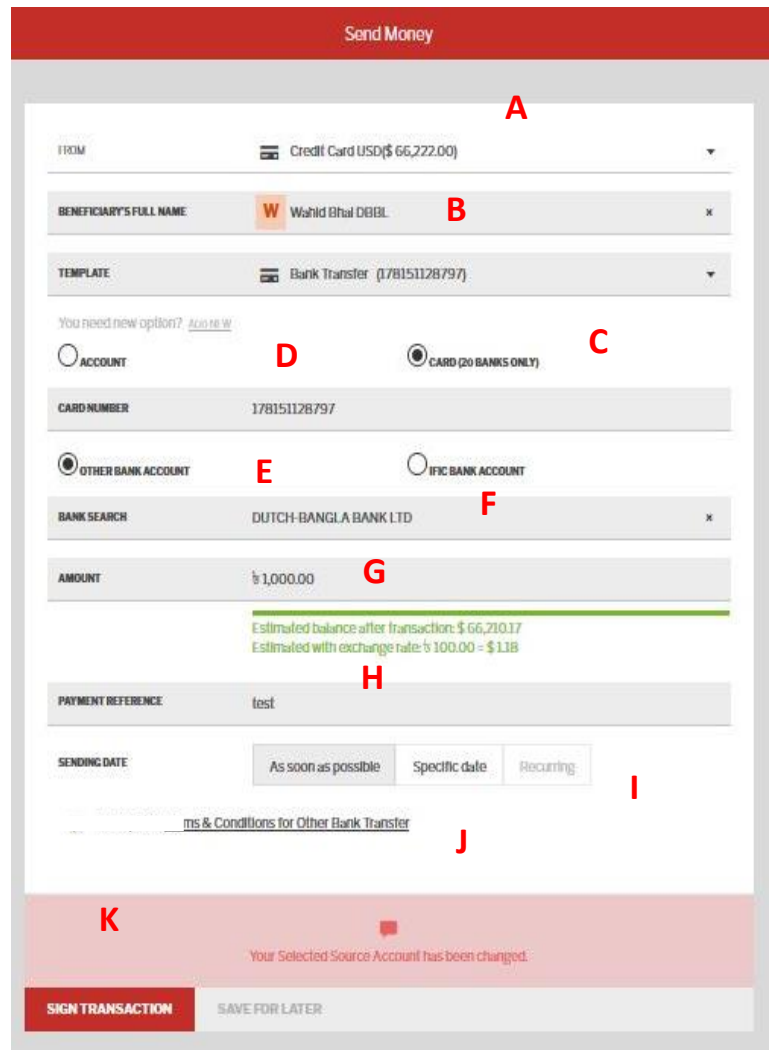
Transfer forecast success.

One time password is sent to your mobile phone. Please use the code in the message to authenticate yourself.

SEND TO BANK I MODIFY DATA

Step 11: [IFIC Card to Other Bank A/c]

- A. Select Source [From] Card
- B. Select Destination [To] Account
- C. Select Card
- D. Provide Card number
- E. Select Other Bank Account
- F. Provide Bank name from drop down list
- G. Provide amount
- H. Payment reference
- I. ASAP/Specific Date/Recurring
- J. Accept Terms & Conditions
- K. Sign Transaction
- L. Send to Bank



Send Money

FROM Credit Card USD(\$ 66,222.00) **A**

BENEFICIARY'S FULL NAME W Wahid Bhai DBBL **B**

TEMPLATE Bank Transfer (178151128797) **C**

You need new option? [Go to new](#)

☐ ACCOUNT **D** ☒ CARD (20 BANKS ONLY) **C**

CARD NUMBER 178151128797

☒ OTHER BANK ACCOUNT **E** ☐ IFIC BANK ACCOUNT

BANK SEARCH DUTCH-BANGLA BANK LTD **F**

AMOUNT ₳ 1,000.00 **G**

Estimated balance after transaction: \$ 66,210.17
Estimated with exchange rate: ₳ 100.00 = \$ 1.18

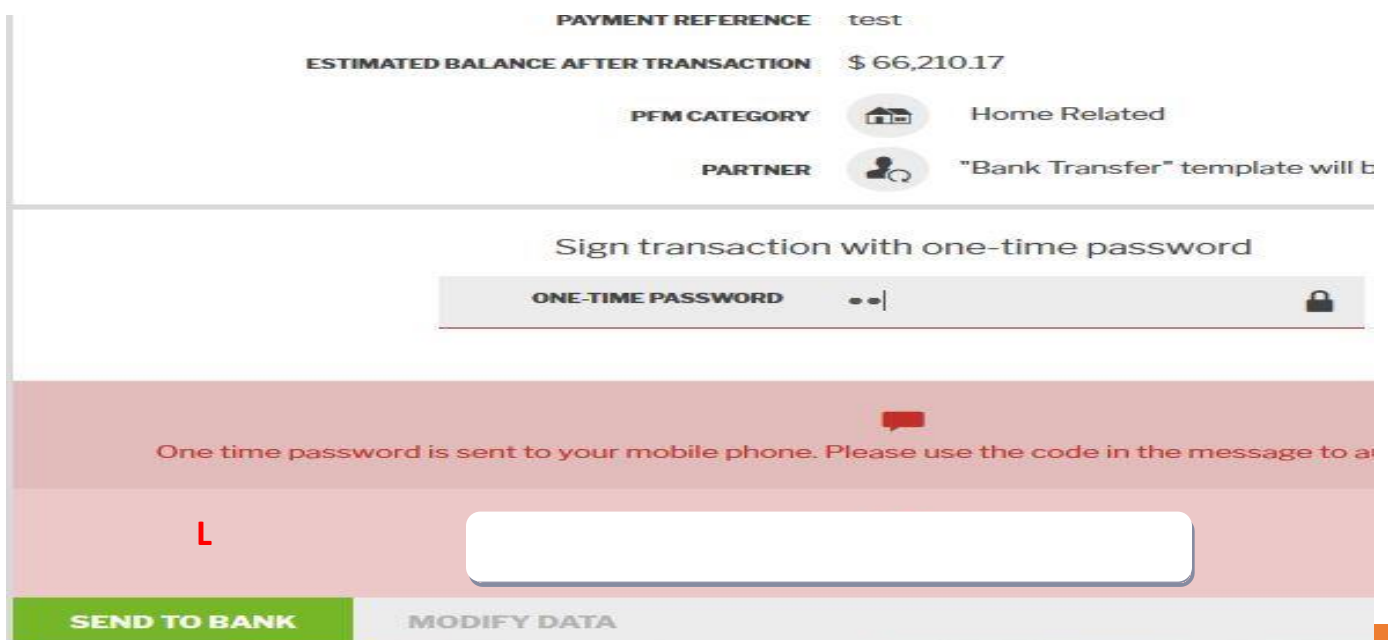
PAYMENT REFERENCE test **H**

SENDING DATE As soon as possible Specific date Recurring **I**

[Terms & Conditions for Other Bank Transfer](#) **J**

K Your Selected Source Account has been changed.

SIGN TRANSACTION **SAVE FOR LATER**



PAYMENT REFERENCE test

ESTIMATED BALANCE AFTER TRANSACTION \$ 66,210.17

PFM CATEGORY Home Related

PARTNER "Bank Transfer" template will be

Sign transaction with one-time password

ONE-TIME PASSWORD **L**


One time password is sent to your mobile phone. Please use the code in the message to


SEND TO BANK **MODIFY DATA**


Step 12: [IFIC Card to IFIC Card]

- A. Select Source [From] Card
- B. Select Destination [To] Card
- C. Beneficiary's Full Name
- D. Select Card
- E. Enter Card Number
- F. Select IFIC Bank Account
- G. Amount
- H. Payment Reference
- I. Sending Date: ASAP/ Specific Date/ Recurring
- J. SIGN TRANSACTION
- K. Provide OTP

Send Money

FROM  Credit Card USD(\$ 66,222.00) **A**

BENEFICIARY'S FULL NAME **C**  Fahad Bhai-Credit Card **B**

TEMPLATE  Bank Transfer (4902600300013263)

You need new option? [Add New](#)

☐ ACCOUNT ☒ CARD (20 BANKS ONLY) **D**

CARD NUMBER 4902600300013263 **E**

☐ OTHER BANK ACCOUNT **F** ☒ IFIC BANK ACCOUNT

NAME OF THE BANK IFIC Bank Limited

CITY OF THE BANK Dhaka-1000

ADDRESS OF THE BANK 61 Purana Paltan **G**


AMOUNT ₳ 5,000.00

Estimated balance after transaction: \$ 66,162.83
Estimated with exchange rate: ₳ 100.00 = \$ 118

PAYMENT REFERENCE CC2CC **H**

SENDING DATE **J** As soon as possible Specific date Recurring **I**

SIGN TRANSACTION **SAVE FOR LATER**

PARTNER  BANK transfer template will be updated

Sign transaction with one-time password

ONE-TIME PASSWORD

Please enter your one-time p...



One-time password is required!


Transfer forecast success.

One time password is sent to your mobile phone. Please use the code in the message to authenticate yourself.

Step 12: [IFIC Card to Other Bank Card]

- A. Select Source [From] Card
- B. Beneficiary's Full Name
- C. Select Card
- D. Enter Card Number
- E. Select Other Bank Account
- F. Provide Bank Name from drop down
- G. Amount
- H. Payment Reference
- I. Sending Date: ASAP/ Specific Date/ Recurring
- J. Accept Terms & Condition
- K. SIGN TRANSACTION
- L. Provide OTP
- M. Send to Bank

Send Money

FROM  Credit Card USD(\$ 66,222.00) **A**

BENEFICIARY'S FULL NAME Shakib **B**

☐ ACCOUNT ☒ CARD (20 BANKS ONLY) **C**

CARD NUMBER 3769000000000000 **D**

☒ OTHER BANK ACCOUNT **E** ☐ IFIC BANK ACCOUNT

BANK SEARCH THE CITY BANK LTD. **F**

AMOUNT ₹ 6,000.00 **G**

Estimated balance after transaction: \$ 66,151.00
Estimated with exchange rate: ₹ 100.00 = \$ 1.18

PAYMENT REFERENCE Bill **H**


SENDING DATE **I**

☒ I accept the [Terms & Conditions for Other Bank Transfer](#) **J**

K

SIGN TRANSACTION **SAVE FOR LATER**

Sign transaction with one-time password

ONE-TIME PASSWORD Please enter your one-time p...  **L**

One-time password is required!

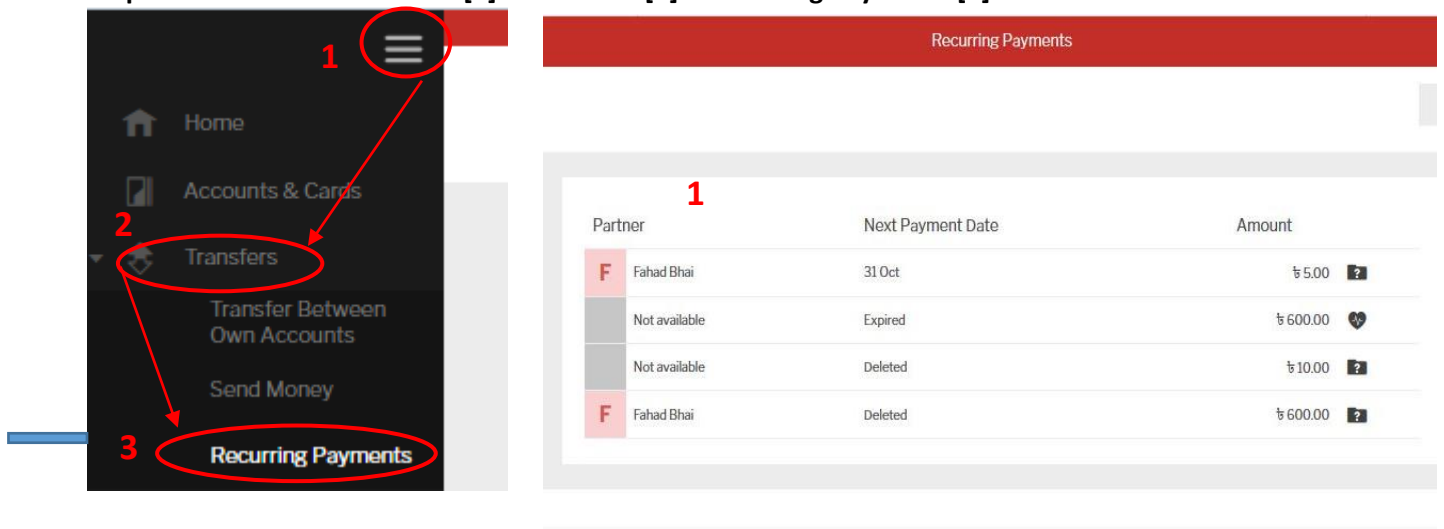
One time password is sent to your mobile phone. Please use the code in the message to authenticate yourself.

M

SEND TO BANK **MODIFY DATA**

Recurring Payment

Step 1: Click on the Menu Icon [1] > Transfers [2] > Recurring Payments [3]



Partner	Next Payment Date	Amount
F Fahad Bhai	31 Oct	₹ 5.00
Not available	Expired	₹ 600.00
Not available	Deleted	₹ 10.00
F Fahad Bhai	Deleted	₹ 600.00

Step 2:

Select Transaction to view details

A. Pay instantly

B. Cancel payment instruction > Confirm

Bank Standing Order 2

PARTNER NAME
Fahad Bhai

PAYMENT OPTION
Bank transfer

TEMPLATE NAME
Bank Transfer

ACCOUNT NUMBER
10907

PAYMENT TYPE
Intrabank

AMOUNT
₹ 5.00

START DATE
31 Oct

FREQUENCY
Daily

VALIDITY
Valid before the specified date

END DATE
31 Oct

NEXT TRANSFER DATE
31 Oct

CREATION DATE
31 Oct

SOURCE ACCOUNT
Old Salary Account
10250

STATUS
Active

STANDINGORDERID
DC3825

PAYMENT REFERENCE
test

B

C

INSTANT PAYMENT **CANCEL**

Personal Info

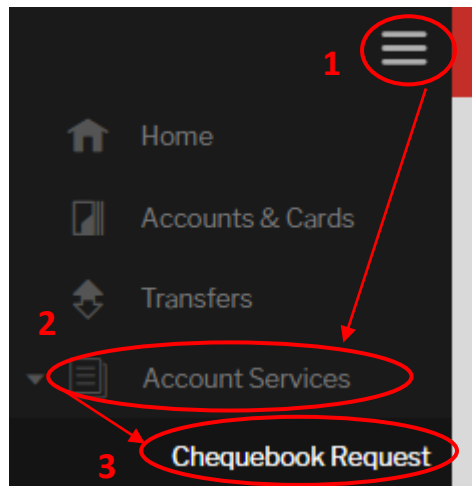
CATEGORY
Uncategorized expense

TAGS
HIDE FROM FINANCIAL PLANNING (PFM)
no

Account Services

Chequebook Request

Step 1: Click on the Menu Icon [1] >Account Services [2] >Chequebook Request [3]



Step 2:

A. Select account from dropdown list

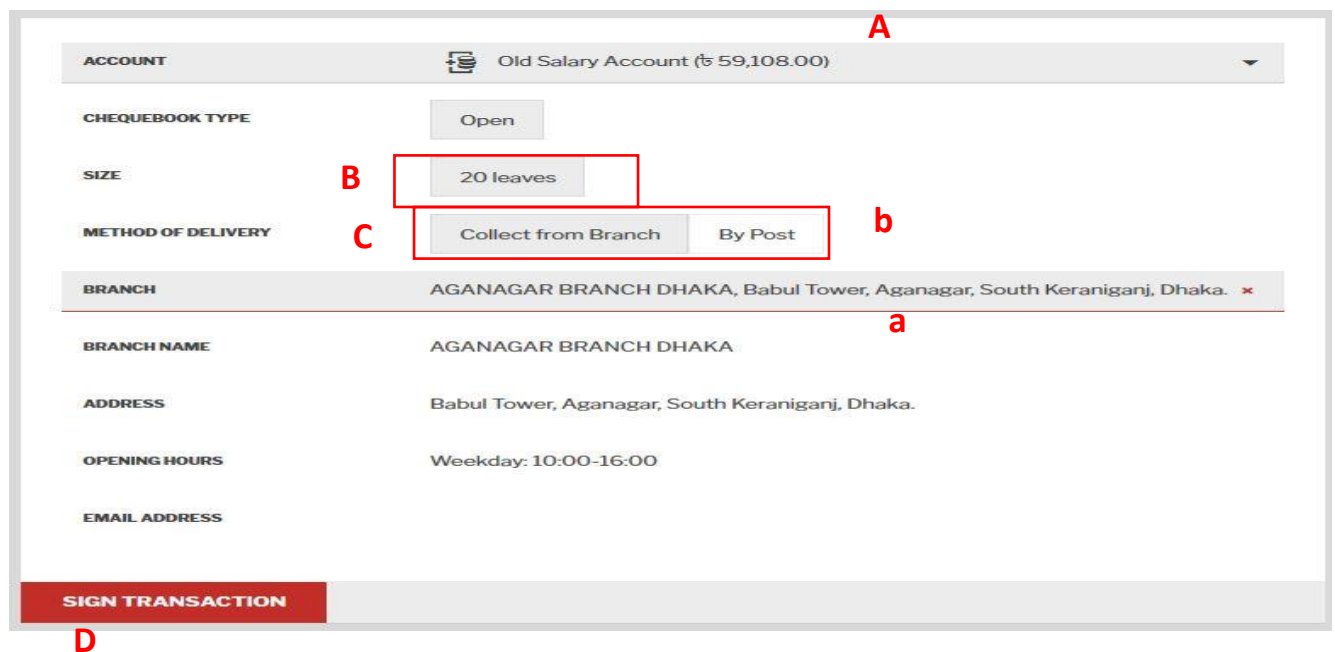
B. Select Size of leaves 20

C. Select method of delivery

a) If branch [select branch name]

b) By Mail: Customer's address

D. SIGN TRANSACTION



ACCOUNT Old Salary Account (₹ 59,108.00)

CHEQUEBOOK TYPE Open

SIZE 20 leaves

METHOD OF DELIVERY Collect from Branch By Post

BRANCH AGANAGAR BRANCH DHAKA, Babul Tower, Aganagar, South Keraniganj, Dhaka. ✕

BRANCH NAME AGANAGAR BRANCH DHAKA

ADDRESS Babul Tower, Aganagar, South Keraniganj, Dhaka.

OPENING HOURS Weekday: 10:00-16:00

EMAIL ADDRESS

SIGN TRANSACTION

Step 3: Insert OTP > Click **SEND TO BANK**


Check data before sending out

ACCOUNT	Old Salary Account
CHEQUEBOOK TYPE	Open
SIZE	20 leaves
METHOD OF DELIVERY	Collect from Branch
BRANCH NAME	AGANAGAR BRANCH DHAKA
ADDRESS	Babul Tower, Aganagar, South Keraniganj, Dhaka.
OPENING HOURS	Weekday: 10:00-16:00
EMAIL ADDRESS	

Sign transaction with one-time password

ONE-TIME PASSWORD Please enter your one-time p... 

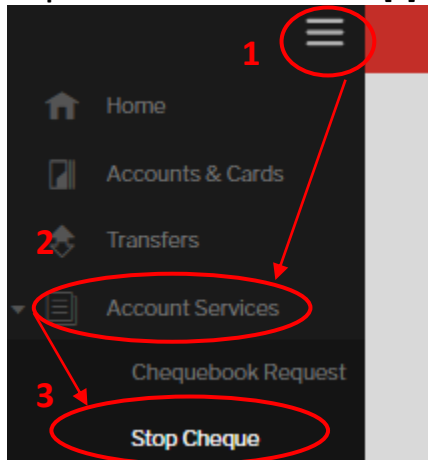
One-time password is required!


One time password is sent to your mobile phone. Please use the code in the message to authenticate yourself.**SEND TO BANK**

MODIFY DATA

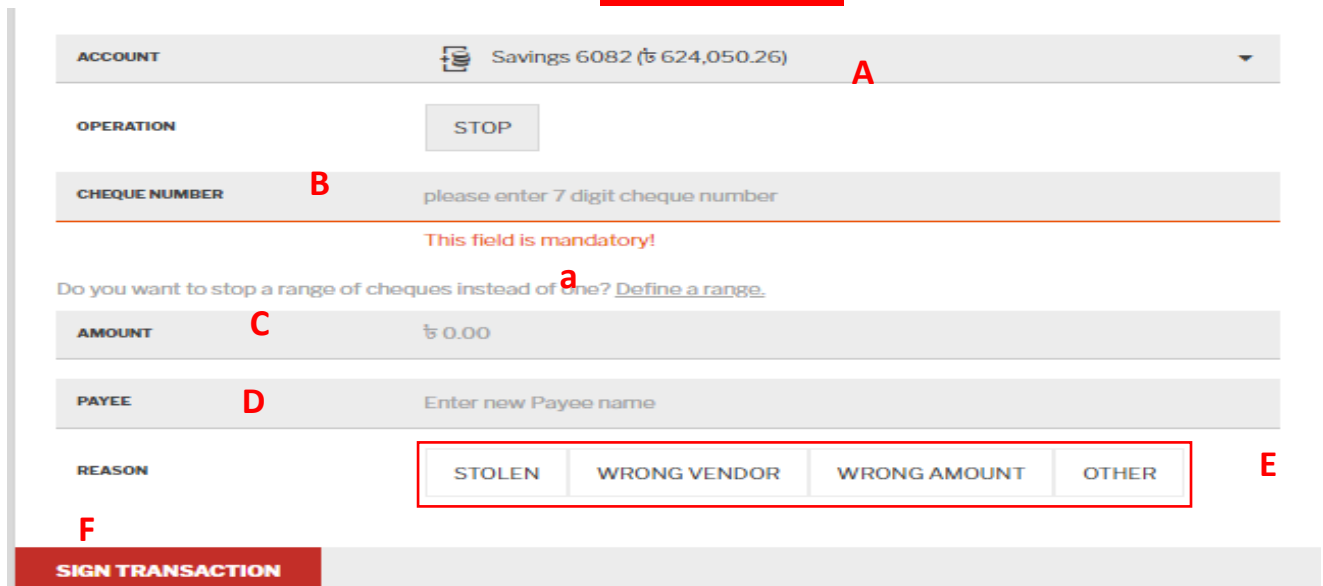
Stop Cheque

Step 1: Click on the Menu Icon [1] >Account Services [2] >Stop Cheque [3]



Step 2:

- A. Select account from dropdown list
- B. Insert Cheque Number
 - a. Define range [in term of cheque sequence]
- C. Insert Amount
- D. Insert Payee Name [not applicable for range]
- E. Select Reason
- F. **SIGN TRANSACTION**

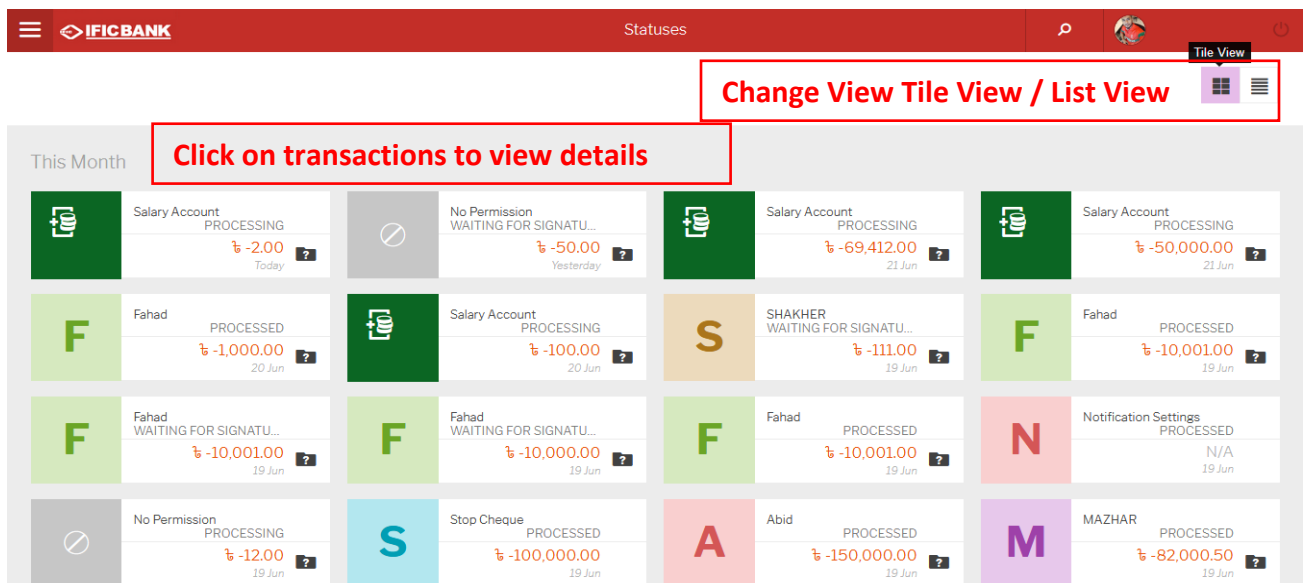
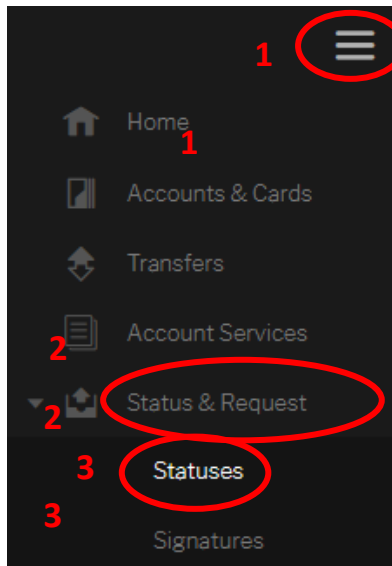


Step 3: Insert OTP > Click **SEND TO BANK**

Status & Request:

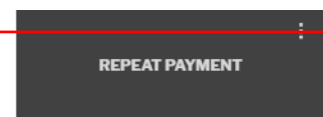
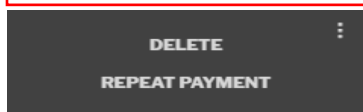
Statuses:

Step 1: Click on the Menu Icon [1] >Status & Requests [2] >Statuses [3]



Repeat Payment: Drag the cursor over the transaction [in terms of Send Money transactions]

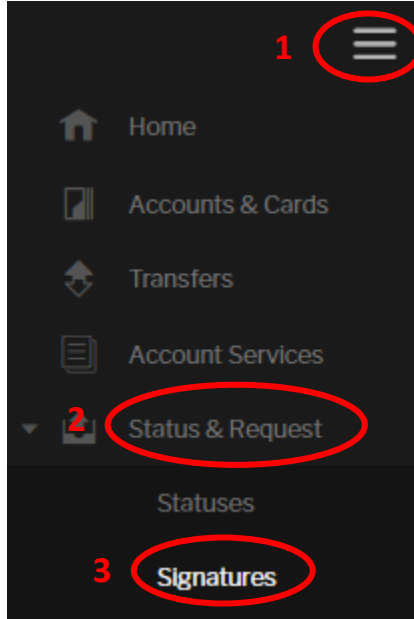
Delete: Drag the cursor over the transaction [Future dated transactions]



Signature

Transactions pending for your authorization. [Joint account/ corporate account]

Step 1: Click on the Menu Icon [1] >Status & Requests [2] >Signatures [3]

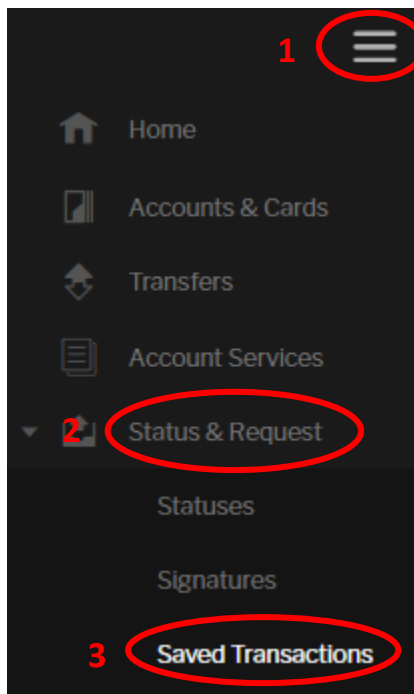


Step 2:

Click on the transaction that requires your signature > Click on Sign > Insert OTP > Click confirm to complete the transaction

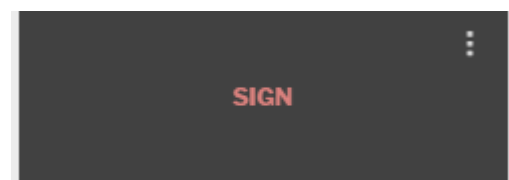
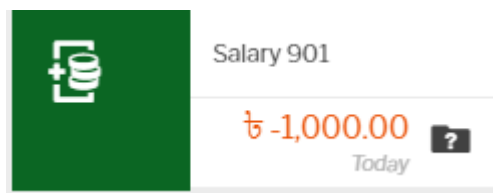
Saved Transactions

Step 1: Click on the Menu Icon [1] >Status & Requests [2] >Saved Transactions [3]



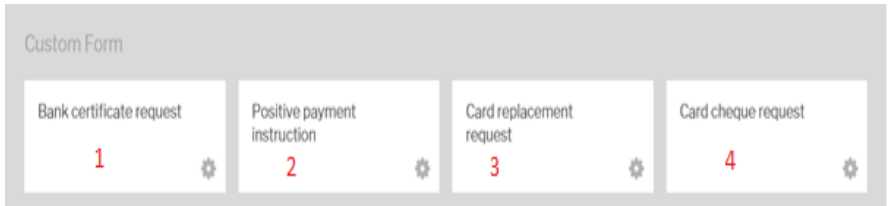
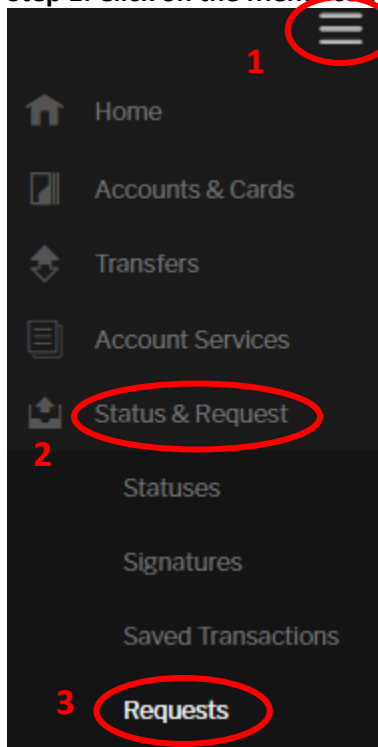
Step 2:

Drag cursor over the saved transaction> Click SIGN to initiate



Requests

Step 1: Click on the Menu Icon [1] >Status & Requests [2] >Requests [3]

**Bank Certificate Request:**

A. Select account from dropdown list

B. Select Method of Delivery Branch / Post

a. Select branch name / insert address

C. Comment [if any]

D. SEND > SEND

Bank Certificate Request

A

ACCOUNT NUMBER **B** Old salary Account (₹ 2,455,017.00)

METHOD OF DELIVERY **a**

BRANCH

POST

BRANCH **C** AGRABAD BRANCH CHITTAGONG, 30, Agrabad C/A Chittagong

COMMENT **D** Solvency Certificate

SEND

CANCEL

Positive Payment Instruction:**A. Insert Cheque Number****B. Comment If Any****C. Click SEND > SEND****C**

Positive payment instruction


CHEQUE NUMBER **A**

Please enter the ChequeNumber

COMMENT **B**

SEND CANCEL

Card Replacement Request

CARD  Credit Card BDT(₹ 110,460.00) **A**

COMMENT **B**

METHOD OF DELIVERY **C**

BRANCH **a** AMBORKHANA BRANCH SYLHET, Point View Shopping Center (1st floor), Holding*

D **SEND** CANCEL

Card Replacement Request:**A. Insert Card Number from drop down****B. Comment If Any****C. Select Branch/ Post****a. Branch name/ Address****D. Click SEND > SEND****Card Cheque Request:****A. Insert Card Cheque Number****B. Comment If Any****C. SEND > SEND**

CHEQUE NUMBER **A**

B Please enter the ChequeNumber

COMMENT **C**

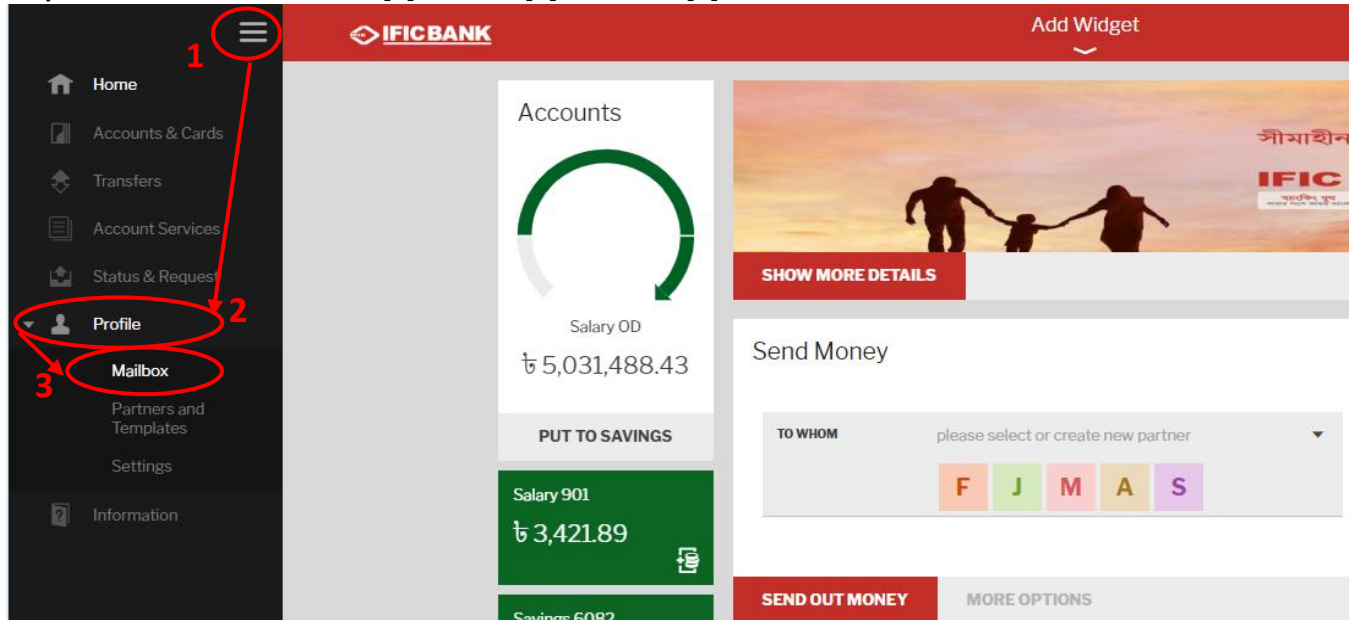
SEND CANCEL

Profile

Mailbox

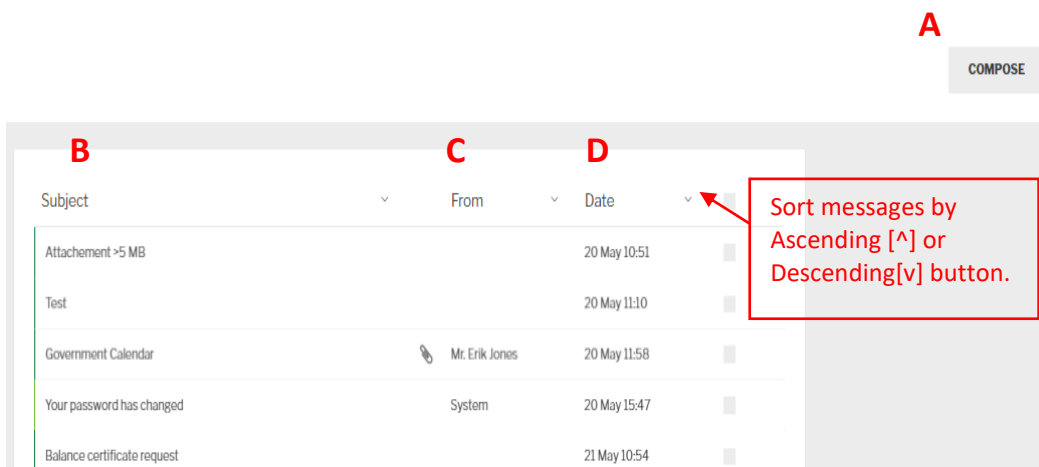
Mailbox is the private messaging tool between Customer and the Bank.

Step 1: Click on the Menu Icon [1] >Profile [2] >Mailbox [3]



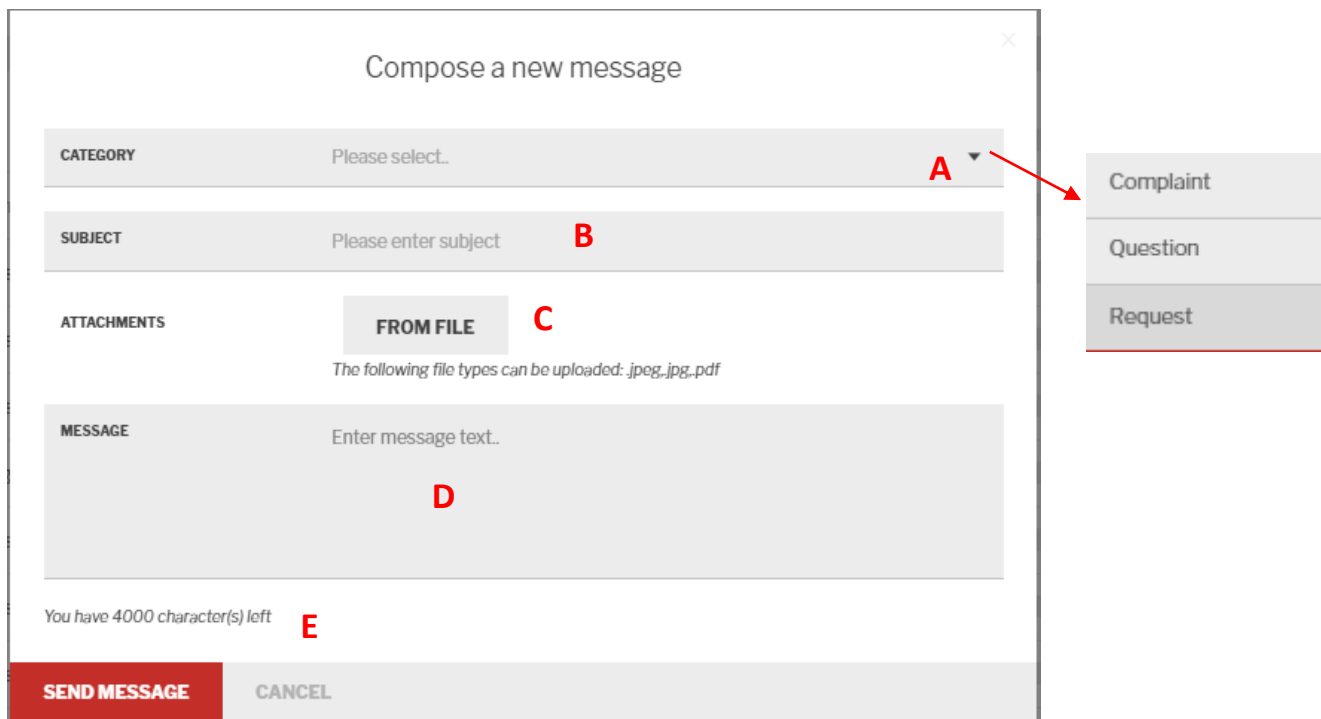
Customer's Mailbox.

- A. **Compose:** Click Compose to send new mail.
- B. **Subject:** Left column shows Subject of the mail/message.
- C. **From:** From column shows from whom the message received. No name will appear under this column if the message is sent by the customer/user.
- D. **Date:** Date column represents the sending/receiving date.



Step 2: Compose Mail: Click Compose to send new mail

- A. CATEGORY: Select Category from the dropdown list.
- B. SUBJECT: Write subject of your message [free text field]
- C. ATTACHMENT: Click on **FROM FILE** and attach pdf, jpg or jpeg file. [if required]
- D. MESSAGE: Type your message within 4000 characters. [free text field]
- E. SEND MESSAGE: Click on **SEND MESSAGE** to send your message to bank officials.



The screenshot shows a 'Compose a new message' dialog box with the following elements:

- CATEGORY:** A dropdown menu with the text 'Please select..'. A red arrow points from the letter 'A' to this dropdown.
- SUBJECT:** A text input field with the placeholder text 'Please enter subject'. A red letter 'B' is placed next to it.
- ATTACHMENTS:** A section containing a 'FROM FILE' button. A red letter 'C' is placed next to the button. Below the button, it says 'The following file types can be uploaded: .jpeg, .jpg, .pdf'.
- MESSAGE:** A large text area with the placeholder text 'Enter message text..'. A red letter 'D' is placed in the center of this area.
- Character Count:** Below the message area, it says 'You have 4000 character(s) left'. A red letter 'E' is placed next to this text.
- Buttons:** At the bottom, there are two buttons: 'SEND MESSAGE' (highlighted in red) and 'CANCEL'.

To the right of the dialog box, there is a vertical list of categories: 'Complaint', 'Question', and 'Request'. A red arrow points from the 'Complaint' option to the 'CATEGORY' dropdown in the dialog box.

Step 3: Mailbox Management

- A. **View/Read Message:** Click on the message from the list to view/read the message.
- B. **REPLY:** If any back office bank staff sends message to customer through Digital Banking. Customer will be able to reply on the message by clicking **REPLY** button under the message. In term of system generated messages there will be no such option.
- C. **DELETE CONVERSATION:** Click on **DELETE CONVERSATION** to erase/delete message individually. Check in[✓] on right side to delete multiple messages[4] /MARK AS READ [5]

A	Positive payment instruction	17 May 11:21	✓
	Balance certificate request	17 May 11:17	✓
	Balance certificate request	17 May 11:12	✓
	Balance certificate request	17 May 11:08	✓
	Welcome Message for Customer	System	15 May 12:07

DELETE SELECTED

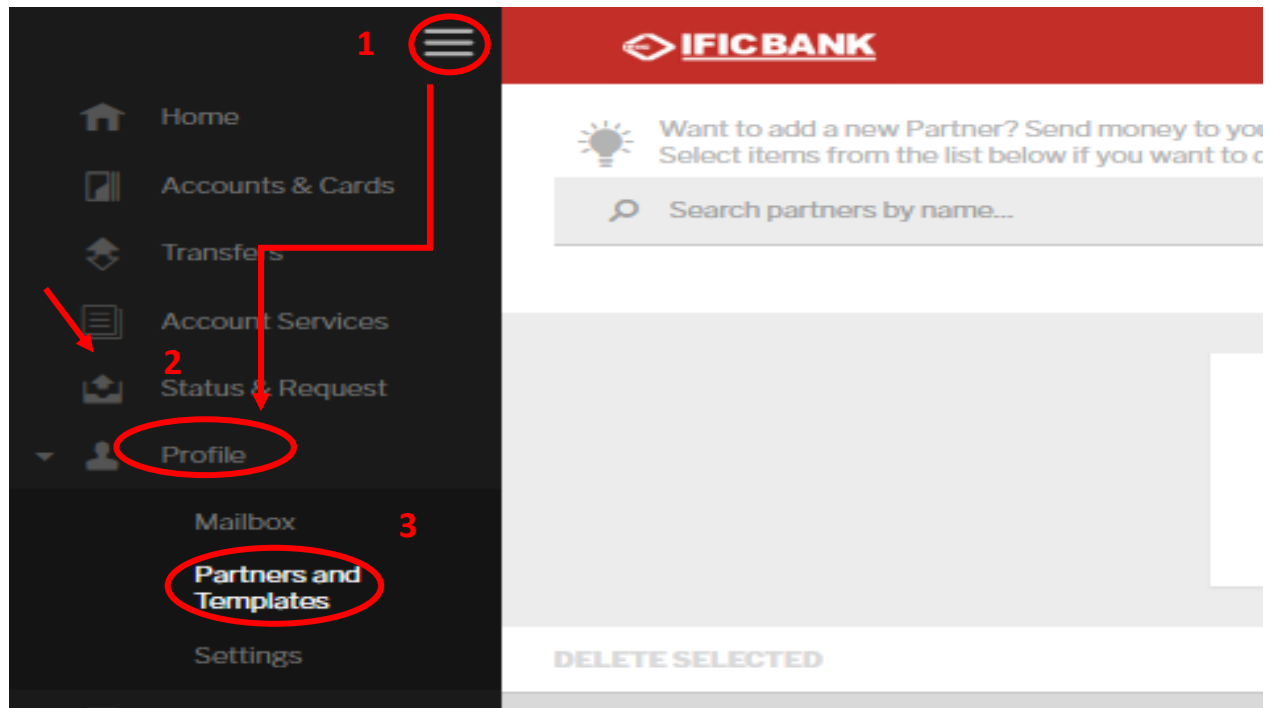
MARK SELECTED AS READ

Subject	From	Date	
Incoming Transaction Notification	System	Today 13:29	
<p>Dear,</p> <p>Greetings from IFIC Bank!</p> <p>BDT 48 credited to your Salary Overdraft for transfer from My Saving Account 1 on 10/20/19 .</p> <p>For any further query, Please call to IFIC Contact Center (we are available 24/7). Local Call 16255 & for overseas calls: +880 9666716255.</p> <p>Enjoy IFIC Digital Banking.</p>			
VIEW HISTORY	DELETE CONVERSATION	C	

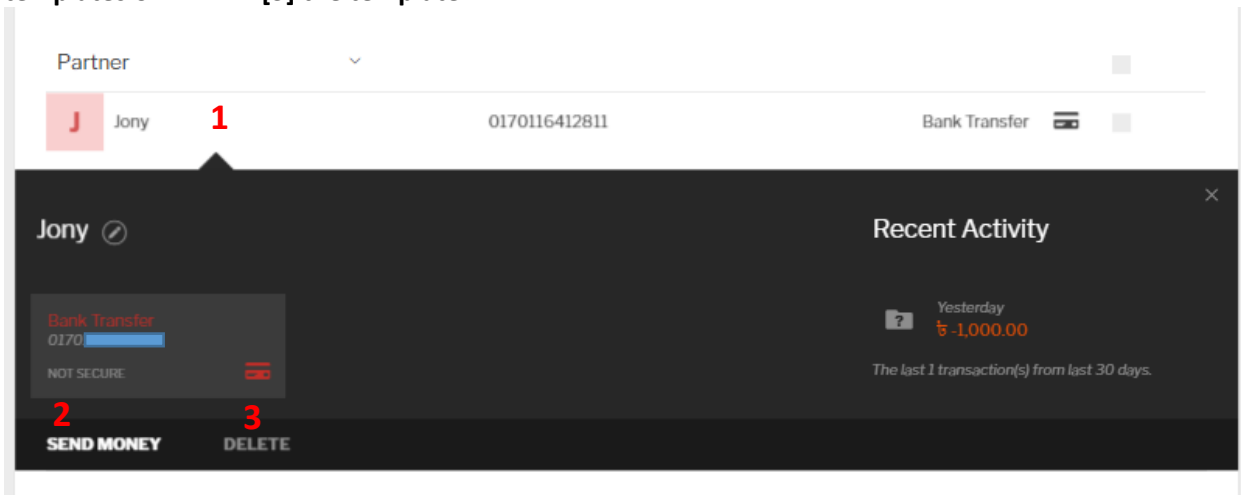
Partners and Templates:

It contain Partners and Templates saved by customers.

Step 1: Click on the Menu Icon [1] >Profile [2] >Partners and Templates [3]



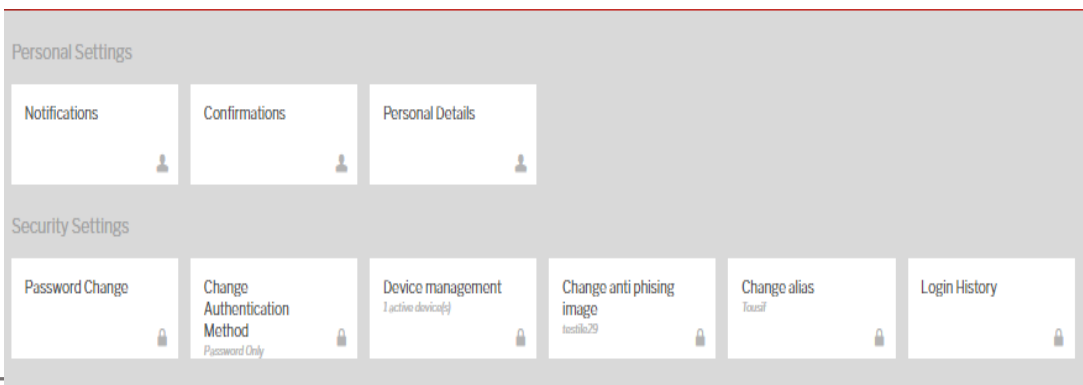
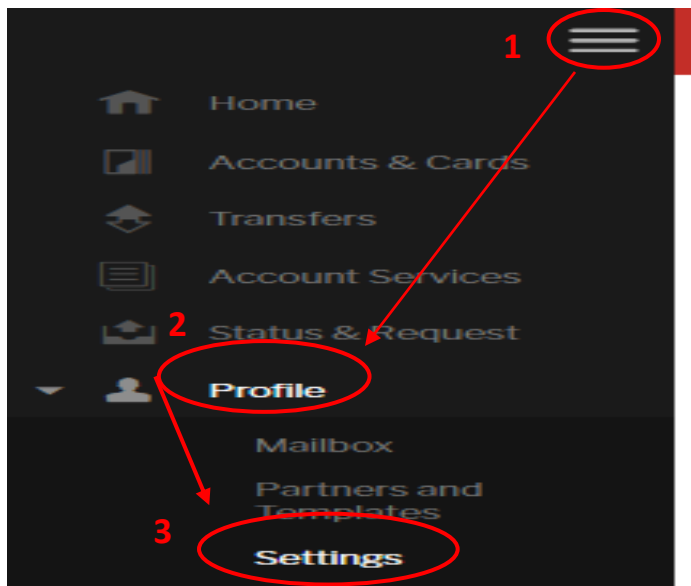
Step 2: Click on the Partner Name [1]> Detail will appear>you can SEND MONEY [2] directly from the save templates or DELETE [3] the template



Settings

Settings are the combination of configurations categorized under Personal settings and Security Settings.


Step 1: Click on the Menu Icon [1] >Profile [2] >Settings [3]



1. Personal Settings

A. Notification: **Menu Icon > Profile > Settings > Notification**



i. Account

Account Name	Account Number	Balance	Notification
 Salary 901	0000357575901	₹ 3,421.89	2/4

Notifications

Email ☐ Sms ☒ Message ☒ Push ☐

Incoming Transaction ☒

 Savings 6082	6082357575031	₹ 56,748.62	0/4
 Salary OD	1207357575001	₹ 5,031,488.43	0/4

SAVE ALL NOTIFICATION

1. Click on Item from the list.
2. Check in [✓] notification type you want to receive.
3. Edit/customize
4. **SAVE ALL NOTIFICATION** to save changes

1. Insert Amount
2. Insert value [Optional]
3. Click **SAVE**

ii. Other

Notification you want to receive:

- User Locked
- Password Changed
- Mobile Device registration

Security 12/12

Notifications

	Email	Sms	Message	Push
Locked user	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Password change	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mobile device registration	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

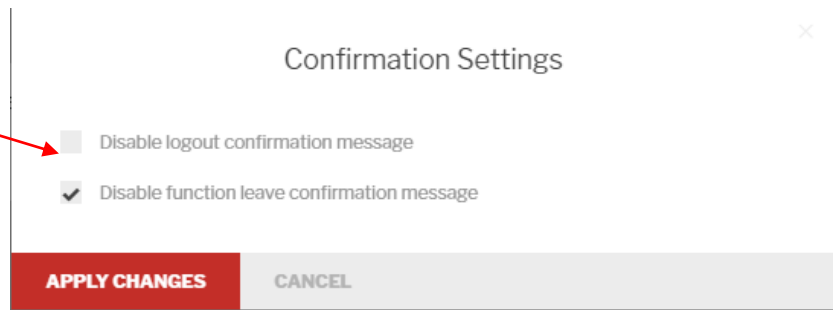
System 31/31

Notifications

	Email	Sms	Message	Push
Failed Login	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Delayed Transaction Processing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Internal message	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Declined Transaction	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Signed and Processed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Comfort Zone: Dropped out from Zone	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Comfort Zone: Upper Limit Exceeded	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Comfort Zone: Returned to Zone	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

B. Confirmations: Menu Icon >Profile>Settings > Confirmation

- Check in/out to enable/disable confirmation message
- Click APPLY CHANGES to save settings



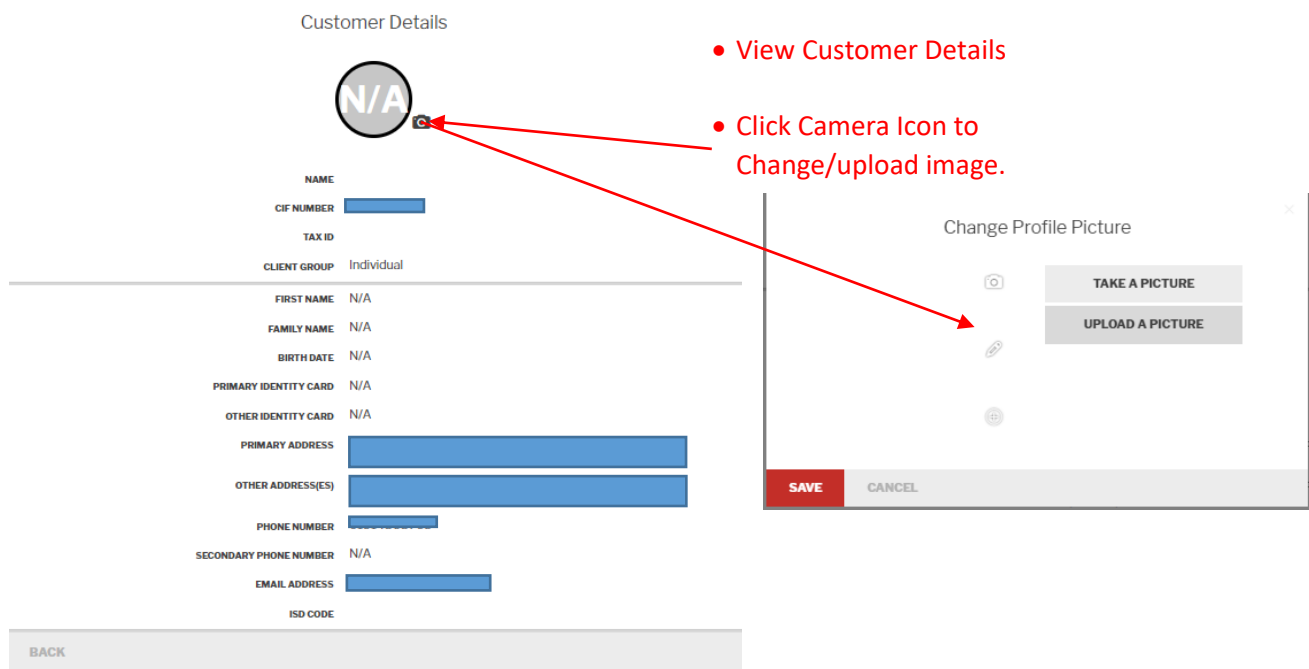
Confirmation Settings

☐ Disable logout confirmation message

☒ Disable function leave confirmation message

APPLY CHANGES **CANCEL**

C. Personal Details: Menu Icon >Profile>Settings > Personal Details



Customer Details

N/A

NAME

CIF NUMBER

TAX ID

CLIENT GROUP Individual

FIRST NAME N/A

FAMILY NAME N/A

BIRTH DATE N/A

PRIMARY IDENTITY CARD N/A

OTHER IDENTITY CARD N/A

PRIMARY ADDRESS

OTHER ADDRESS(ES)

PHONE NUMBER

SECONDARY PHONE NUMBER N/A

EMAIL ADDRESS

ISD CODE

BACK

View Customer Details

Click Camera Icon to Change/upload image.

Change Profile Picture

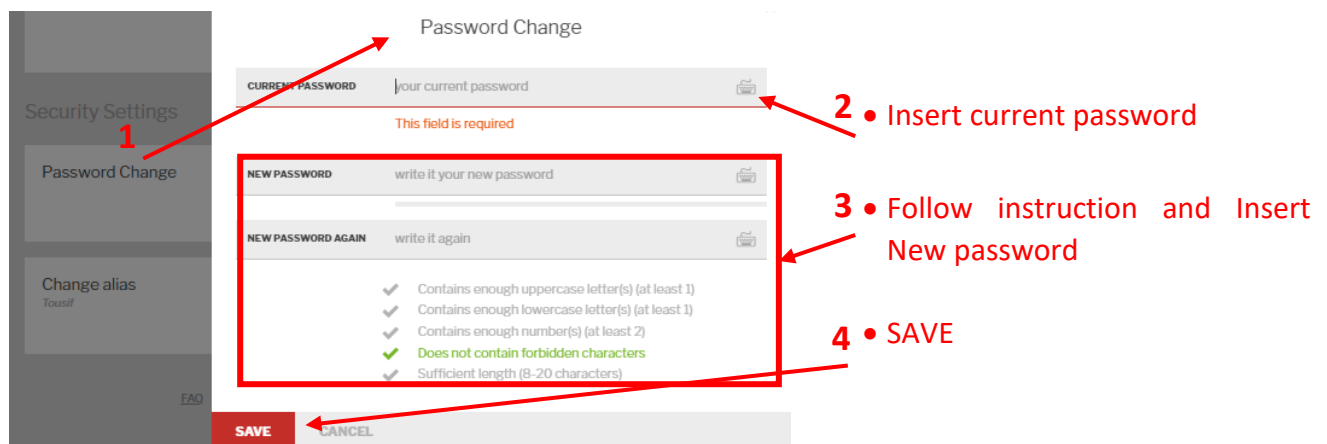
TAKE A PICTURE

UPLOAD A PICTURE

SAVE **CANCEL**

2. Security Settings

A. Password Change: Menu Icon >Profile>Settings > Password Change



Security Settings

1 Password Change

Change alias

FAO

Password Change

CURRENT PASSWORD your current password

This field is required

2 • Insert current password

NEW PASSWORD write it your new password

NEW PASSWORD AGAIN write it again

3 • Follow instruction and Insert New password

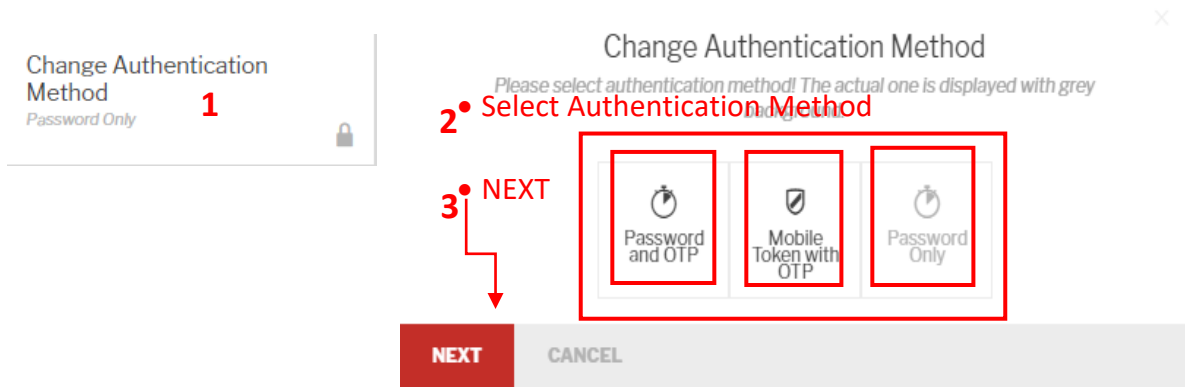
- ✓ Contains enough uppercase letter(s) (at least 1)
- ✓ Contains enough lowercase letter(s) (at least 1)
- ✓ Contains enough number(s) (at least 2)
- ✓ Does not contain forbidden characters
- ✓ Sufficient length (8-20 characters)

4 • SAVE

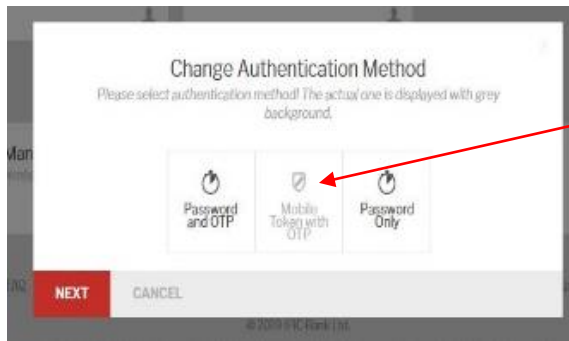
SAVE **CANCEL**

B. Change Authentication Method:

- **Menu Icon >Profile>Settings > Change Authentication Method**

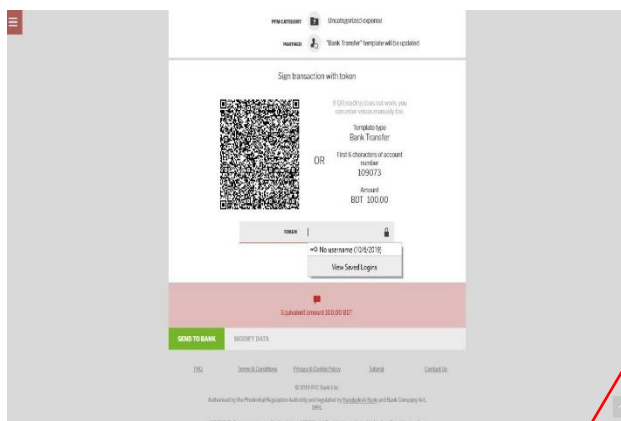


C. Mobile Token with OTP:

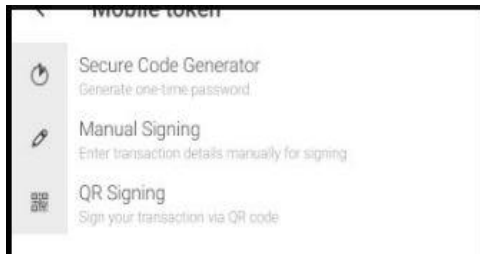


- Mobile Token with OTP

- NEXT









- Generate a Send Money action
- A QR will arise
- Token will be generated from Mobile Token option (3 options-1.Secure Code Generator, 2.Manual Signing, 3.QR Signing)
- Customer will now put the Token code to Online Digital Channel [Computer]



D. Device Management: Menu Icon > Profile > Settings > Device Management

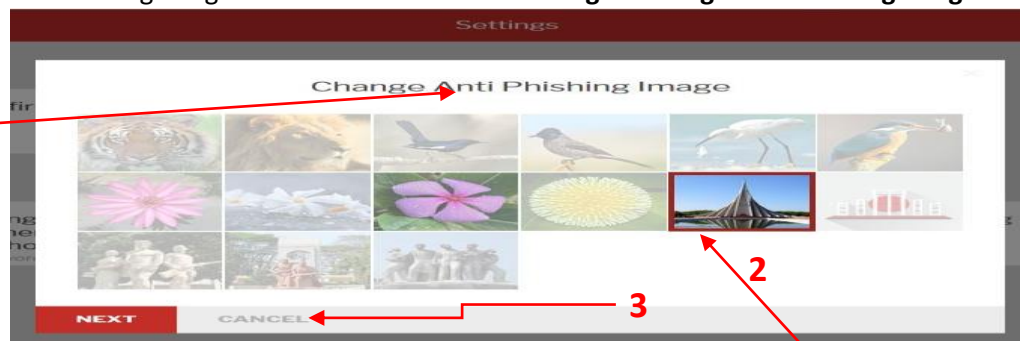
1
Device management
1 active device(s)

Device	Date of Acti...	Latest Usage	Token ID	Statu...	Unlink
 Xiaomi Red...	16 May	16 May 15:57	48001028 : 0	Blocke...	
 Xiaomi Red...	16 May		48001028 : 1	Blocke...	
 Xiaomi Red...	16 May		48001028 : 2	Blocke...	
 Xiaomi Red...	16 May	21 May 12:24	48001028 : 3	Blocke...	
 Xiaomi Red...	3 Jun	Yesterday 16:52	48001028 : 4	Active	

Click here to unlink device

E. Change Anti Phishing Image: Menu Icon > Profile > Settings > Change Anti Phishing Image

Select Ant phishing
as per your choice



A. Change Alias: [User name/ Login Name/ ID]

Menu Icon > Profile > Settings > Change Alias

- Select Image
- NEXT

Change alias

Tousif



Usage of an Alias is not mandatory, you can always use your login ID instead of Alias, but Alias gives you more safety on IFIC Digital Banking. You may keep your real identifiers hidden for the unauthorized persons.

CURRENT ALIAS

Tousif

NEW ALIAS

A

This field is required

B

SAVE

CANCEL

A. Type NEW ALIAS

B. SAVE

C. Insert OTP

D. SIGN TRANSACTION

Change Alias

Usage of an Alias is not mandatory, you can always use your login ID instead of Alias, but Alias gives you more safety on IFIC Digital Banking. You may keep your real identifiers hidden for the unauthorized persons.

CURRENT ALIAS Tousif

NEW ALIAS TOUSIF

C

Sign transaction with your one-time password

ONE-TIME PASSWORD D

SIGN TRANSACTION MODIFY

B. Login History: Menu Icon > Profile > Settings > Login History

Login History

• View History



• Cancel to Exit

Login History

Ip Address	Channel Id	Log Time
172.28.36.50	IBN	Today 12:06
172.28.36.50	IBN	Today 12:04
172.28.36.50	IBN	Today 11:49

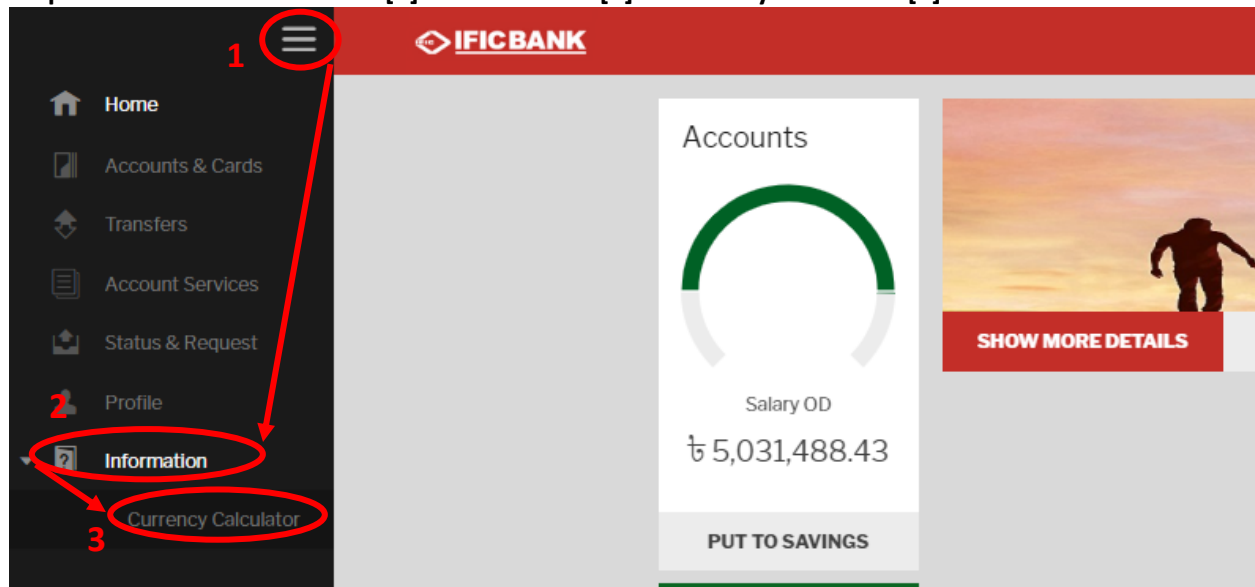
CANCEL

Information

Information function contain currency calculator. Our buy and sell rate with a graphical presentation over a time period.

Currency Calculator:

Step 1: Click on the Menu Icon [1] > Information [2] > Currency Calculator [3]







Step 2: Insert Amount you want to convert [1] > Select Currency from dropdown list [2] > select the expected currency from dropdown list [3]

Currency calculator

1
 2
 3

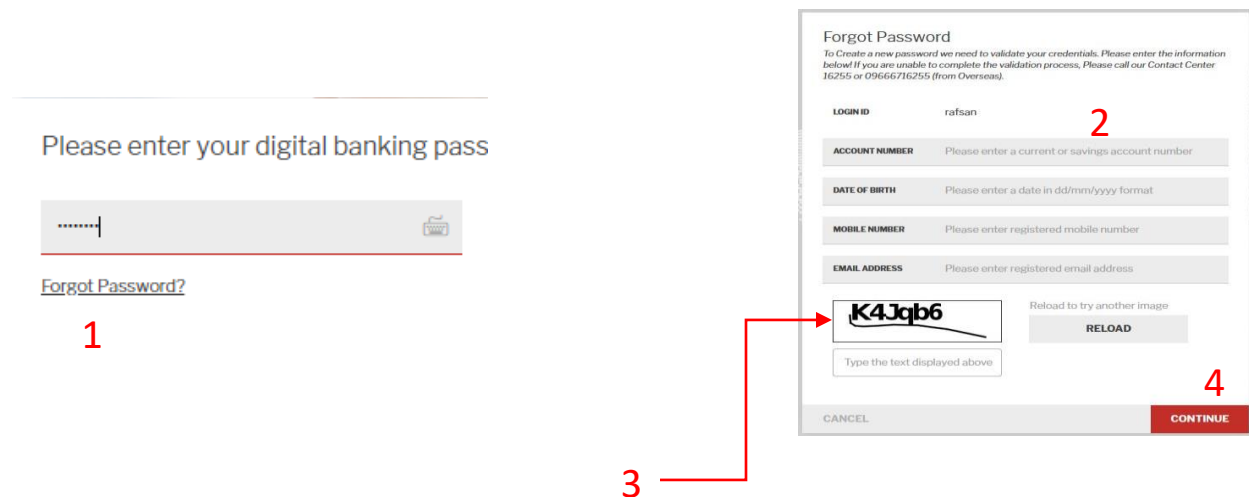
Used conversion rate is: 2,105.070000

Currency	Unit	We buy	Reference	We sell
 Euro (EUR)	1	1,822.000000	1,836.440000	1,865.000000
 Pound sterling (GBP)	1	2,087.000000	2,105.070000	2,133.000000
 Japanese yen (JPY)	1	13.700000	-	14.100000
 United States dollar (USD)	1	1,505.000000	1,507.500000	1,515.000000
 Australian dollar (AUD)	-	-	-	-

Forget Password:

If Password is forgotten then you can retrieve by **Forget Password Option** & have to provide the Basic information of your IFIC Digital Banking that you have provided at the time of registration.

Step 1: Click on Forget Password? [1] > Fill up Information [2] > Enter Captcha [3] > **CONTINUE** [4]



Please enter your digital banking pass

.....

[Forget Password?](#) **1**

Forget Password

To Create a new password we need to validate your credentials. Please enter the information below. If you are unable to complete the validation process, Please call our Contact Center 16255 or 09666716255 (from Overseas).

LOGIN ID rafsan **2**

ACCOUNT NUMBER Please enter a current or savings account number

DATE OF BIRTH Please enter a date in dd/mm/yyyy format

MOBILE NUMBER Please enter registered mobile number

EMAIL ADDRESS Please enter registered email address

K4Jqb6

Type the text displayed above

Reload to try another image

RELOAD

4

CANCEL CONTINUE

3

Android/iOS (User Manual)

Different Types of Login Methods and ToDo

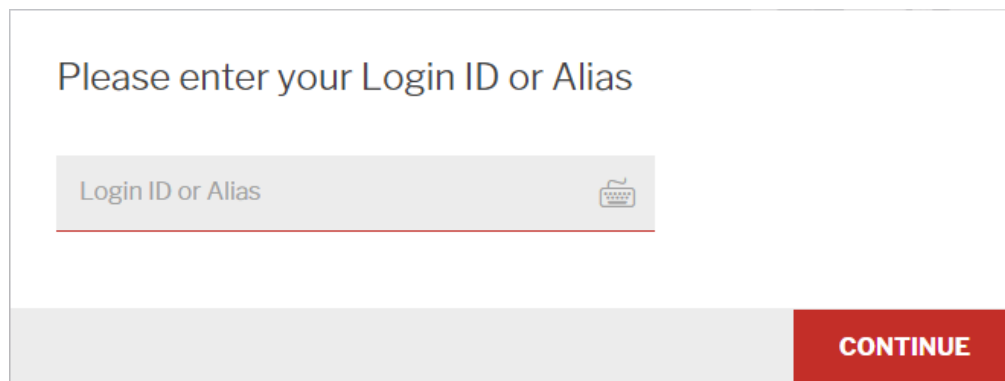
IFIC Digital Banking has 4 types of login methods:

- a. Via ID-PASS
- b. Via ID-PASS & OTP
- c. Via ID-PASS & TOKEN (It is the default login method if customer logs in to the system for the first time from app)
- d. Via PIN (Only available in Mobile app)

If a customer first login to IFIC Digital Banking through the app, by default his/her authentication method is set to Mobile with Token OTP. In such a case, customer has to follow the normal login procedure as stated on Mobile App Installation & Device Activation section (page 58).

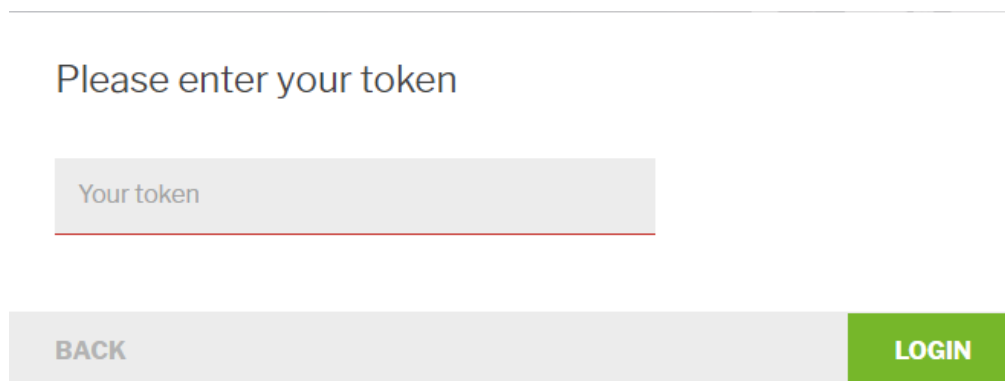
After that, if customer logs in to the Online version of IFIC Digital Banking, he/she will be asked to provide the ID (received via initial login SMS/reset password SMS) and then he/she will be asked to provide Token OTP. The procedure to login through Token OTP is given below:

Step 1: Provide Login ID



The screenshot shows a login screen with the heading "Please enter your Login ID or Alias". Below the heading is a text input field with the placeholder text "Login ID or Alias" and a small icon of a document with a checkmark. At the bottom of the screen, there are two buttons: a grey "BACK" button on the left and a red "CONTINUE" button on the right.

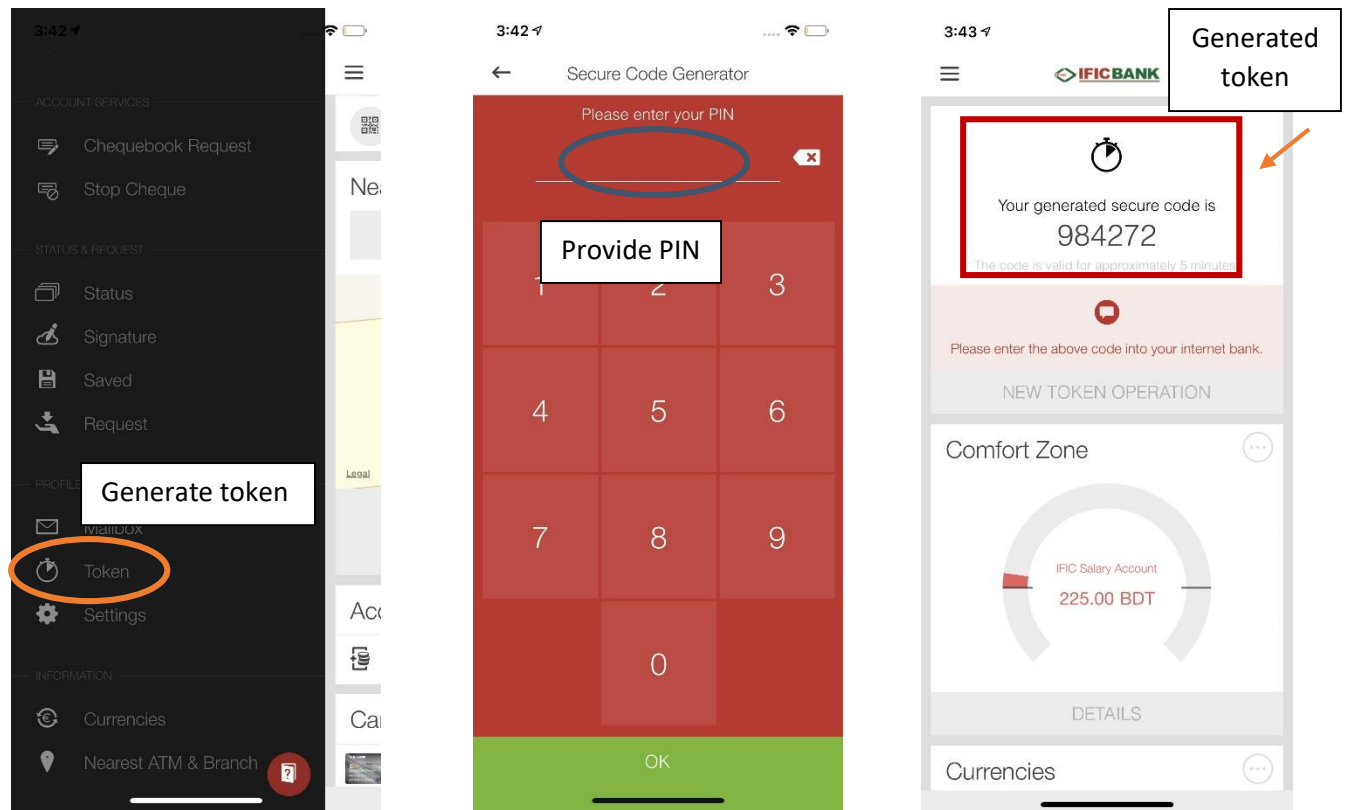
Step 2: Provide TOKEN



The screenshot shows a login screen with the heading "Please enter your token". Below the heading is a text input field with the placeholder text "Your token". At the bottom of the screen, there are two buttons: a grey "BACK" button on the left and a green "LOGIN" button on the right.

Step 3: Generate token from mobile app

3.1 Login to app>Token>Provide PIN>Generate Token



Step 4: Provide the generated token here

Please enter your token

Your token

Provide mobile generated TOKEN here

BACK **LOGIN**

Step 5: Customer will be asked to set the Security Question (If this is his/her first login to ONLINE version after login via app)

Set your secure questions and answers

QUESTION 1 Please select a security question

ANSWER 1 Please define your preferred answer here

QUESTION 2 Please select a security question

ANSWER 2 Please define your preferred answer here

QUESTION 3 Please define a security question

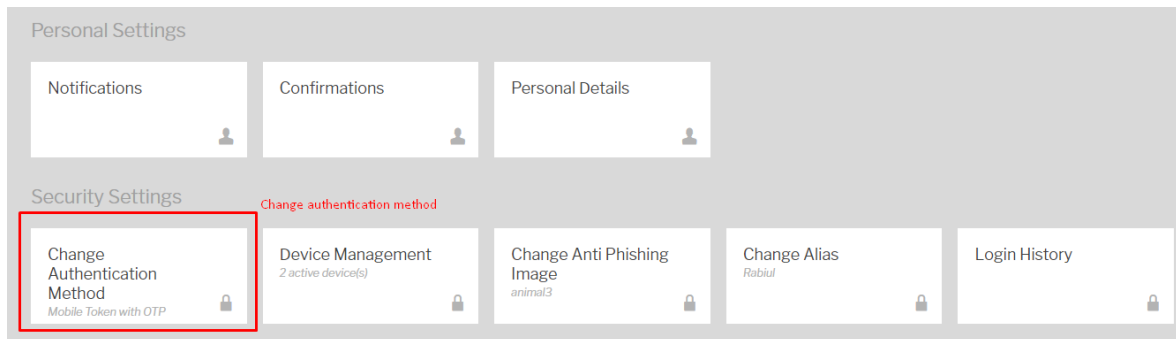
ANSWER 3 Please define your preferred answer here

LOGOUT **CONTINUE**

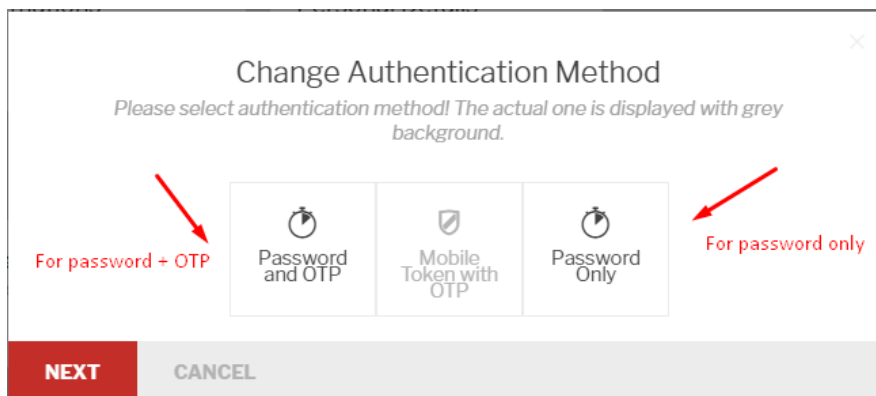
First Time Login through Mobile App & Changing Password, Alias, Authentication Method through ONLINE

If customer logs in to the system for the first time via app, he/she will not have the option to change the password changing menu until he/she changes the authentication method. Changing the authentication method procedure is given below:

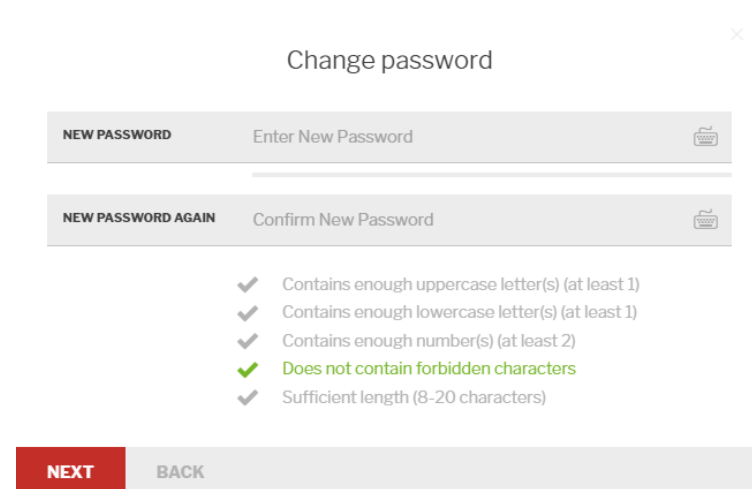
Step 1: Go to Profile>settings



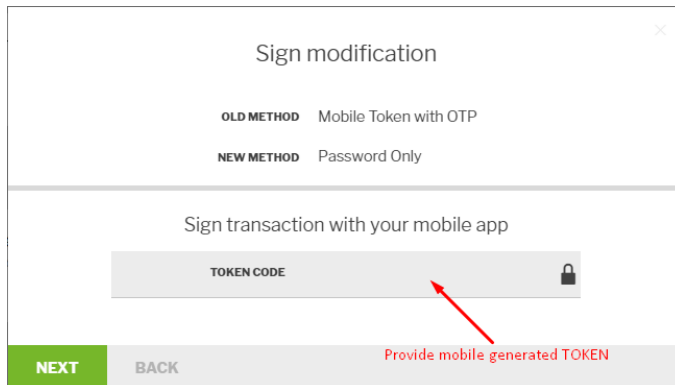
Step 2: Choose any of the authentication method



Step 3: Provide new password



Step 4: Provide mobile generated TOKEN OTP. For how to generate token, see generate TOKEN section above



Sign modification

OLD METHOD Mobile Token with OTP

NEW METHOD Password Only

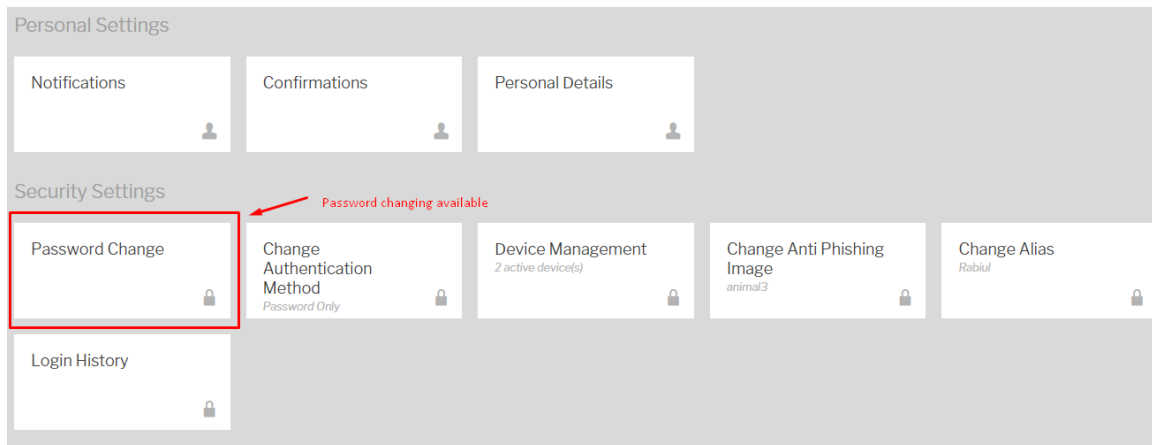
Sign transaction with your mobile app

TOKEN CODE

NEXT BACK

Provide mobile generated TOKEN

Step 5: Upon successful operation, change password option will be visible because authentication method is changed from Token OTP.



Personal Settings

Notifications Confirmations Personal Details

Security Settings

Password Change

Change Authentication Method Password Only

Device Management 2 active device(s)

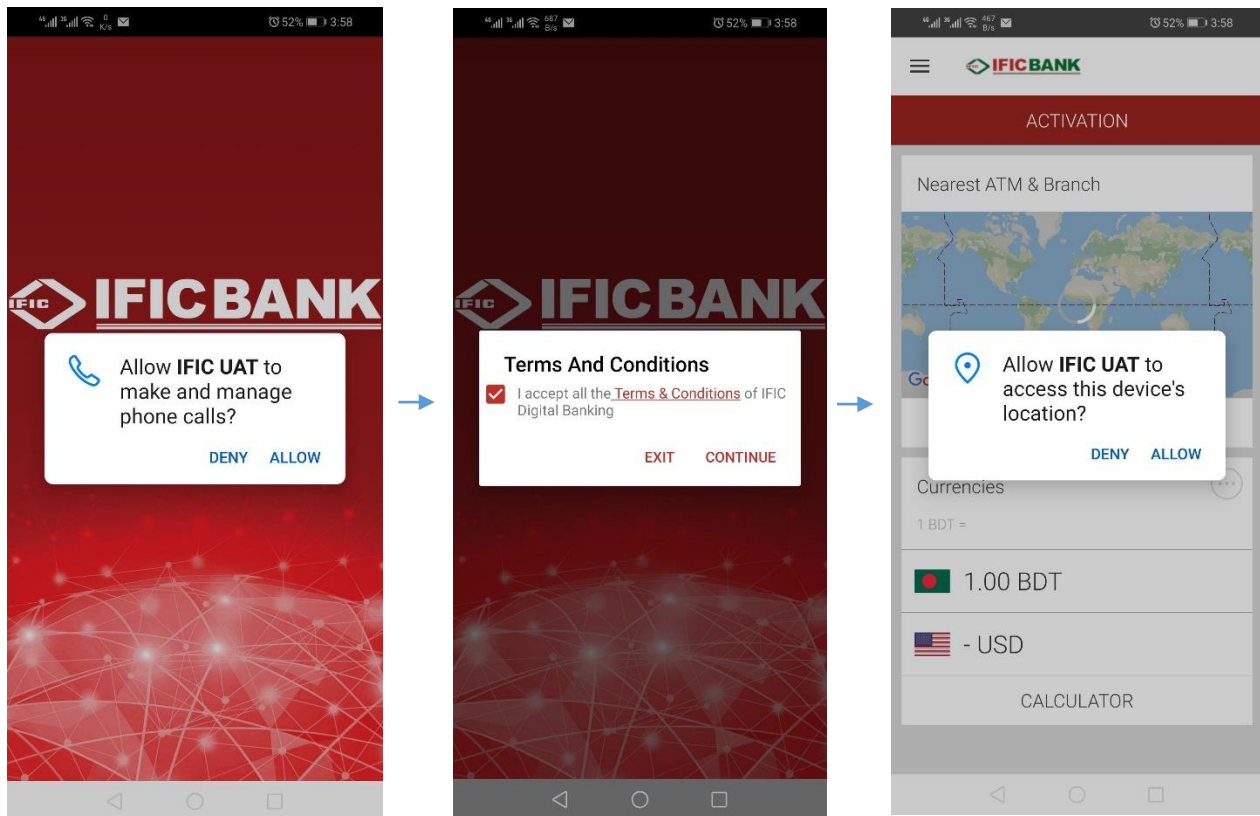
Change Anti Phishing Image animal3

Change Alias Rabiul

Login History

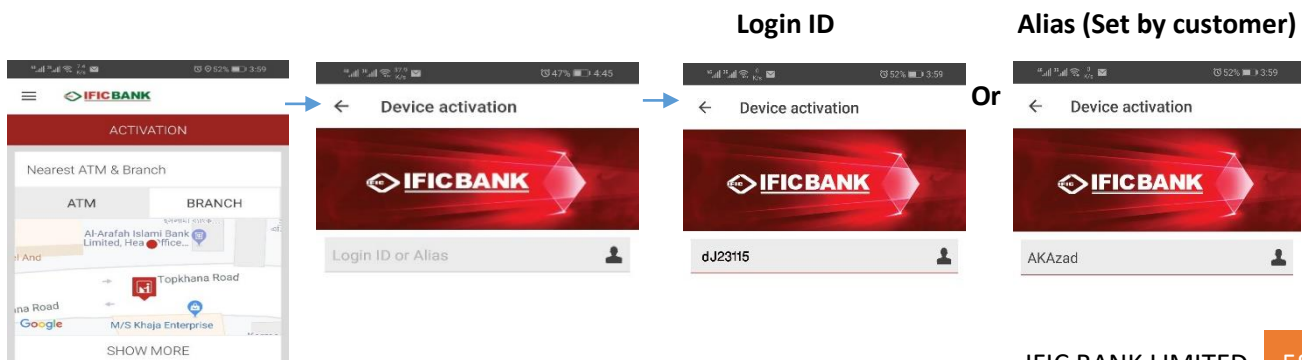
Mobile App Installation & Device Activation:

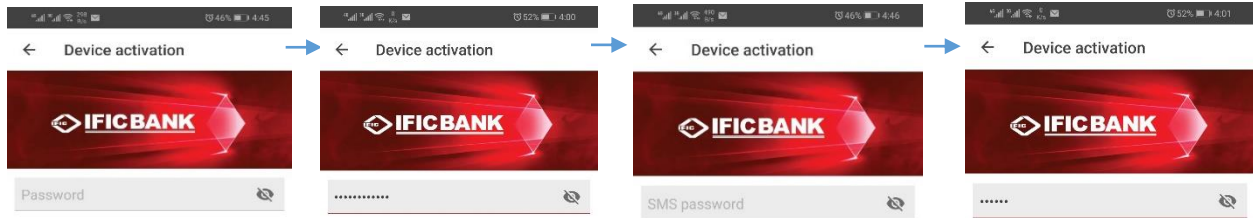
Step 1: Download and Install IFIC DIGITAL BANKING app from Playstore and allow all the Pop ups and put tick marks by tapping the Box to accept the terms and conditions and then tap Continue.



Step 2: Now tap on “Activation” to activate your Mobile Device for IFIC Digital Banking. Then enter your login ID / Alias, tap next and enter your password and further tap next & wait for SMS Password (OTP –one time password that has been sent your phone just now). Enter the SMS Password and tap next to select the unlock Method (PIN or Pattern). Set your new 6 digit PIN twice or set your pattern twice to confirm your unlock method. Follow the steps bellow chronologically

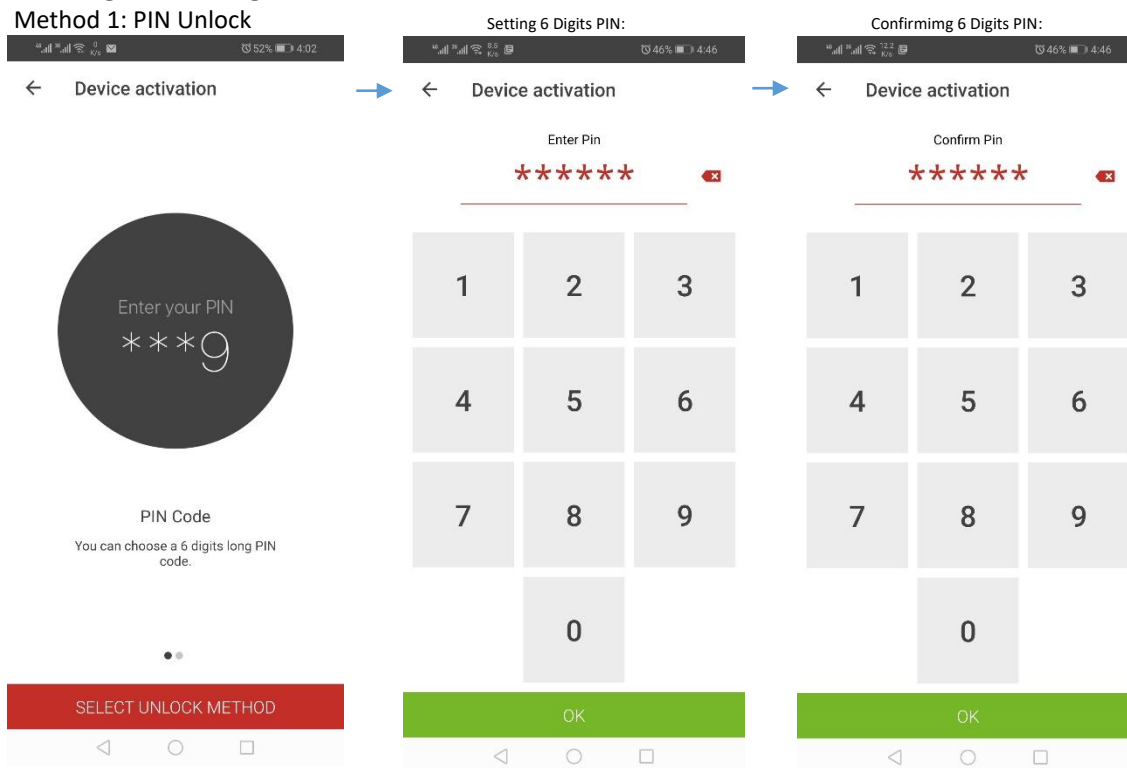
Sub-steps: Activation -> Login ID / Alias -> Password -> SMS Password (OTP) -> Select PIN / Pattern



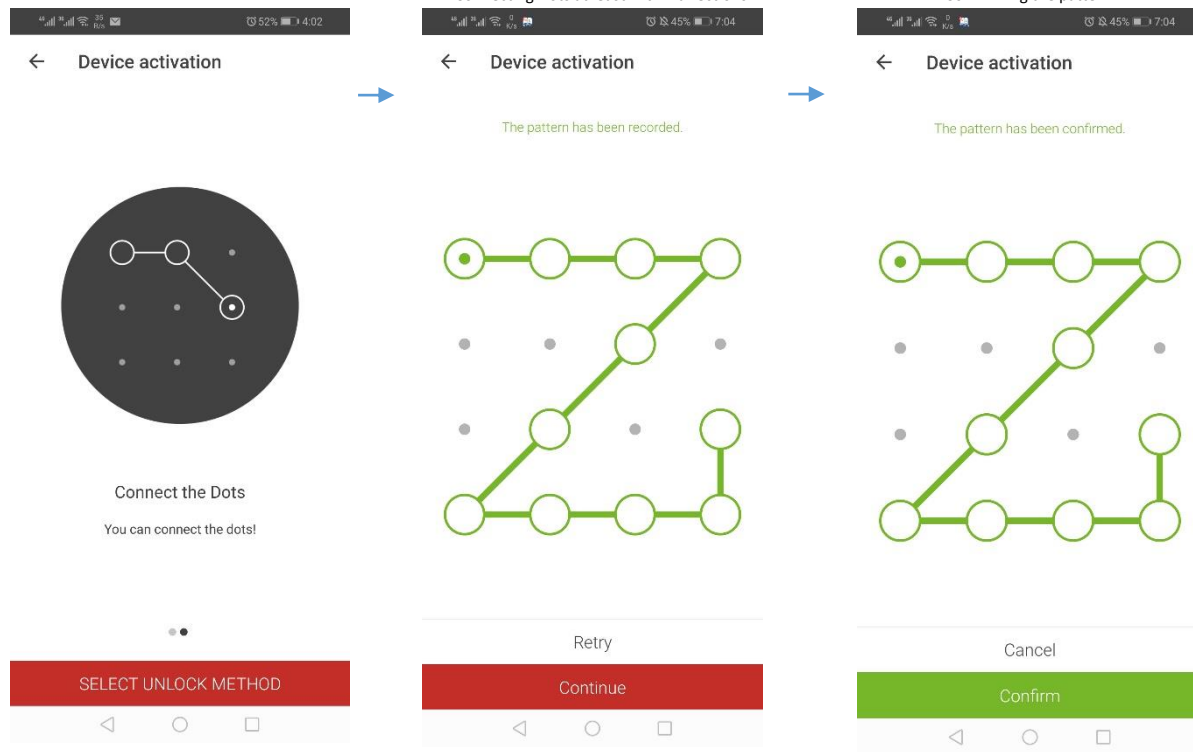


Selecting and Setting Unlock Method:

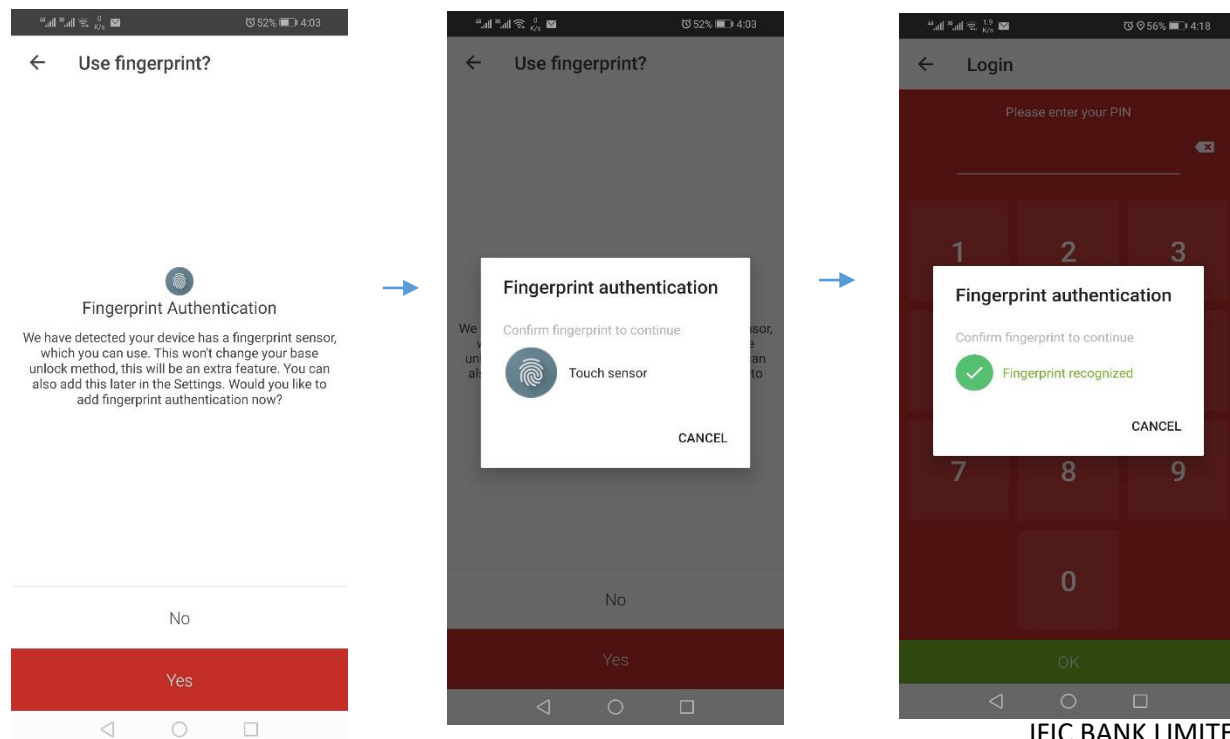
Method 1: PIN Unlock



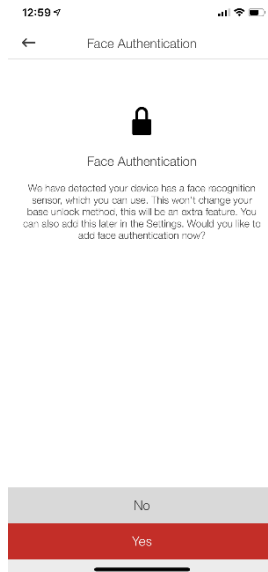
Method 2: Pattern Unlock



Step 3: i) Set your fingerprint for easy login to the Application. Tap **"Yes"** for adding fingerprint authentication and touch the fingerprint sensor for recognising your fingerprint. Tap **"No"** if you don't have Fingerprint sensor or if you want to login through PIN or Pattern.



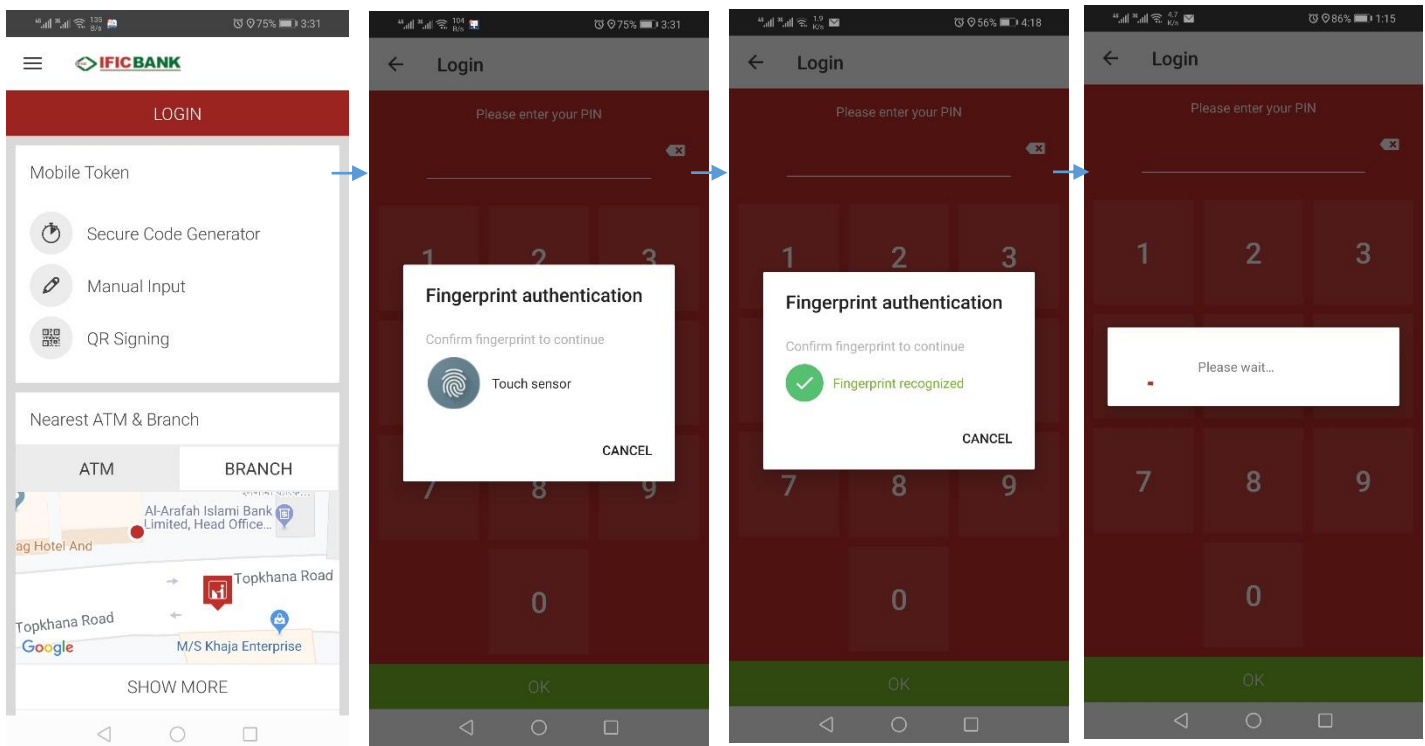
ii) Also you can set Face Authentication for easy login to the Application. Tap “Yes” for adding Face Authentication and place your phone camera before your face for recognising your face. Tap “No” to avoid Face Authentication Method.



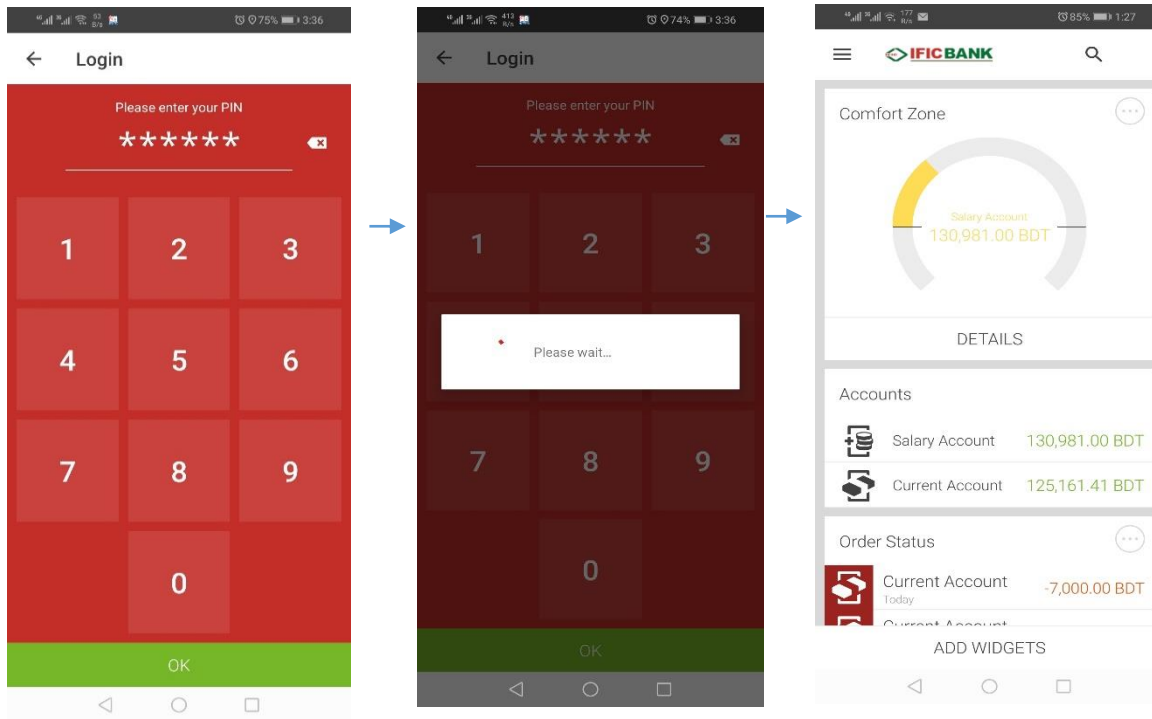
Login

Tap on the IFIC Digital Banking app from your Mobile Apps. Tap login and then use your fingerprint or PIN to login to the application:

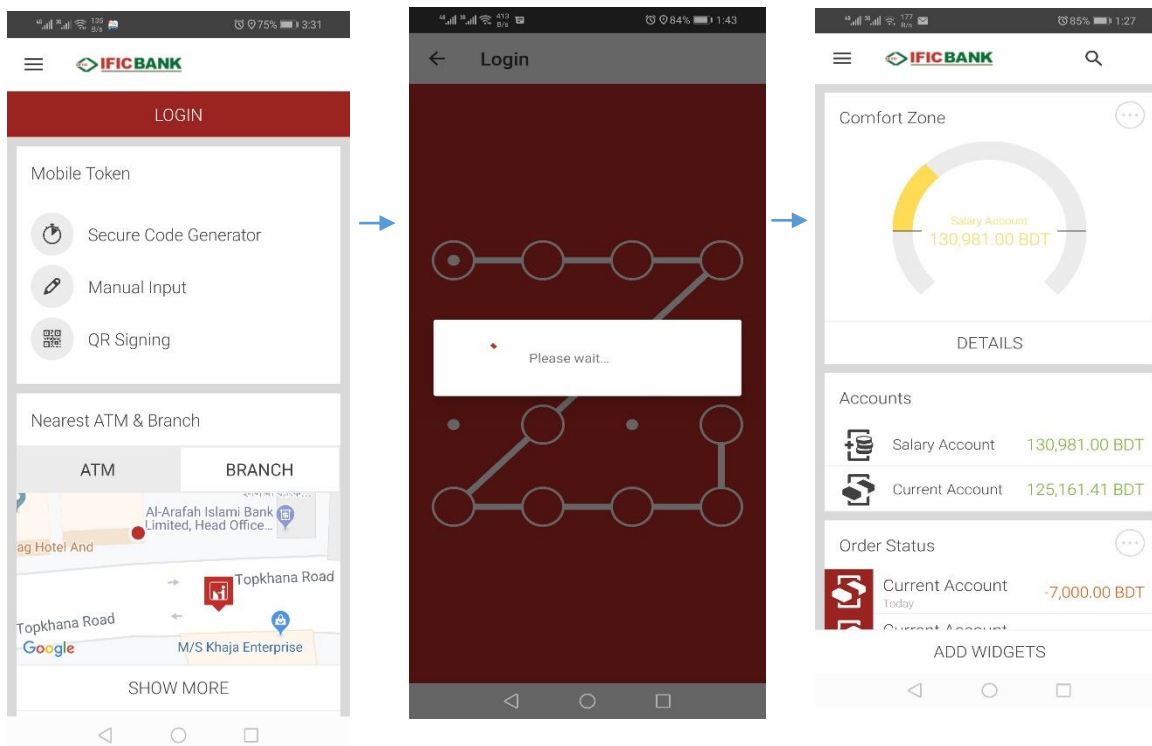
Login through fingerprint: Tap login and touch your fingerprint sensor to login



Login through PIN: Enter your 6 digit PIN and tap Ok to login



Login through Pattern: Tap Login and provide your 4 directional pattern to login



Dashboard:

G. Menu

- Contain all the options and Functionalities.

H. Search

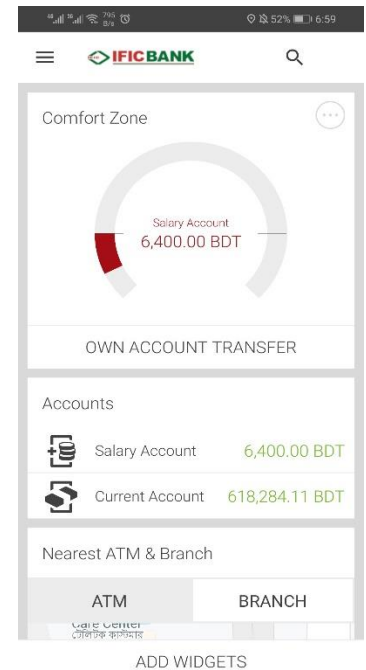
- Search Partners/transactions / Nearest ATM/ Branch

I. Comfort Zone

- Set the comfort zone by defining Minimum & Maximum Balance of your account

J. Add Widget

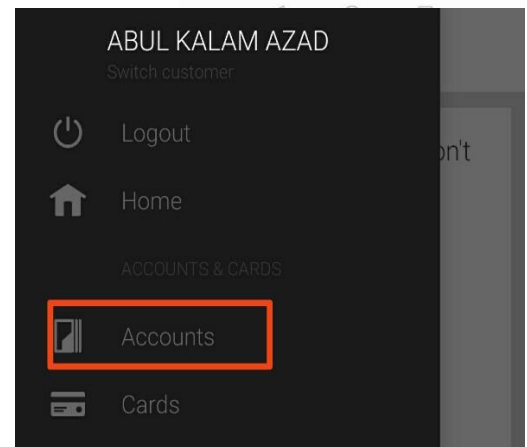
- For adding more widgets.



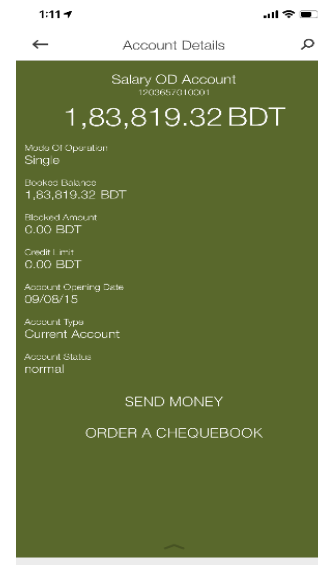
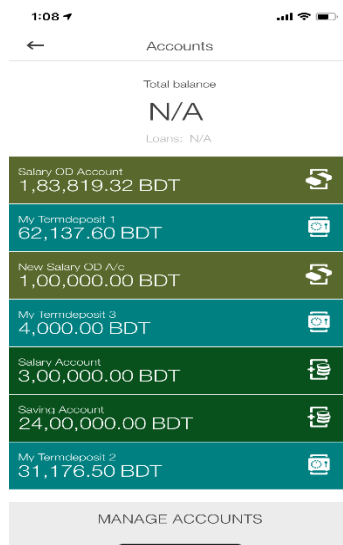
Accounts & Cards

Account Overview: List of Accounts and Cards:

Step 1: Tap on the Menu Icon > Accounts

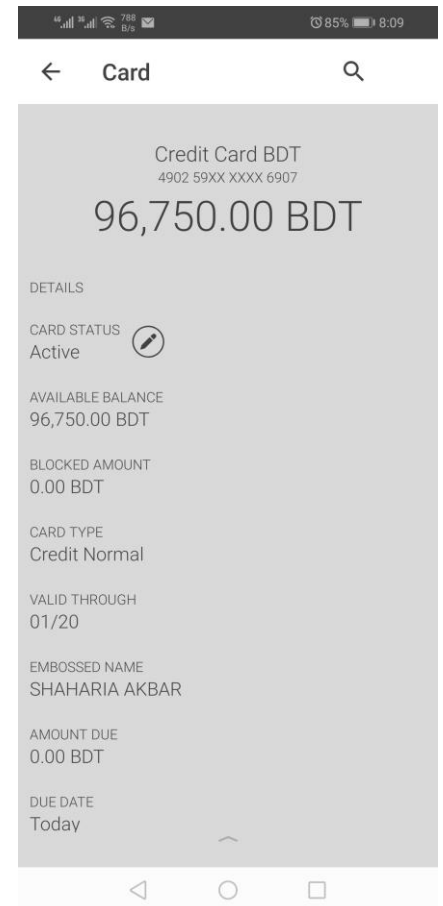
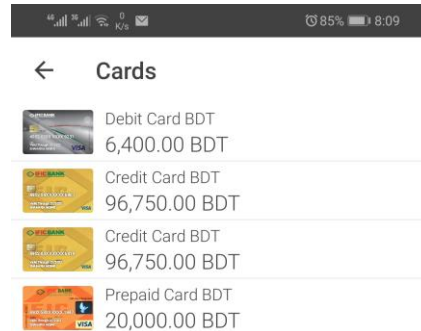
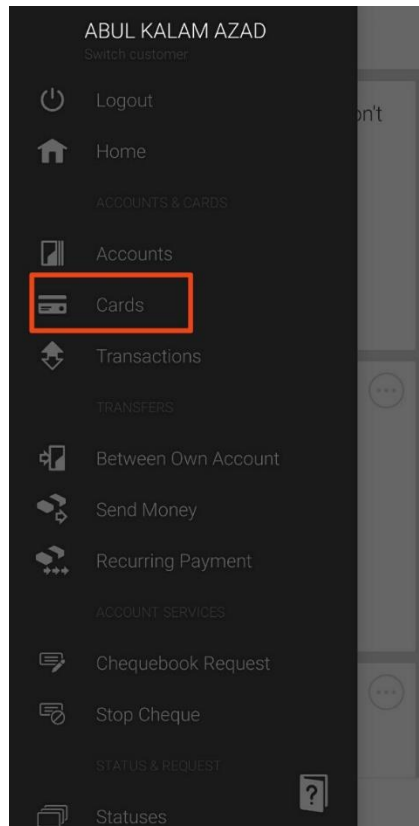


Step-2: Tap on any account to view details



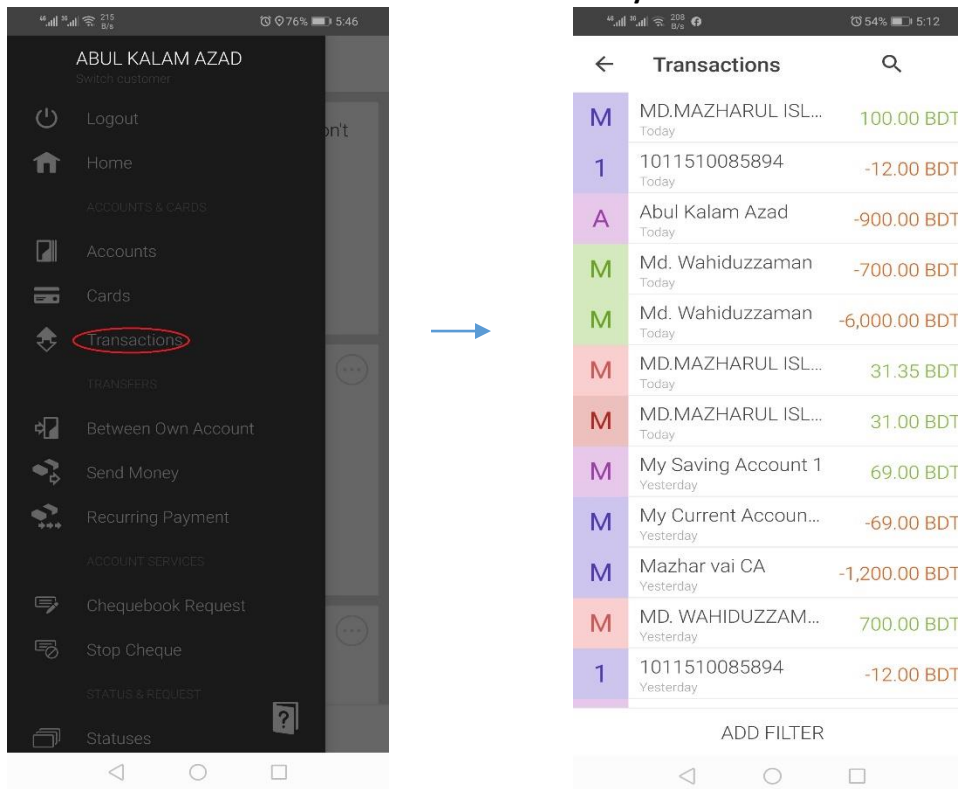
Card Overview:

Tap on Cards from the Menu



Transactions:

Tap on Transactions from Menu for Transactions History:



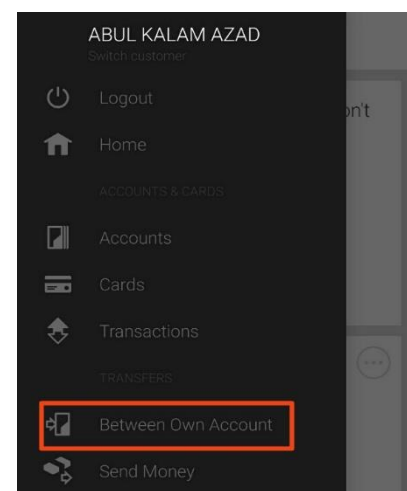
Transfers:

Between Own Account:

Tap on Between Own Account for transferring funds between your accounts only.


Steps:


1. Select source account Select Destination Account
2. Insert Amount
3. Show Other Options> Others Payment
Options: ASAP/ Specific Date/
Recurring
(ASAP for Instant execution)
4. Insert Payment Reference
5. **SIGN TRANSACTION**



1:15

← Internal Transfer

From this account...
 Saving Account (24,00,000.00 BDT) ▾

To this account...
 New Salary OD A/c (1,00,000.00 BDT) ▾


Amount
 100.00 BDT


SHOW OTHER OPTIONS

SEND

1:16

← Internal Transfer

From this account...
 Saving Account (24,00,000.00 BDT) ▾

To this account...
 New Salary OD A/c (1,00,000.00 BDT) ▾

Amount
 100.00 BDT


Save For Later


Other Payment Options

Cancel

1:16

← Internal Transfer

From this account...
 Saving Account (24,00,000.00 BDT) ▾

To this account...
 New Salary OD A/c (1,00,000.00 BDT) ▾

Amount
 100.00 BDT

Test

Specific date ▾

Selected date
 Tomorrow

Please select... Done


As soon as possible


Specific date

Recurring

1:16

← Internal Transfer

From this account...
 Saving Account (24,00,000.00 BDT) ▾

To this account...
 New Salary OD A/c (1,00,000.00 BDT) ▾

Amount
 100.00 BDT

Test


As soon as possible ▾

SAVE FOR LATER

SEND


1:17

← Internal Transfer

 New Salary OD A/c


100.00 BDT


As soon as possible

Source account
 Saving Account

Balance after transaction
 23,99,900.00 BDT

Payment reference
 Test


Category & Tags
 Uncategorized expense


add tag... 

Expense ✕

CONFIRM

1:17

☰  🔍



Transfer to New Salary OD A/c is being processed.
 100.00 BDT


Transferred amount is 100.00 BDT

SHOW OTHER OPTIONS

PAY NOW

Swipe cards to the left when you don't need them

Go on, try it.



Send Money to Other Banks:

Send money is used to transfer fund from Own account to other's [partner/beneficiary] account of Other Banks

Tap on the Menu Icon > Transfers > Send Money

Step-1: Input the Partner Name & Account Number

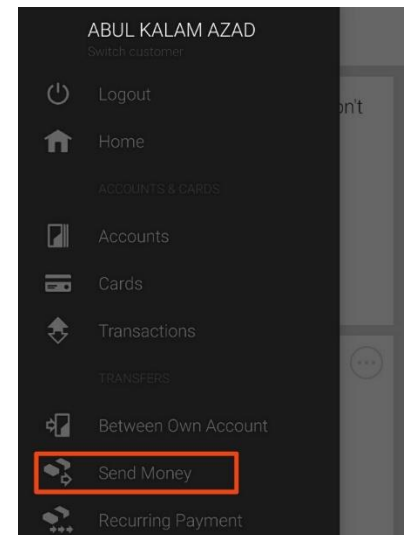
Step-2: Select Other Banks & Search the Name of the Bank & Branch

Step-3: Select Bank Branch & thus Routing number will be generated

Step-4: Insert Amount > Select mode of transaction

NOTE:

- Amount < 1, 00,000.00, BEFTN will be selected by default.
- Amount >= 1,00,000.00, there will be option to select BEFTN / RTGS (RTGS may incur transaction fee of BTD 100 –may vary time to time)



Step-5: Select the Show Other Options>Other Payment Options>

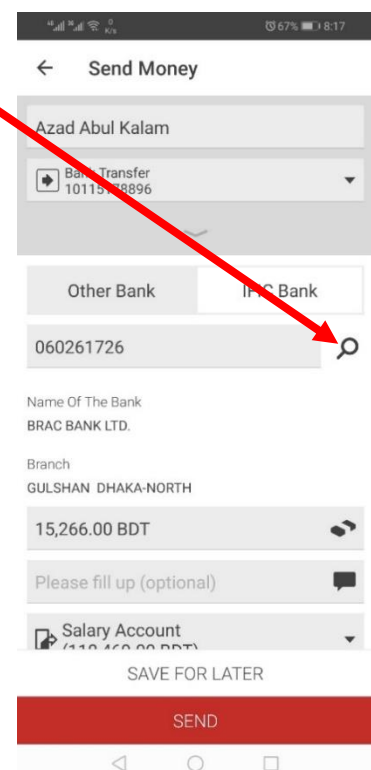
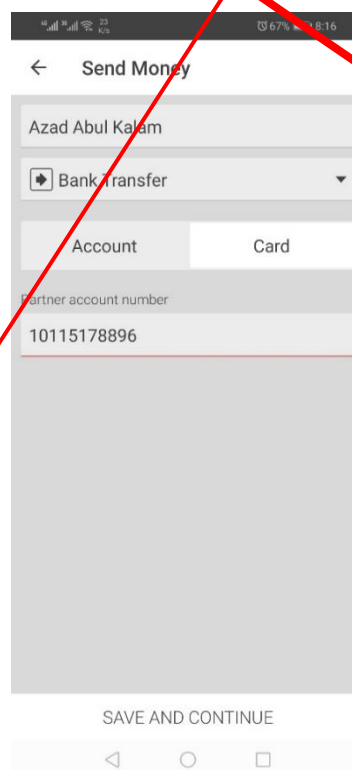
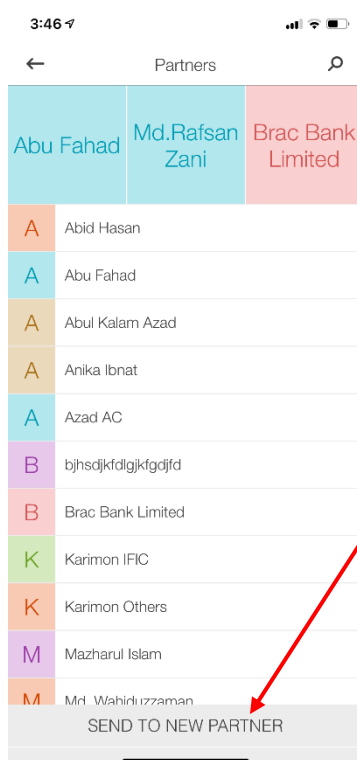
- As soon as possible: Transfer immediately.
- Specific Date: Select Specific date [from next day to 15 days]
- Recurring: Select Starting date> Frequency > Validity of the recurring transaction.

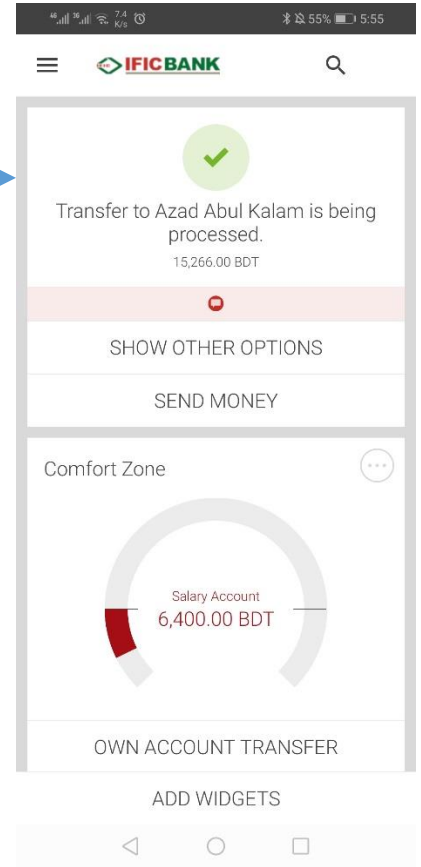
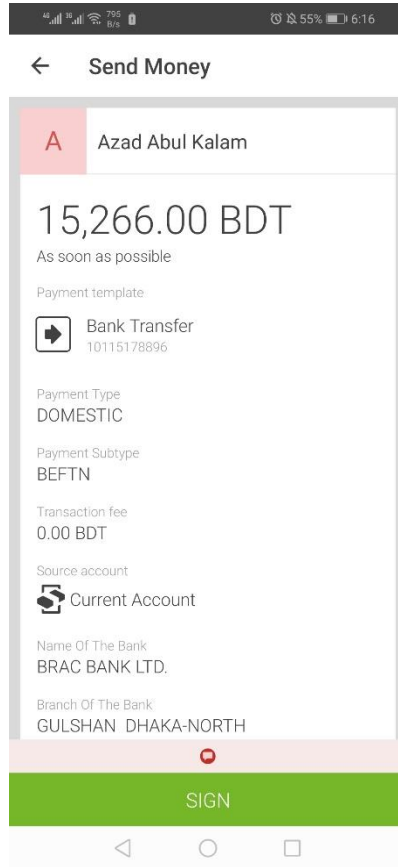
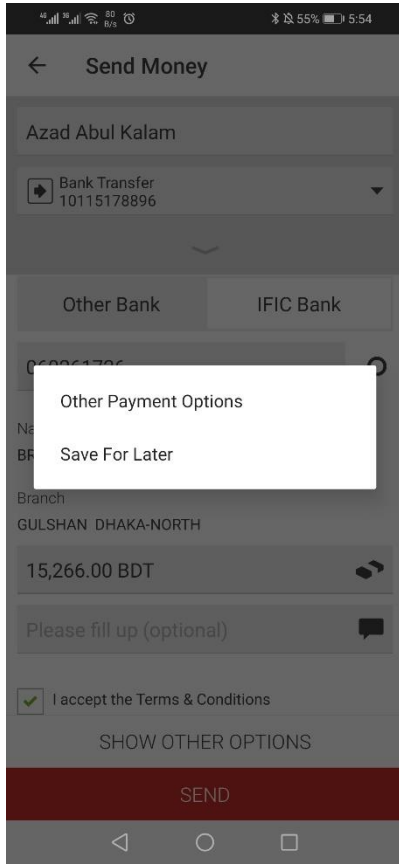
Step-6: Insert Payment Reference [Free text]

Step-7: Save For Later Or Send

Step-8: Sign Transaction: Process the transaction.

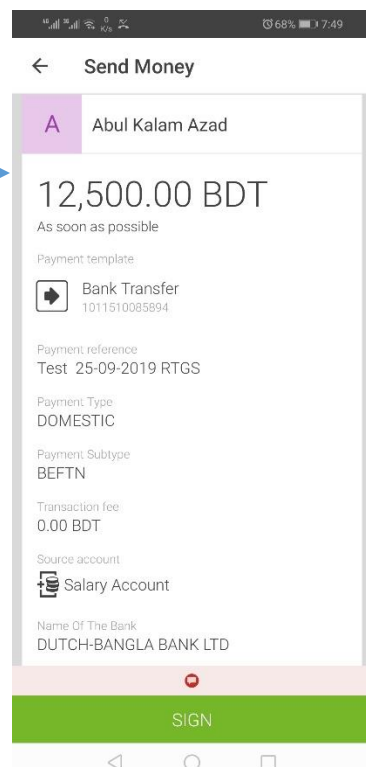
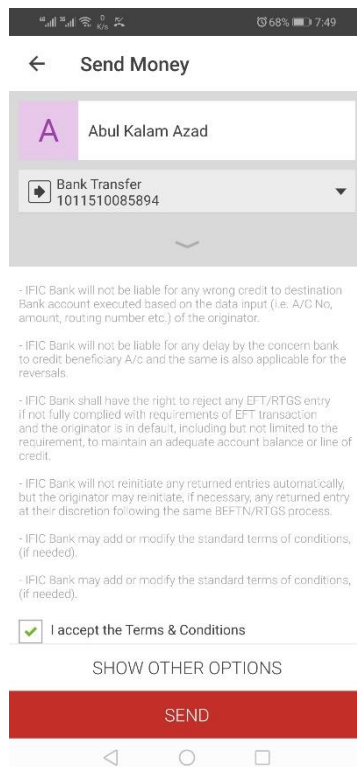
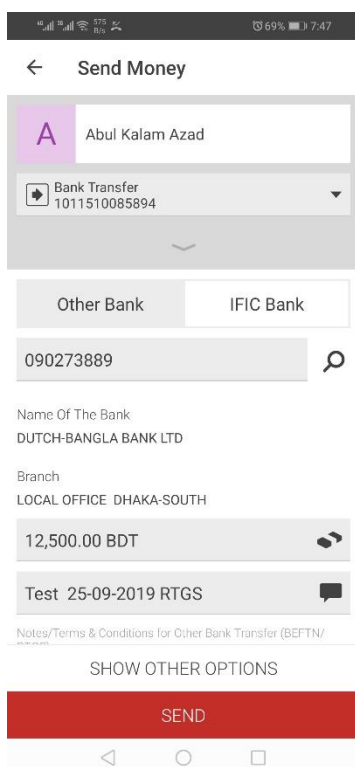
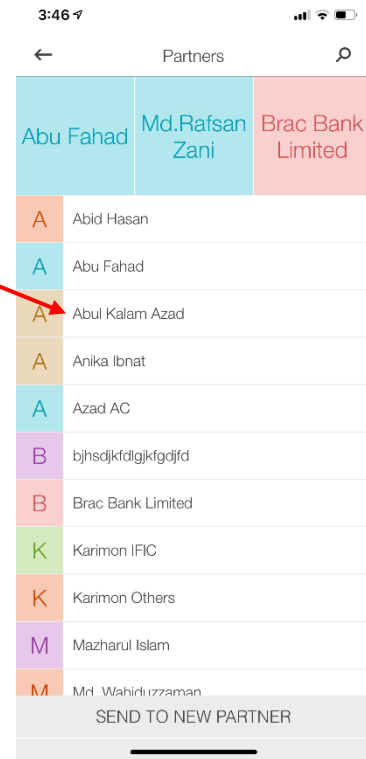
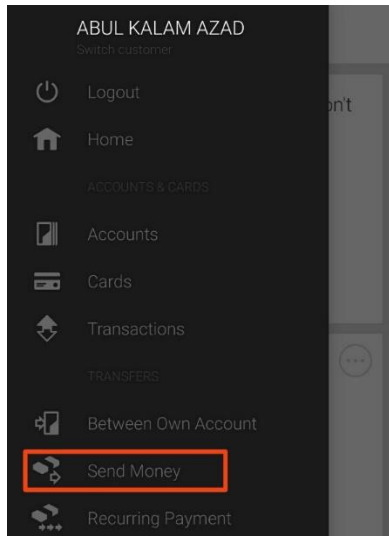
Sending Money to new partner (Other Bank): Tap on Send to New Partner, type new partner name & A/C No and then save & continue. Then tap on search button to select your Bank and Branch and thus Routing number will be generated automatically. Enter amount & Then **Show Other Options>Other Payment Options>Select source account>Accept payment terms & conditions > Send>View Confirmation > Sign > Successful Transaction confirmation.**





Sending Money to an existing partner (Other Bank): After selecting Partner and entering the amounts, you have to scroll down and tick the box to accept payment terms and conditions and tap Send. Then sign the transaction to execute or may back to change amount. If you want to change the source account or set recurring payments, then you have to tap on “Show Other Options”

Tap to Select Partner from the saved partner's list.



Send Money (Within IFIC Bank – New Partner) Intra Bank:

Step-1: Input the **Partner Name**>**Select Account/ Card** > **Enter Account / Card Number** of IFIC Bank

Step-2: Select IFIC Bank

Step-3: Insert Amount

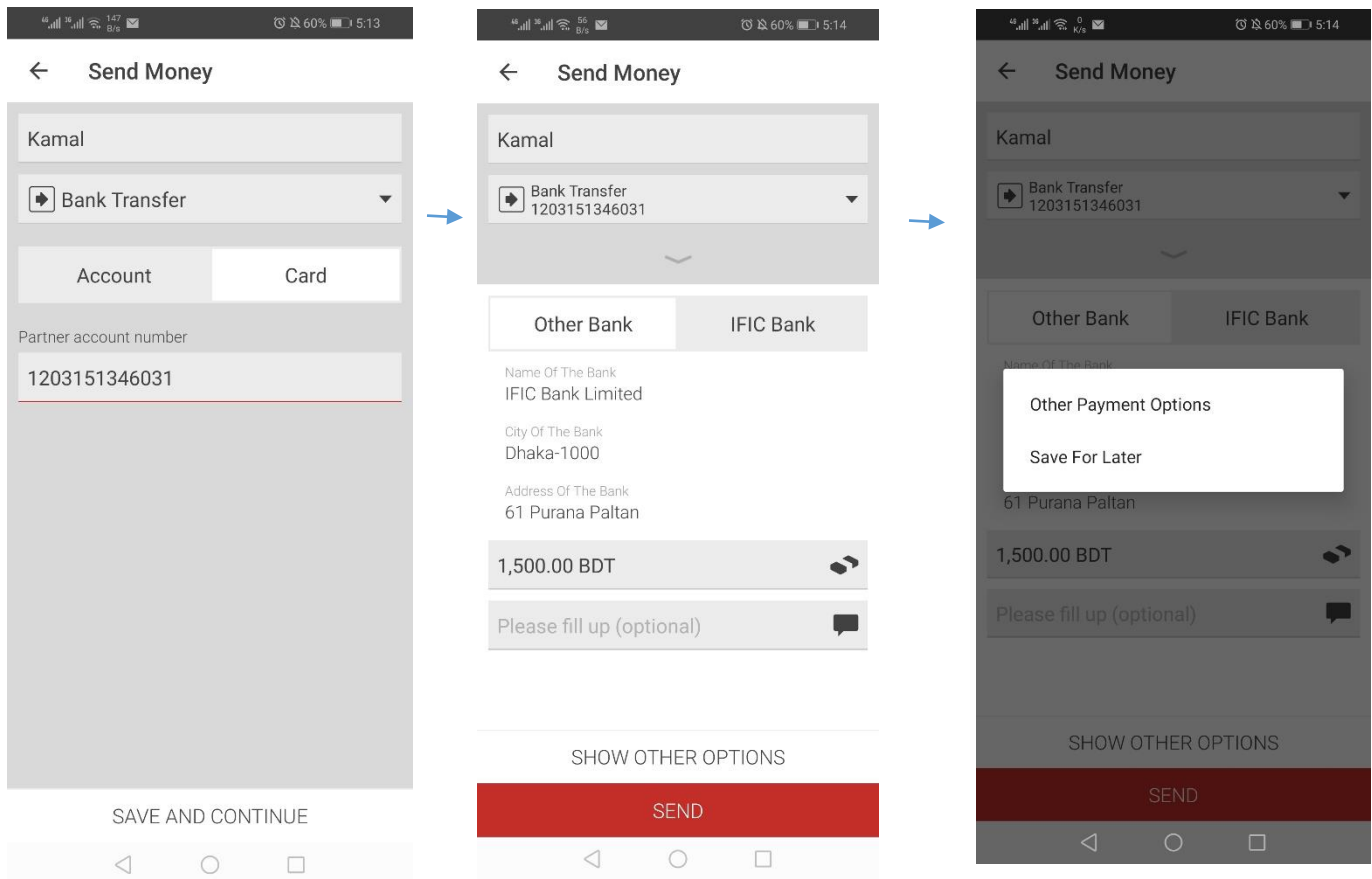
Step-4: Select the Show Other Options>Other Payment Options>

- As soon as possible: Transfer immediately.
- Specific Date: Select Specific date [from next day to 15 days]
- Recurring: Select Starting date> Frequency > Validity of the recurring transaction.

Step-6: Insert Payment Reference [Free text]

Step-7: Save For Later Or Send

Step-8: Sign Transaction: Process the transaction.

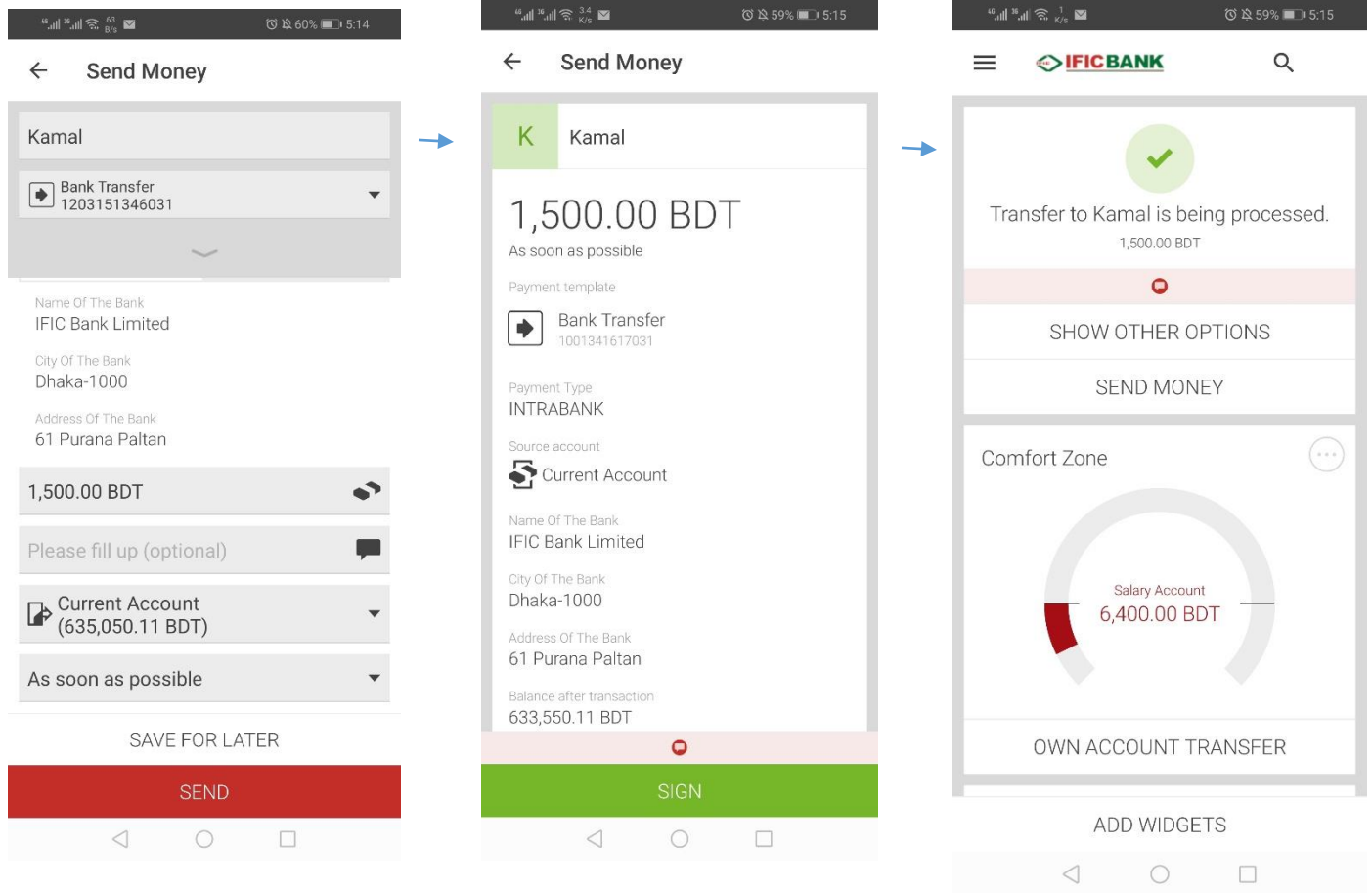


The image displays three sequential screenshots of the IFIC Bank mobile application's 'Send Money' interface, connected by blue arrows indicating the flow of the transaction process.

Screenshot 1 (Left): The 'Send Money' screen shows the partner name 'Kamal'. Under 'Bank Transfer', the 'Account' tab is selected, and the partner account number '1203151346031' is entered. The amount '1,500.00 BDT' is entered, and the optional payment reference field is empty. The bottom button is 'SAVE AND CONTINUE'.

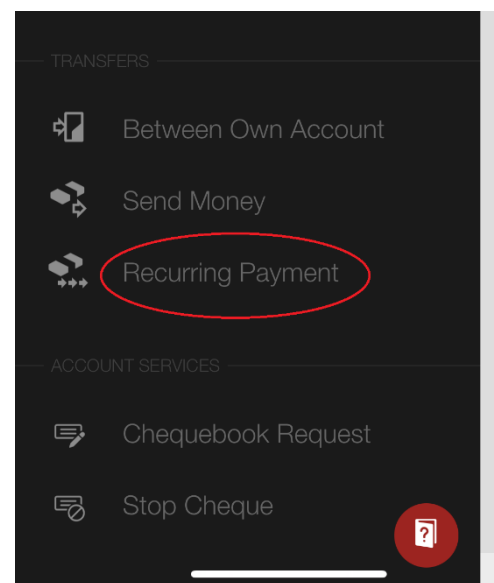
Screenshot 2 (Middle): The 'Send Money' screen shows the partner name 'Kamal'. Under 'Bank Transfer', the 'Card' tab is selected, and the card number '1203151346031' is entered. The amount '1,500.00 BDT' is entered, and the optional payment reference field is empty. The bottom button is 'SEND'.

Screenshot 3 (Right): The 'Send Money' screen shows the partner name 'Kamal'. Under 'Bank Transfer', the 'Card' tab is selected, and the card number '1203151346031' is entered. The amount '1,500.00 BDT' is entered, and the optional payment reference field is empty. The bottom button is 'SEND'.



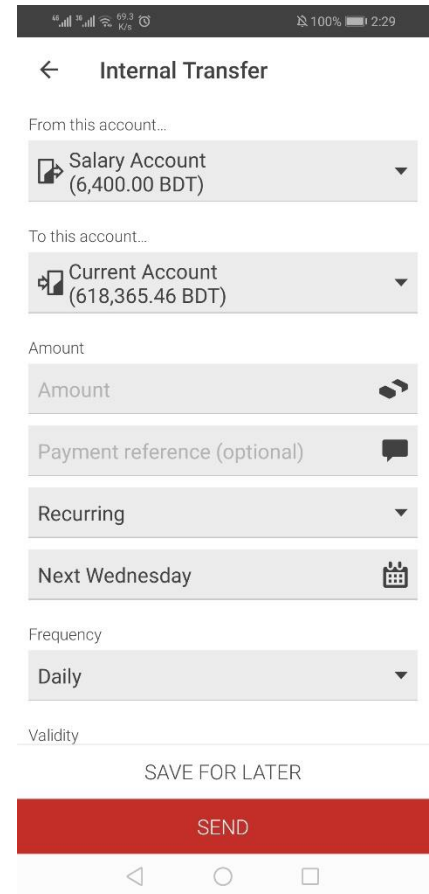
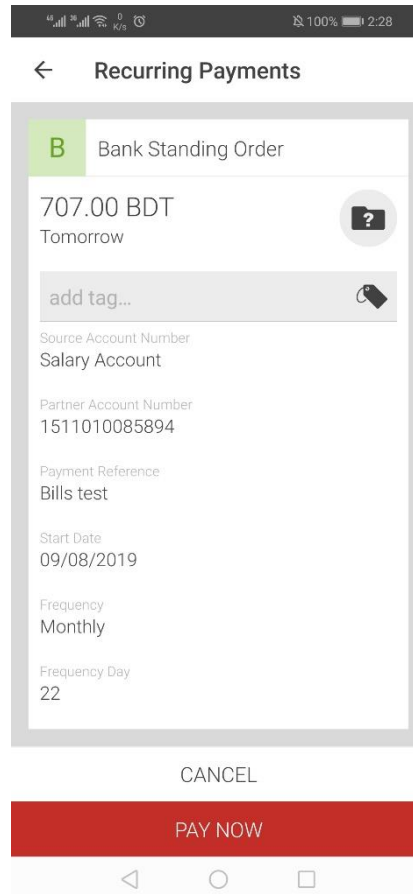
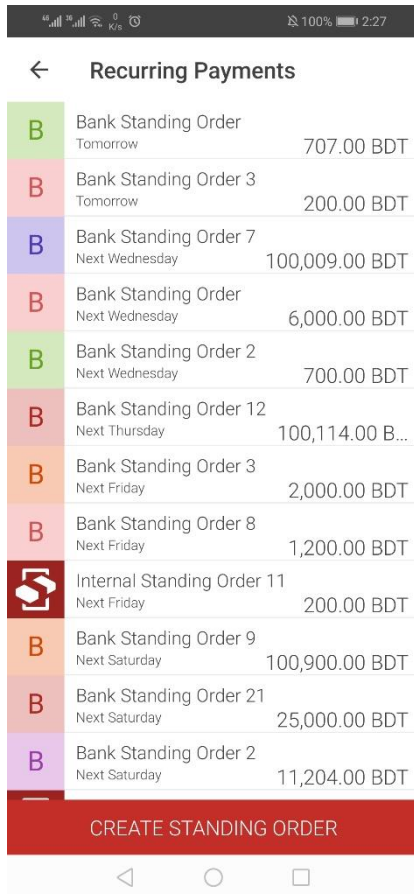
Recurring Payment:

Select Recurring Payment to view / delete recurring payment standing orders



After Tapping on Recurring Payment, a list of all Recurring Payments (Bank standing Orders) will be displayed. You can select any of these to view details > Cancel to Delete the Standing Orders or Pay now to execute the Standing order instantly.

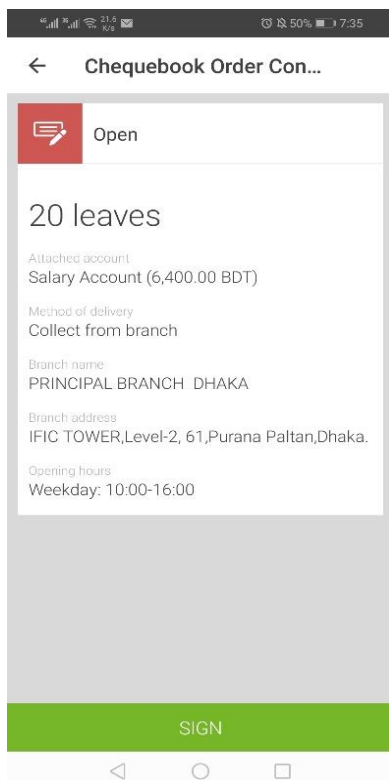
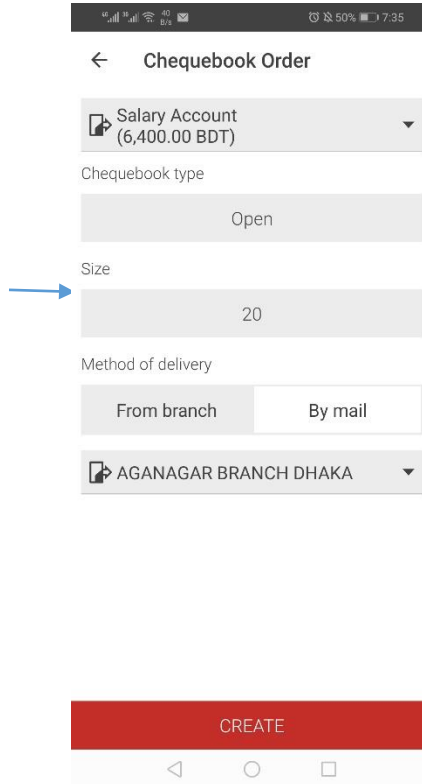
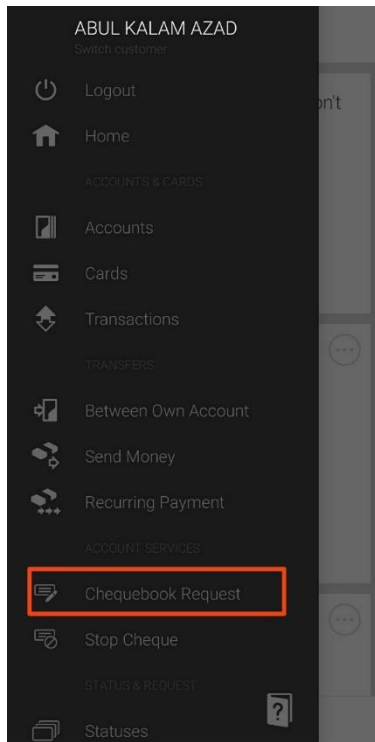
Also, you can create a new Recurring Payment standing Order by tapping on Create Standing Order.



Account Services:

Cheque book Request

Tap on Menu > Account Services > Cheque book Request > Select Branch from Dropdown > Sign



Stop Cheque:

Tap on the Menu > Account Services > Stop Cheque

G. Select account from dropdown list

H. Insert Cheque Number

**a. Define range [in term of
cheque sequence]**

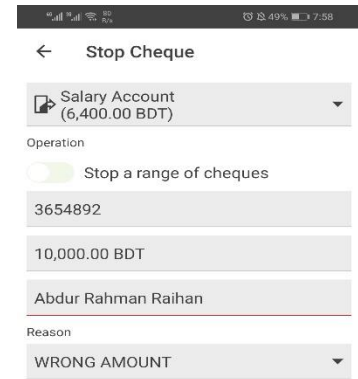
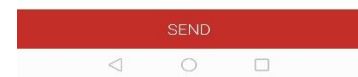
I. Insert Amount

**J. Insert Payee Name [not applicable
for range]**

K. Select Reason

L. Send

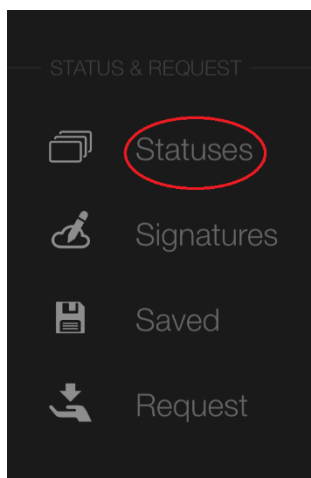
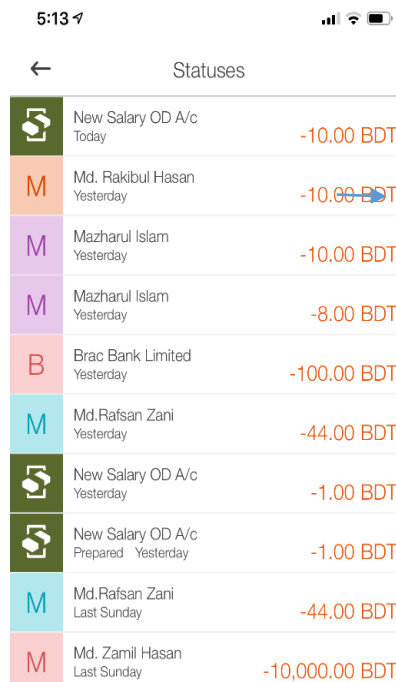
M. SIGN TRANSACTION

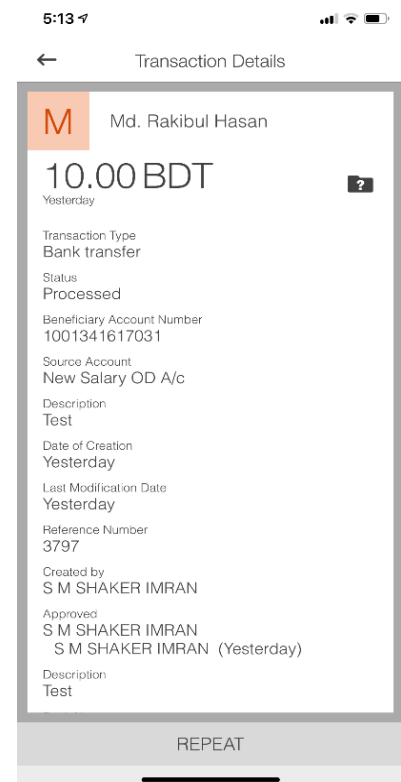
Status & Request:

Statuses

Tap on the Menu Icon > Status & Requests > Statuses > Tap on an item for details

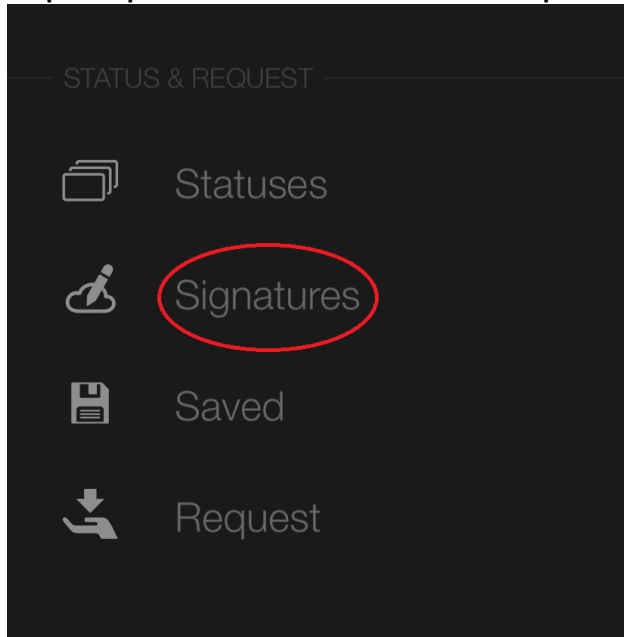
Statuses		
	New Salary OD A/c Today	-10.00 BDT
	Md. Rakibul Hasan Yesterday	-10.00 BDT
	Mazharul Islam Yesterday	-10.00 BDT
	Mazharul Islam Yesterday	-8.00 BDT
	Brac Bank Limited Yesterday	-100.00 BDT
	Md. Rafsan Zani Yesterday	-44.00 BDT
	New Salary OD A/c Yesterday	-1.00 BDT
	New Salary OD A/c Prepared Yesterday	-1.00 BDT
	Md. Rafsan Zani Last Sunday	-44.00 BDT
	Md. Zamil Hasan Last Sunday	-10,000.00 BDT



Signature:

To approve the Transactions pending for your authorization. [Joint account/ corporate account]

Step 1: Tap on the Menu Icon > Status & Requests > Signatures



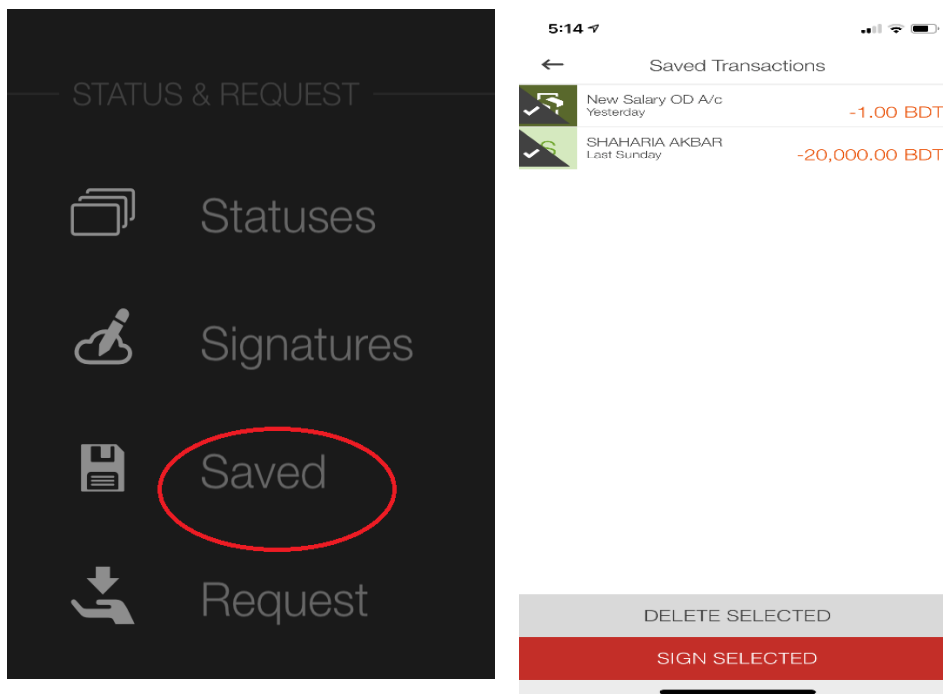
Step 2:

**Click on the transaction that requires your signature
> Click on Sign > Insert OTP > Click confirm to
complete the transaction**

Saved Transactions:

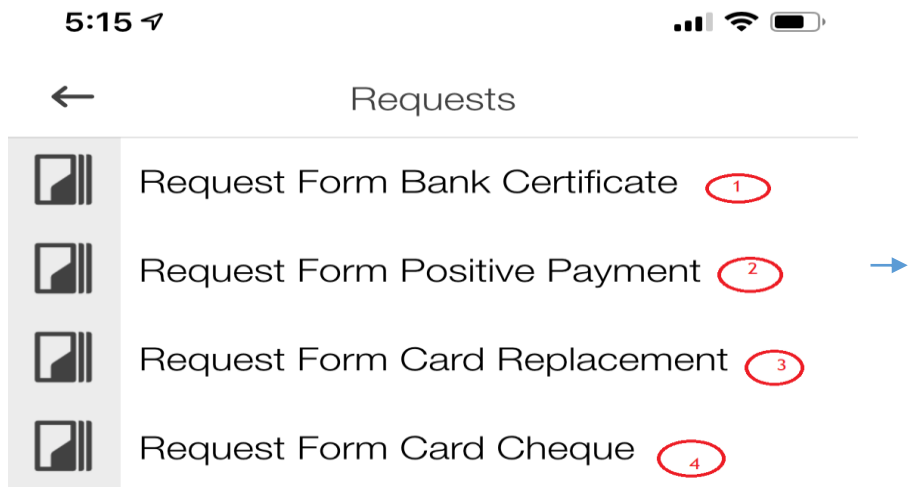
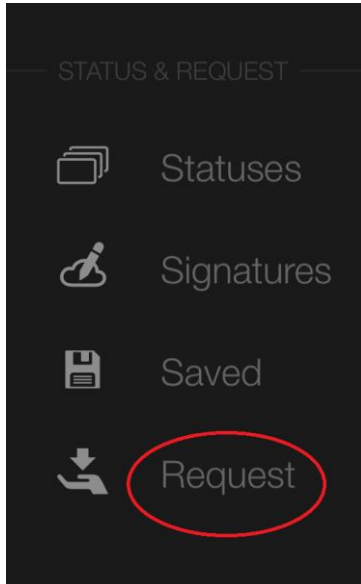
To view the transactions saved for later execution

Tap on the Menu Icon > Status & Requests > Status



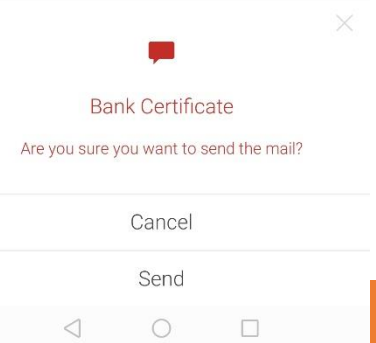
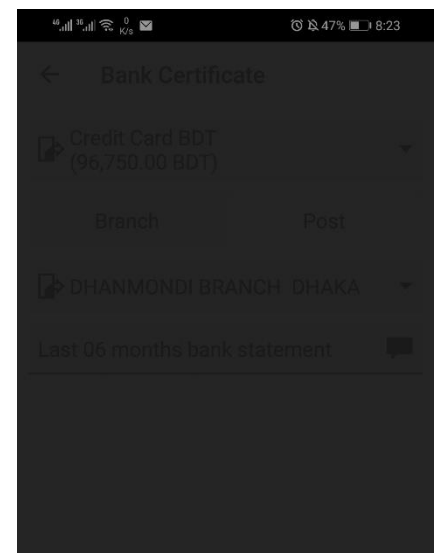
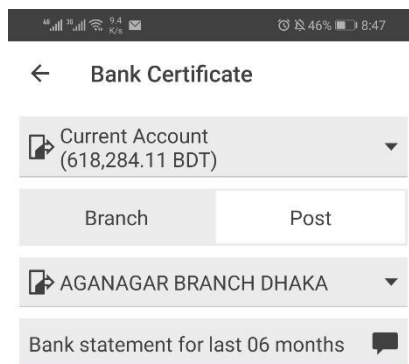
Requests

Tap on the Menu Icon > Status & Requests > Request






Bank Certificate Request:

1. Select account from dropdown list
2. Select Method of Delivery Branch / Post
3. Select branch name /



Positive Payment Instruction:

- A. Insert Cheque Number
- B. Comment If Any
- C. Click SEND > SEND

3:43   




← Positive Payment

Cheque Number


Comment (optional)

Card Replacement Request:


- E. Select Card (Debit / Credit / Prepaid)
from Dropdown to be replaced
- F. Select Branch/ Post for card delivery
 - a. Branch name/ Address
- G. Comment If Any
- H. Click SEND > SEND

3:44   

← Card Replacement

 Credit Card BDT
(11,05,220.00 (BDT))

Options

BRANCH	POST
 Please select...	

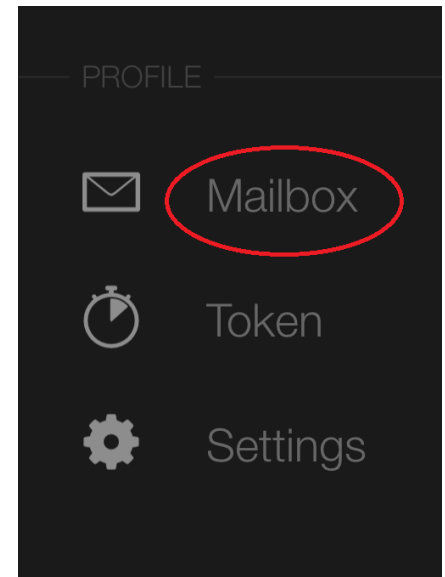
Comment (optional)

Profile

Mailbox

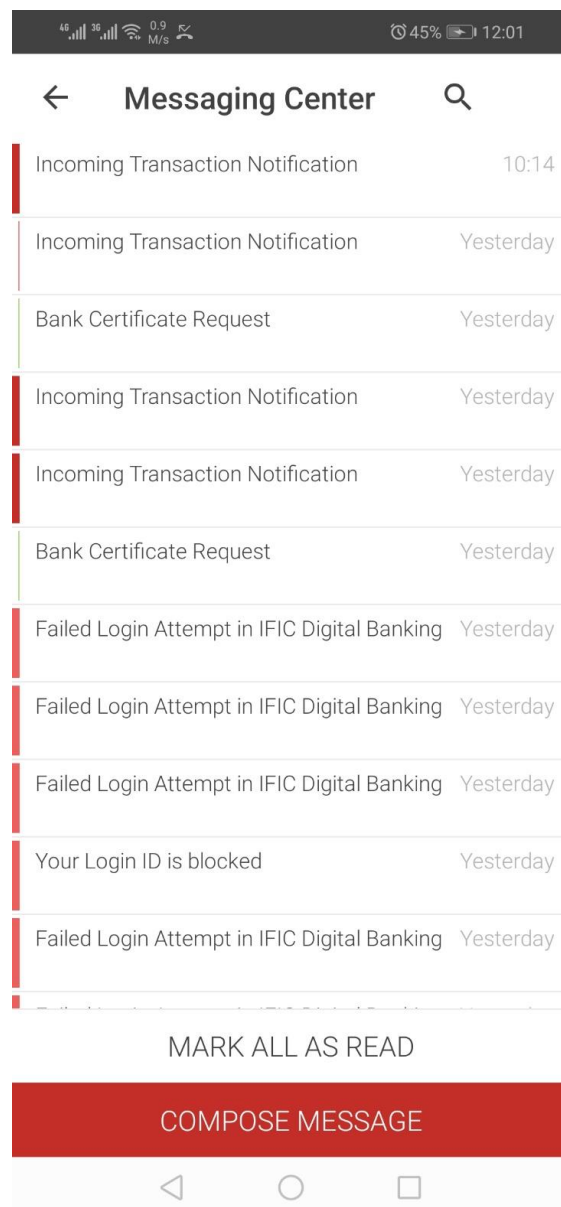
Mailbox is the private messaging tool between Customer and the Bank.

Step 1: Click on the Menu Icon > Profile > Mailbox



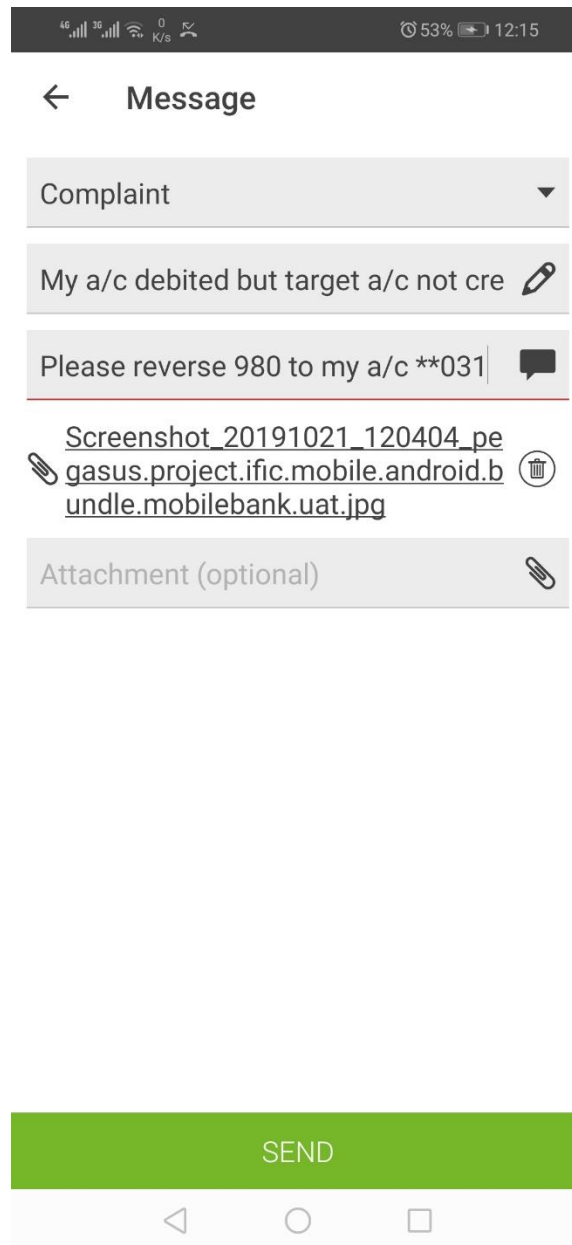
Customer's Mailbox:

- E. Message Search
- F. Mark All As Read
- G. Compose mail



Compose Message: Tap Compose Message to compose new message

- F. **CATEGORY:** Select Category from the dropdown list.
- G. **SUBJECT:** Write subject of your message [free text field]
- H. **MESSAGE:** Type your message within 4000 characters. [free text field]
- I. **ATTACHMENT:** Tap on **FROM FILE** and attach pdf, jpg or jpeg file. [if required]
- J. **SEND MESSAGE:** Tap on **SEND MESSAGE** to send your message to bank officials.



4G 3G 0 K/s 53% 12:15

← Message

Complaint ▼

My a/c debited but target a/c not cre ✎

Please reverse 980 to my a/c **031 💬

[Screenshot_20191021_120404_pe gasus.project.ific.mobile.android.b undle.mobilebank.uat.jpg](#) 🗑️

Attachment (optional) 📎

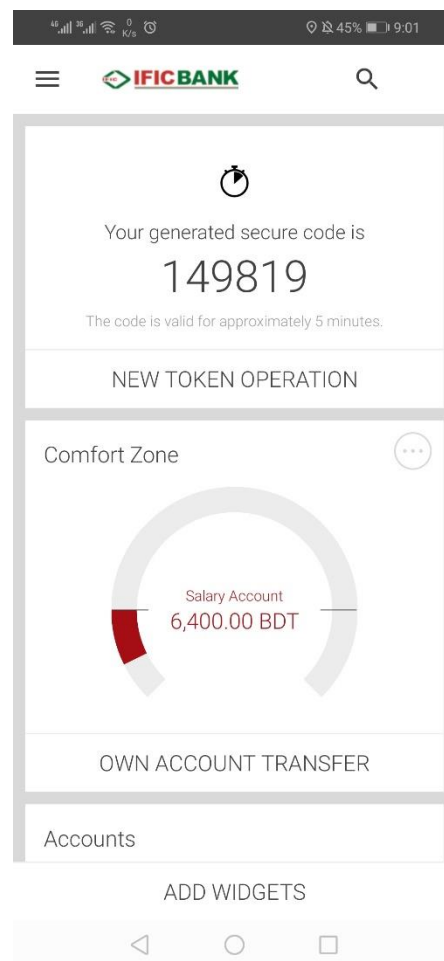
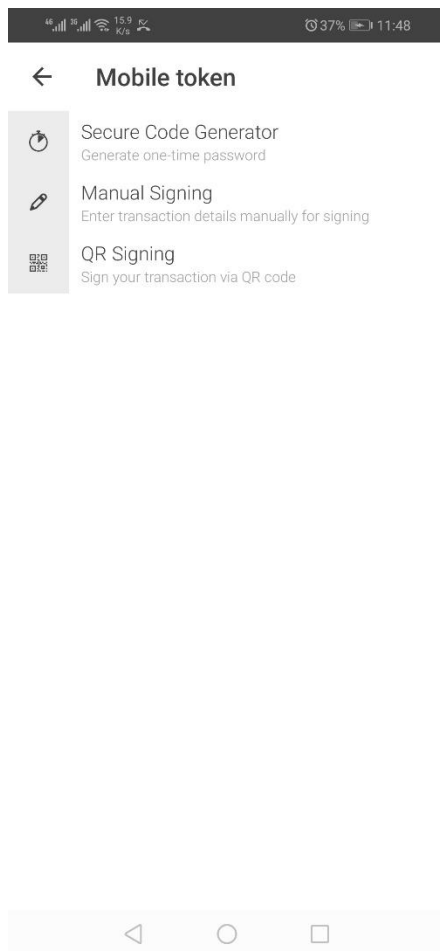
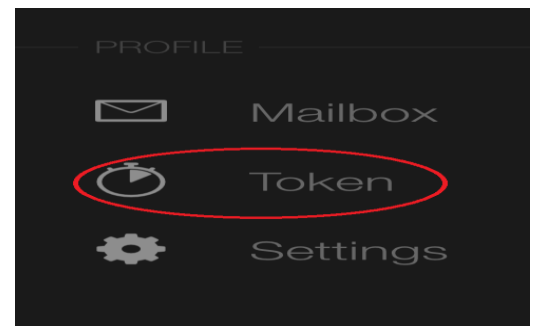
SEND

◀ ○ □

Token:

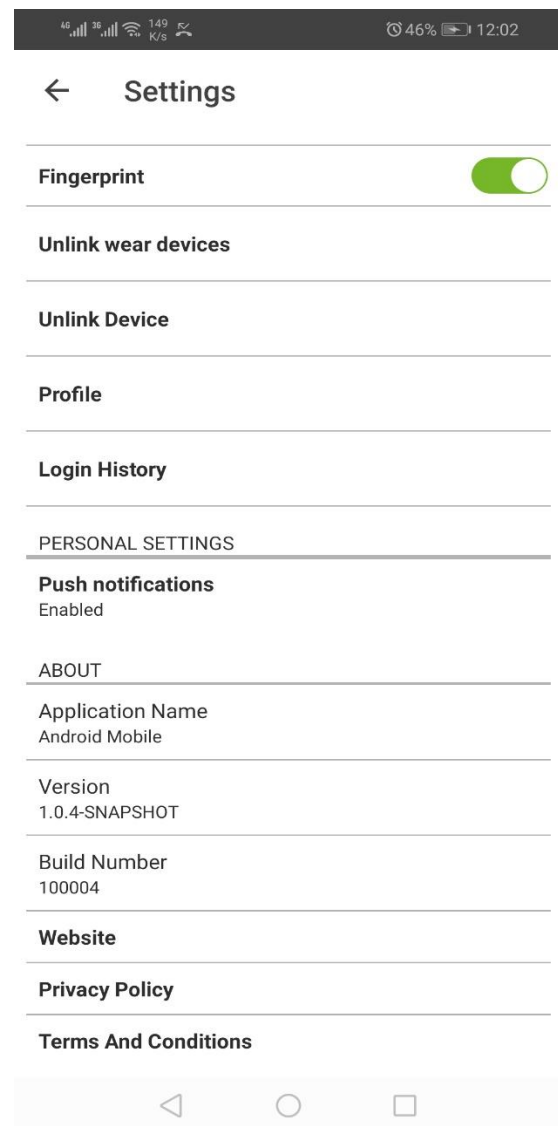
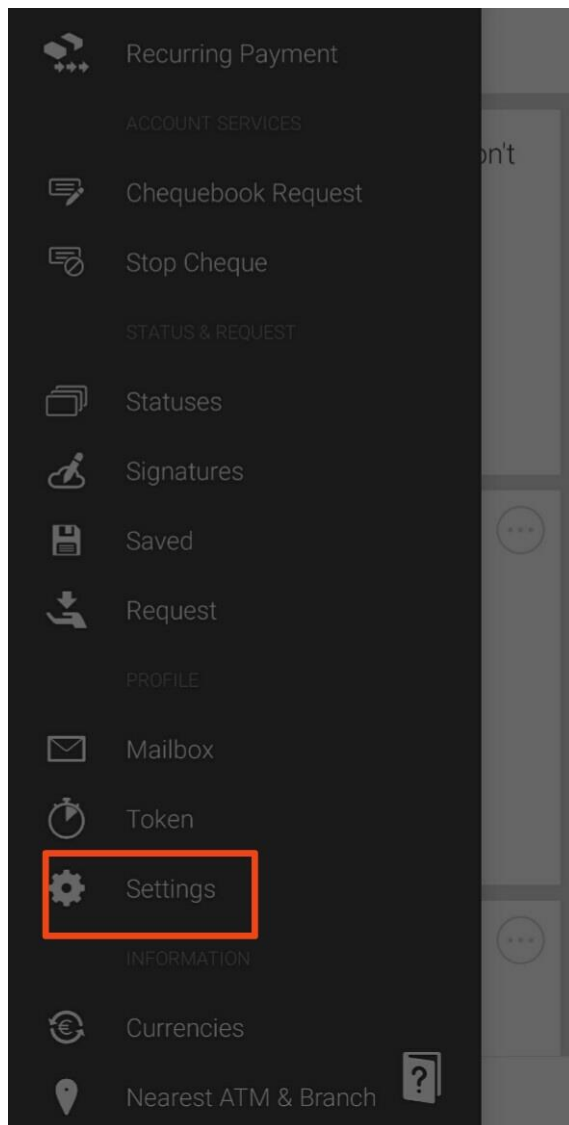
Steps: Click on the Menu Icon > Profile > Token

1. **Secure Code generator**
(Generate Secure Code /one time password to sign transaction)
2. **Manual Signing**
(Transaction details manually signing)
3. **QR Signing**
(Scanning QR for Signing Transaction)



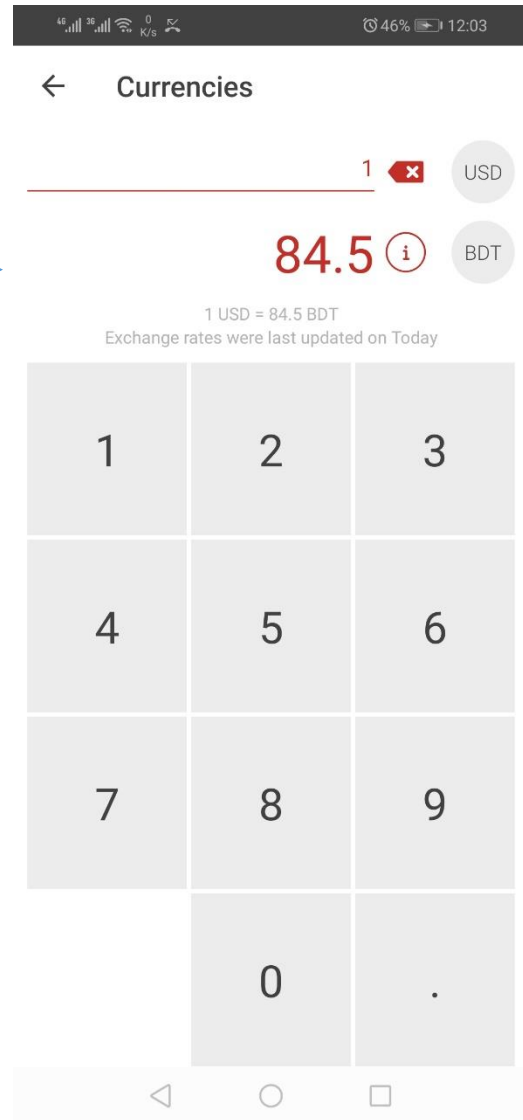
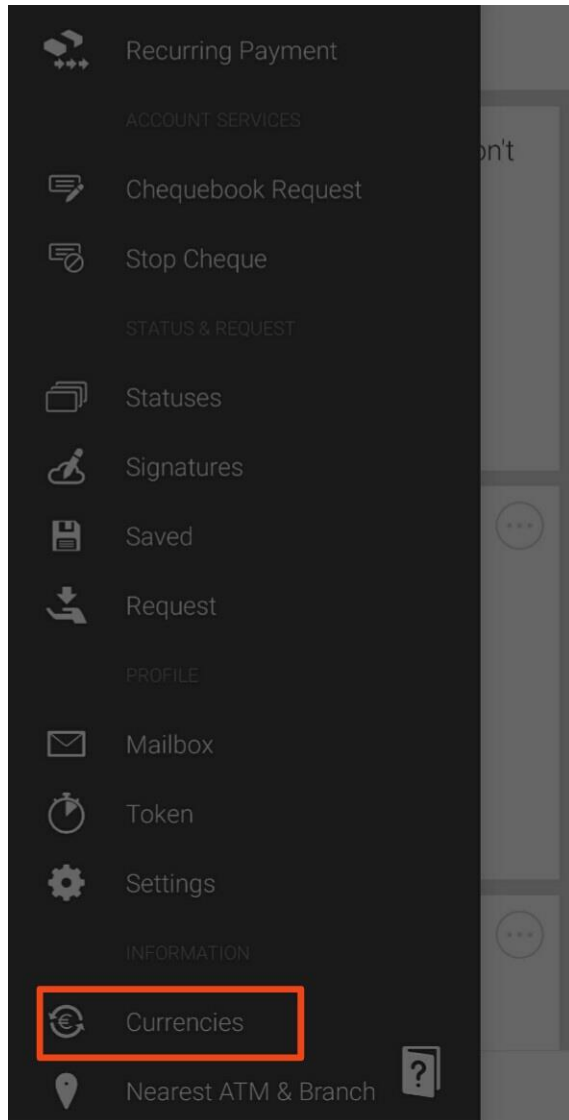
Settings:

From settings, you can on/off fingerprint login, unlink mobile device (smart watch/phone), check the login history, set push notifications for different accounts, tapping on website will redirect you to IFIC Bank's website, Privacy Policy to Privacy Policy of IFIC Bank and Terms and Conditions to Terms and Conditions of IFIC Bank.



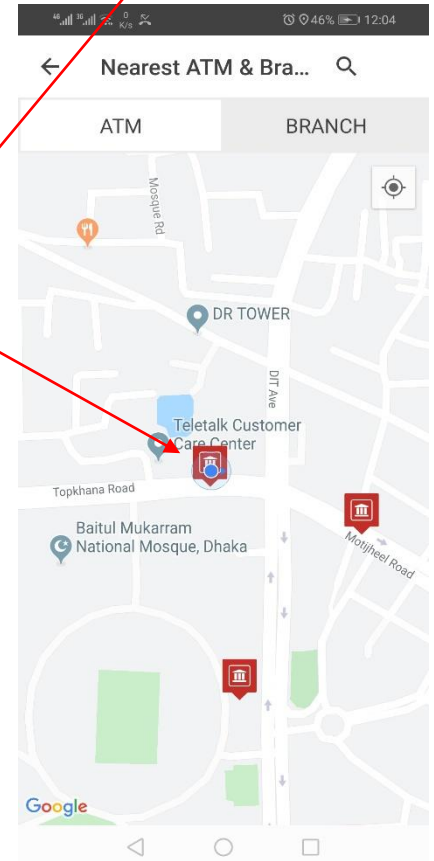
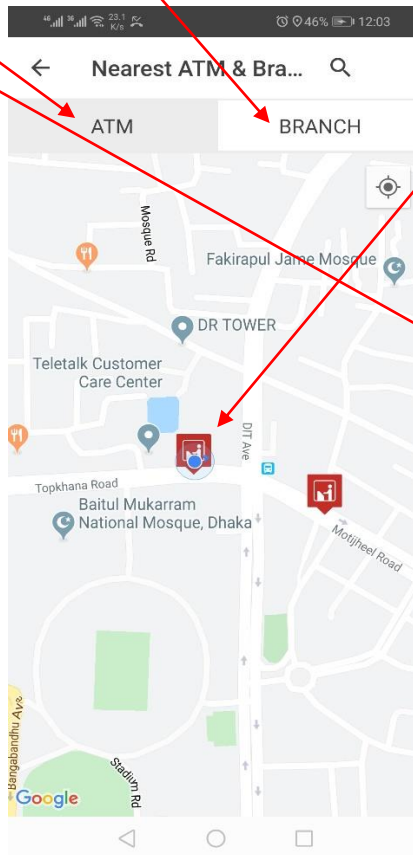
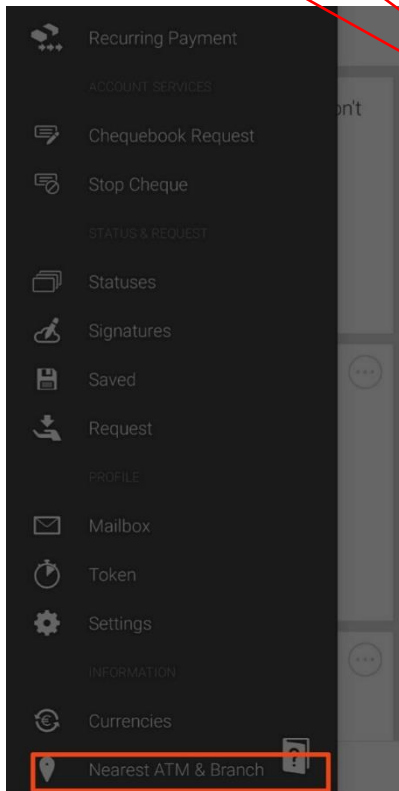
Currencies:

Tapping on Currencies will show a currency calculator through which you can view the today's foreign currency exchange rates among 06 (six) different currencies (USD, GBP, EUR, AUD, JPY & BDT). You can even calculate the equivalent BDT amount of your required FCs and vice versa.



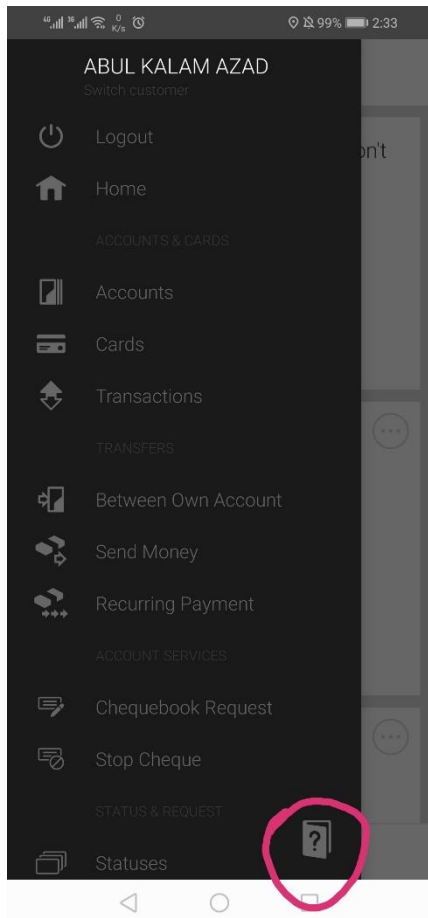
Nearest ATM & Branch:

Tap on ATM for nearest ATMs and Branch for nearest Branches. You will see the red colored ATM icons or Branch icons on the map.



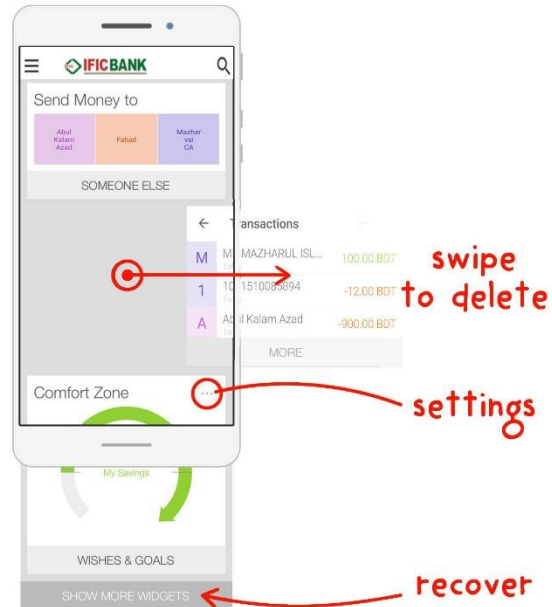
Help:

Tap on the Help button to have a brief tutorial on Mobile Application operations:



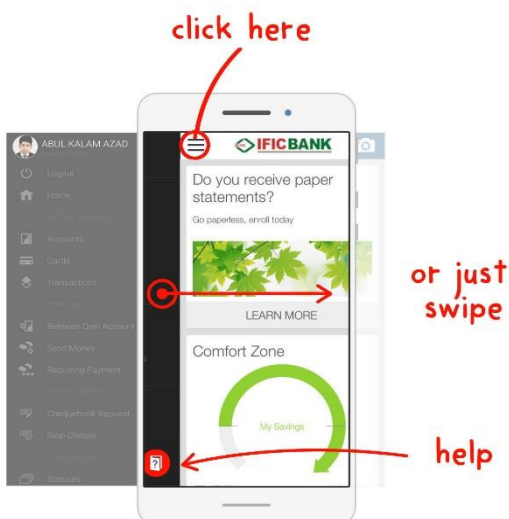
Personalized

IFIC Digital Banking shows you exactly what you need to know



Menu

You can reach every information and function from the menu. You can also find help in the menu if you are stuck somewhere.



That's all!

Now you know the basics.
Feel free to try out all
the features in
IFIC Digital Banking

We've made this application for you.
If you have problems using it please contact us
and we will do our best to improve it.

Logout:

To logout from the Mobile application, Tap on Logout at the top of the Menu.

