



# IFIC AAMAR BANK

Tutorial V 4.0

Last updated on October 13, 2020

## ABSTRACT

The document contains step by step process of using different functionalities of IFIC Aamar Banking -Digital Banking Platform.

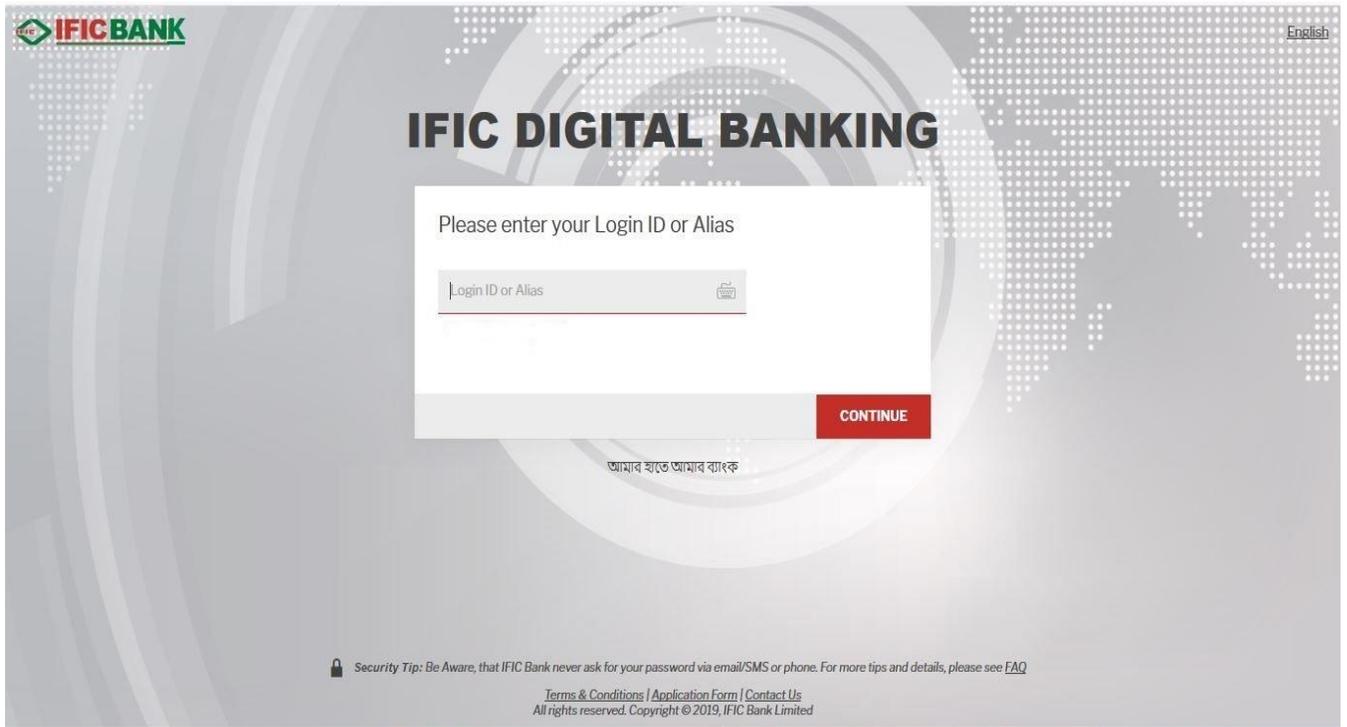
## Contents (Online Banking)

|  |    |
|--|----|
| Login Page .....   | 3  |
| Dashboard .....  | 9  |
| Widgets .....  | 9  |
| Accounts & Cards .....   | 11 |
| Account Overview: .....  | 11 |
| Card Overview .....  | 12 |
| Transaction History .....  | 14 |
| Transfers .....  | 19 |
| Transfer Between Own Accounts.....   | 19 |
| Send Money .....   | 24 |
| Recurring Payment.....   | 36 |
| Account Services .....   | 37 |
| Chequebook Request .....   | 37 |
| Stop Cheque .....  | 39 |
| Status & Request:.....   | 40 |
| Statuses: .....  | 40 |
| Signature .....  | 41 |
| Saved Transactions.....  | 41 |
| Requests .....   | 42 |
| Profile .....  | 44 |
| Mailbox.....   | 44 |
| Partners and Templates: .....  | 47 |
| Settings.....  | 48 |
| Information .....  | 54 |
| Currency Calculator:.....  | 54 |
| Forget Password: .....   | 55 |
| Different Types of Login Methods and To Do.....  | 57 |
| FirstTimeLoginthroughMobileApp&ChangingPassword, Alias, Authentication Method through ONLINE ..... | 59 |
| Mobile App Installation & Device Activation:.....  | 61 |
| Login .....  | 65 |
| Dashboard:.....  | 66 |

|  |    |
|--|----|
| Accounts & Cards .....                             | 67 |
| Account Overview: List of Accounts and Cards:..... | 67 |
| Card Overview:.....                                | 68 |
| Transactions:.....                                 | 69 |
| Transfers: .....                                   | 69 |
| Between Own Account:.....                          | 69 |
| Send Money to Other Banks: .....                   | 71 |
| Recurring Payment:.....                            | 75 |
| Cheque book Request .....                          | 77 |
| Stop Cheque:.....                                  | 78 |
| Status & Request:.....                             | 78 |
| Statuses .....                                     | 78 |
| Signature: .....                                   | 79 |
| Saved Transactions:.....                           | 79 |
| Requests .....                                     | 80 |
| Profile .....                                      | 82 |
| Mailbox.....                                       | 82 |
| Token.....   | 84 |
| Settings:.....                                     | 85 |
| Currencies: .....                                  | 86 |
| Nearest ATM & Branch .....                         | 87 |
| Help:.....   | 88 |
| Logout: .....                                      | 89 |

## Login Page

Step 1: Click on [www.digitalbanking.ificbankbd.com](http://www.digitalbanking.ificbankbd.com) to open IFIC Aamar Bank Page



IFIC BANK

English

# IFIC DIGITAL BANKING

Please enter your Login ID or Alias

CONTINUE

আমাব হতে আমাব ব্যাংক

 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](#)

[Terms & Conditions](#) | [Application Form](#) | [Contact Us](#)  
All rights reserved. Copyright © 2019, IFIC Bank Limited

**Step 2: Enter Login ID**

Click **CONTINUE** to proceed

# IFIC DIGITAL BANKING

Please enter your Login ID or Alias

  
**CONTINUE**

আমার হাতে আমার ব্যাংক

**Step 3: Give Your Password**

Click **CONTINUE** to proceed

# IFIC DIGITAL BANKING

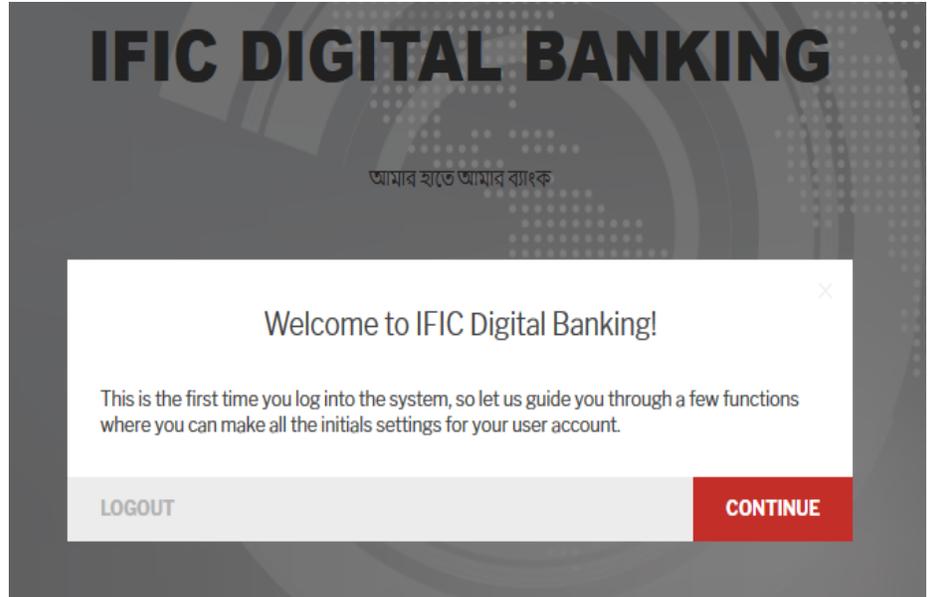
Please enter your Digital Banking Password

  
[Forgot Password?](#)  
**BACK** **LOGIN**

আমার হাতে আমার ব্যাংক

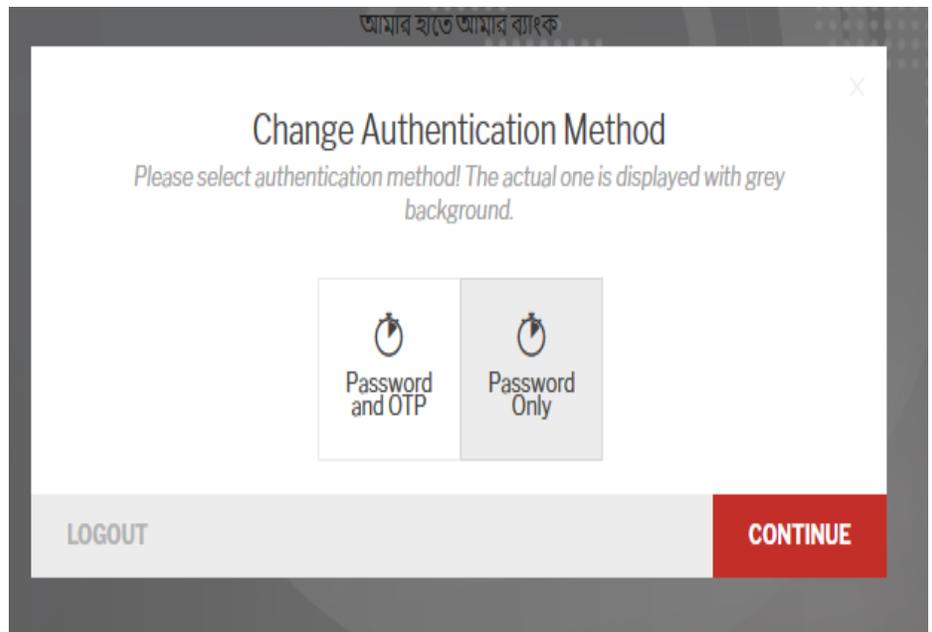
**Step 4: IFIC Aamar Bank will show welcome Message.**

Press **Continue** to proceed.



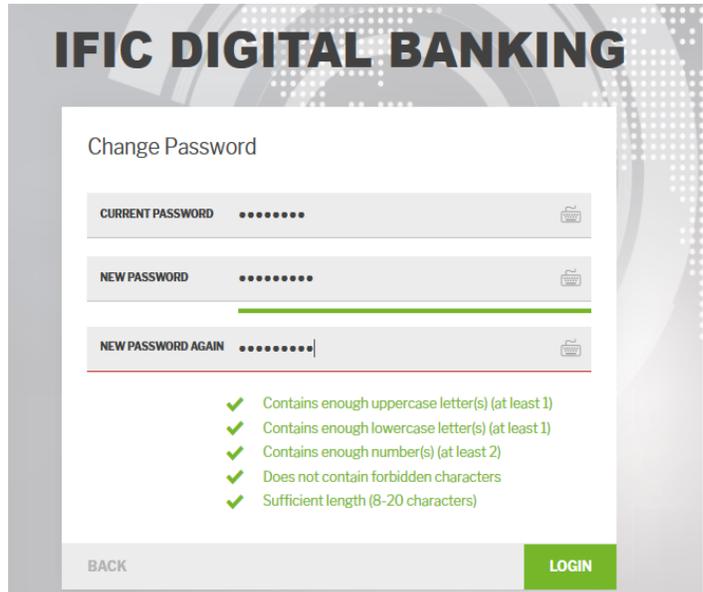
**Step 5: change Authentication Method.**

Press **Continue** to proceed.



**Step 6: change your Password as instructed.**

Press **Login** to proceed.



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

Press **Continue** to proceed.



**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.

|                      |                |
|----------------------|----------------|
| <b>CURRENT ALIAS</b> | test@gmail.com |
| <b>NEW ALIAS</b>     | Rahim123       |

LOGOUT
CONTINUE

**Step 9: Answer to the security Questions.**

Press **Continue** to proceed.

## Set your secure questions and answers

|                   |  |
|-------------------|--|
| <b>QUESTION 1</b> | What was the name of the hospital where you were born? ▼ |
| <b>ANSWER 1</b>   | Dhaka medical college                                    |
| <b>QUESTION 2</b> | In what city or town does your nearest sibling live? ▼   |
| <b>ANSWER 2</b>   | Rangpur  |
| <b>QUESTION 3</b> | what is your favourite bank ?                            |
| <b>ANSWER 3</b>   | IFIC Bank  |

LOGOUT
CONTINUE

Step 10: upload a new profile picture.

Press **Login** to proceed.



## 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

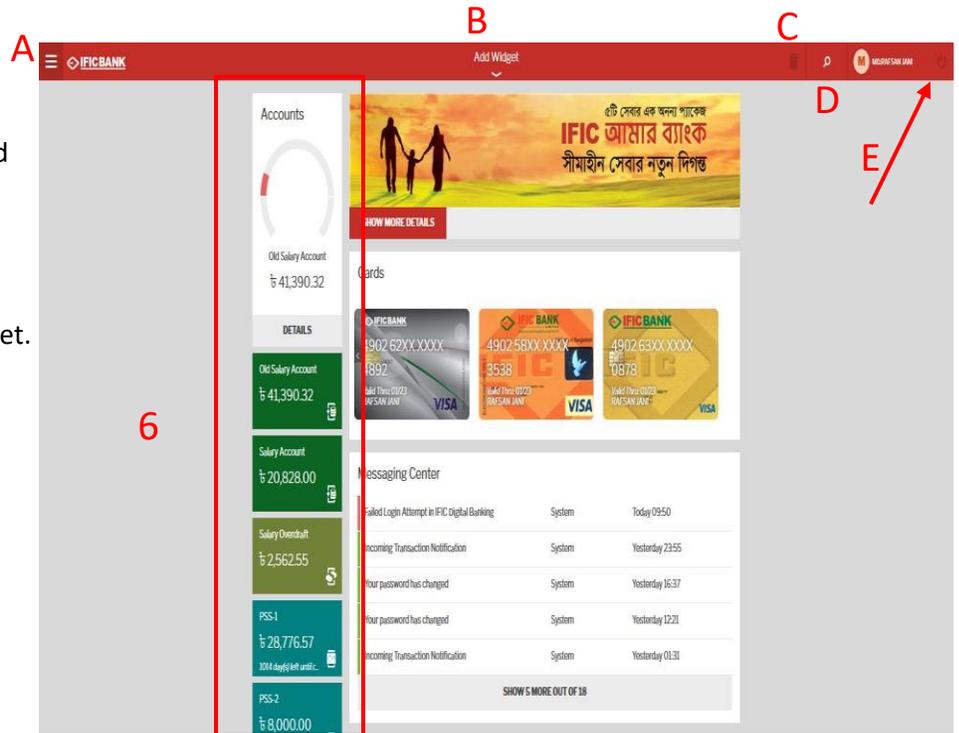
- Search anything

### E. Logout

- Exit/Logout user profile.

### F. Accounts

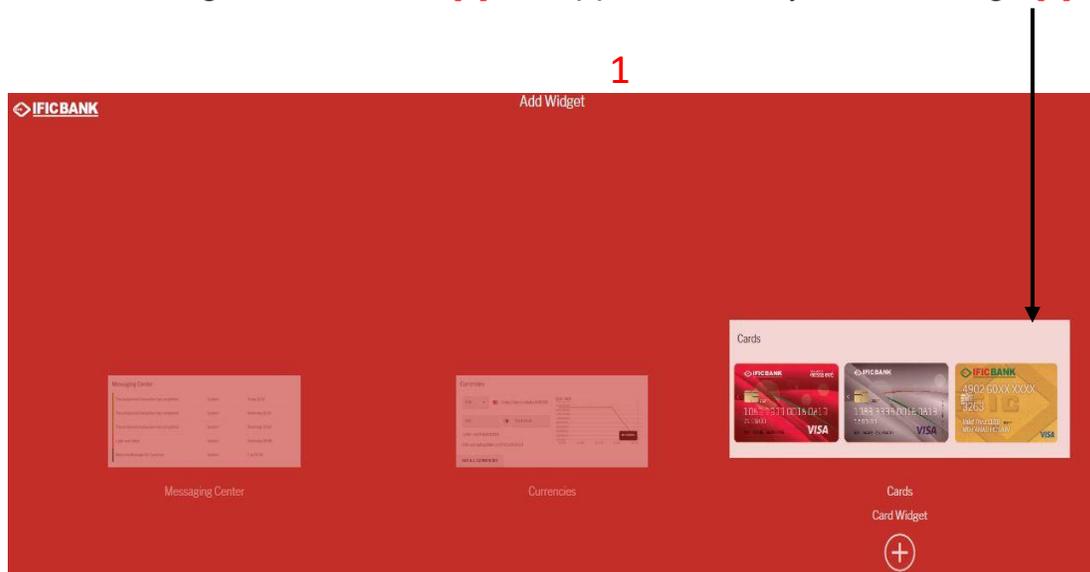
- Select Favorite/Primary Account to display status.
- Change Maximum & Minimum Amount Range to display.
- List of all Accounts and Balance.

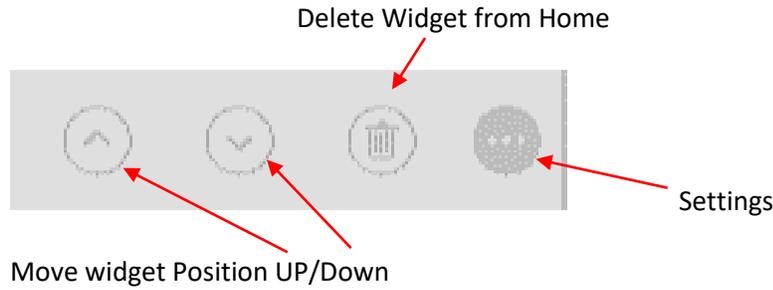


## Widgets

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 >



| 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:

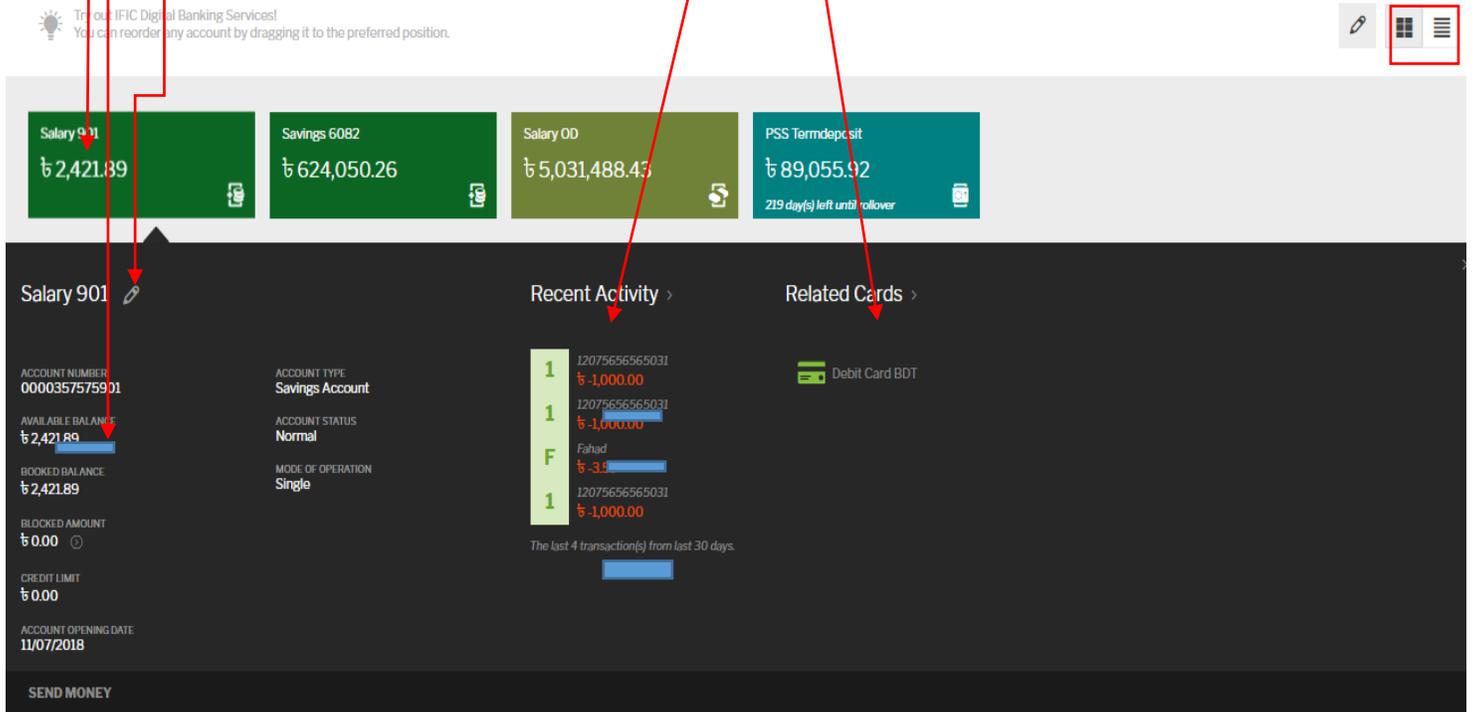
List of Accounts and Balance :

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



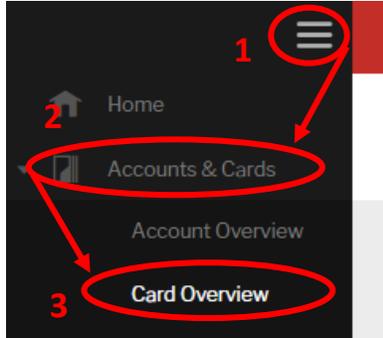
**Step 2:**

- 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



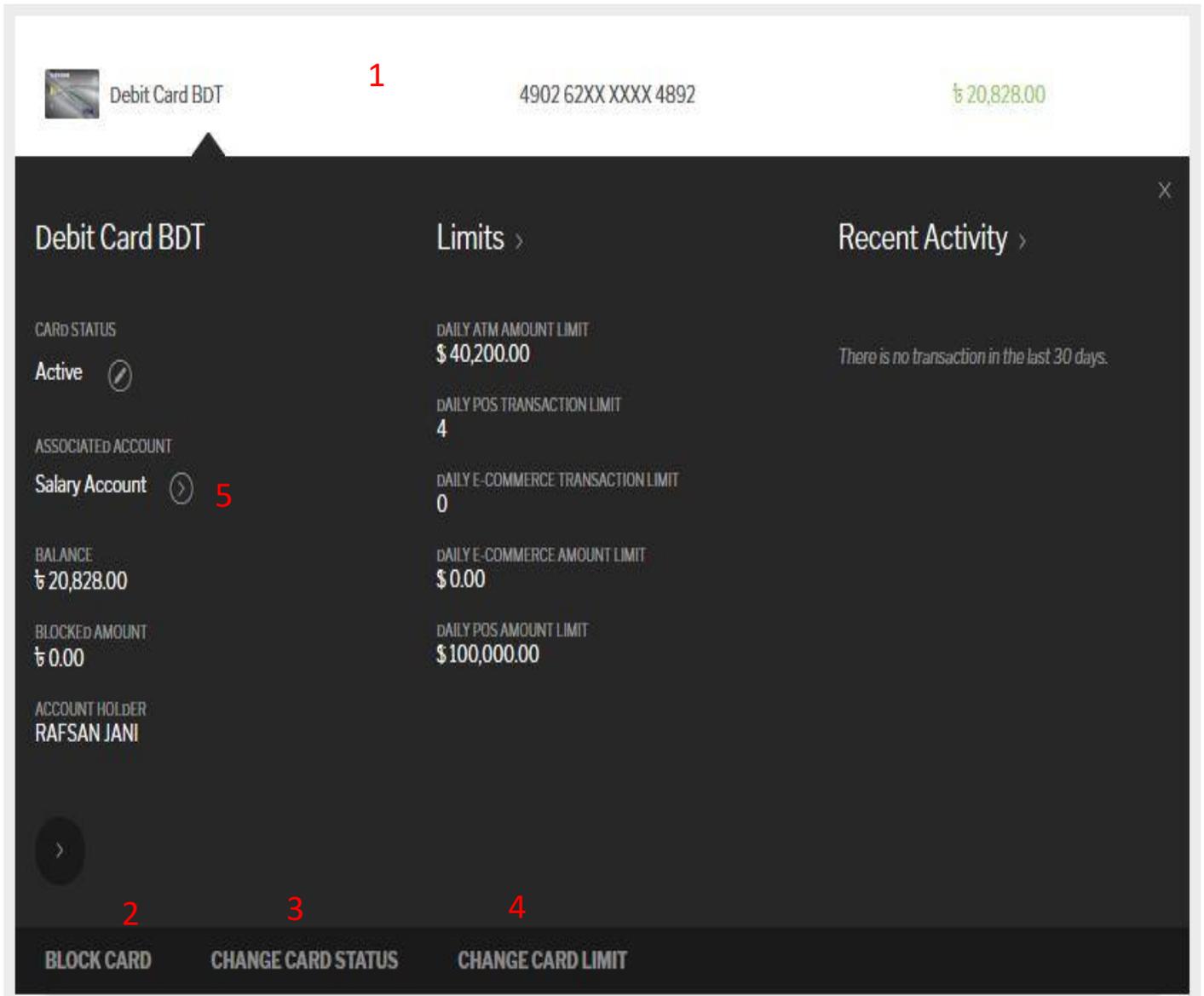
## Card Overview

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



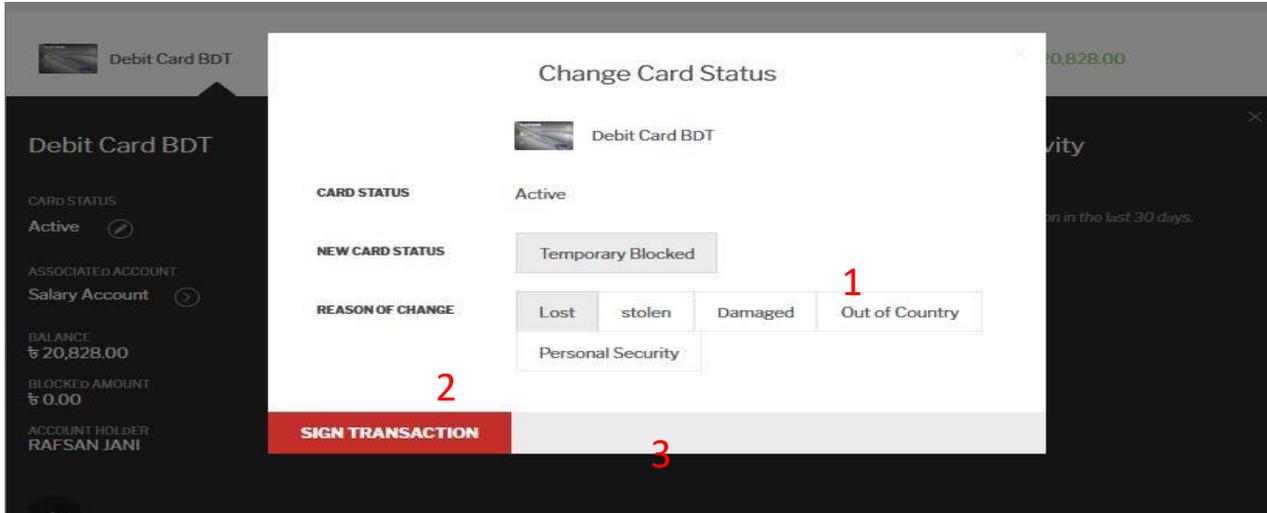
**Step 2:**

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



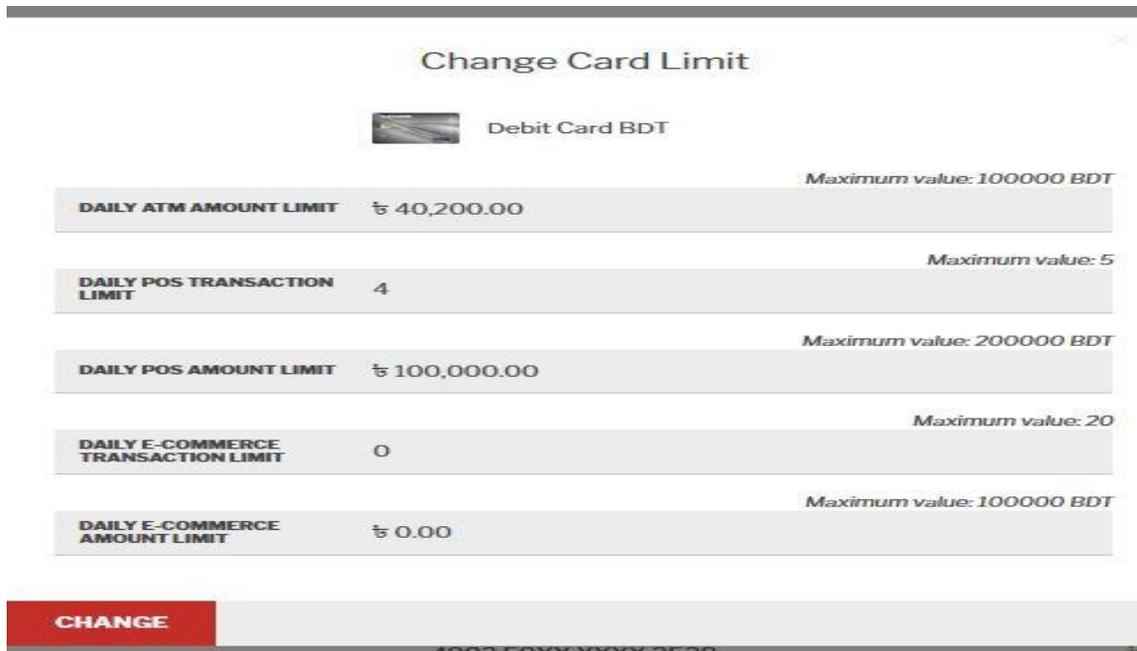
**Step 3: Change Card Status**

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



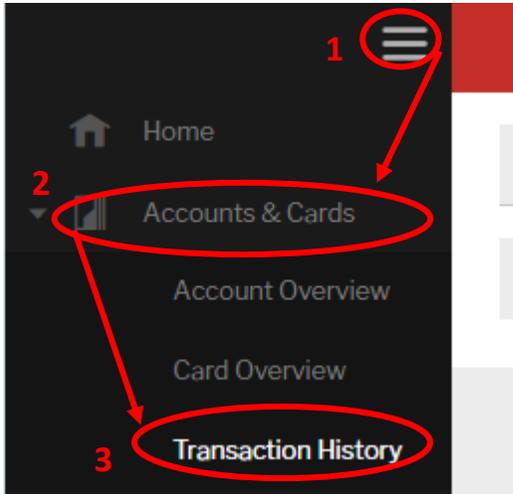
**Step 4: Change Card Limit**

- 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



## Transaction History

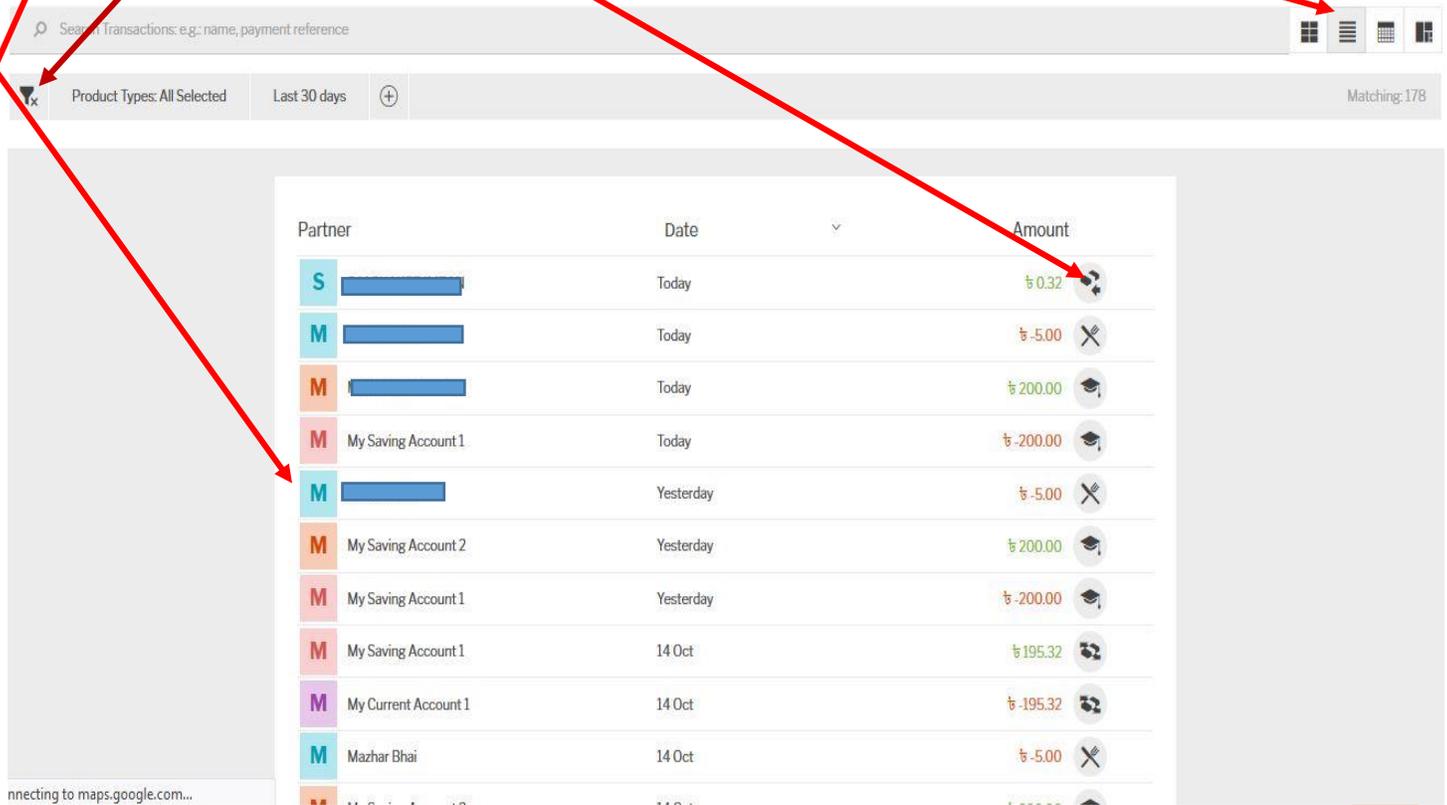
**Step 1: Click on the Menu Icon [1] >Accounts & Cards [2] >Transaction History [3]**



### Step 2:

Click on any Transaction to view details

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



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

Product Types: All Selected | Last 30 days | +

Matching: 178

| Partner                | Date      | Amount    |
|------------------------|-----------|-----------|
| S [Redacted]           | Today     | ₹ 0.32    |
| M [Redacted]           | Today     | ₹ -5.00   |
| M [Redacted]           | Today     | ₹ 200.00  |
| M My Saving Account 1  | Today     | ₹ -200.00 |
| M [Redacted]           | Yesterday | ₹ -5.00   |
| M My Saving Account 2  | Yesterday | ₹ 200.00  |
| M My Saving Account 1  | Yesterday | ₹ -200.00 |
| M My Saving Account 1  | 14 Oct    | ₹ 195.32  |
| M My Current Account 1 | 14 Oct    | ₹ -195.32 |
| M Mazhar Bhai          | 14 Oct    | ₹ -5.00   |

**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  |
| Today | ₹ -200.00 |

M My Saving Account 1

**Step 4:**

- Amount wise Filter:

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

IFIC BANK 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

400.00 500.00

1

MIN 0 MAX 350

2

APPLY FILTER REMOVE CANCEL

| Partner            | Date  | Amount  |
|--------------------|-------|---------|
| S S M SHAKER IMRAN | Today | ₹ 0.32  |
| M 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 <b>1</b> |
| 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

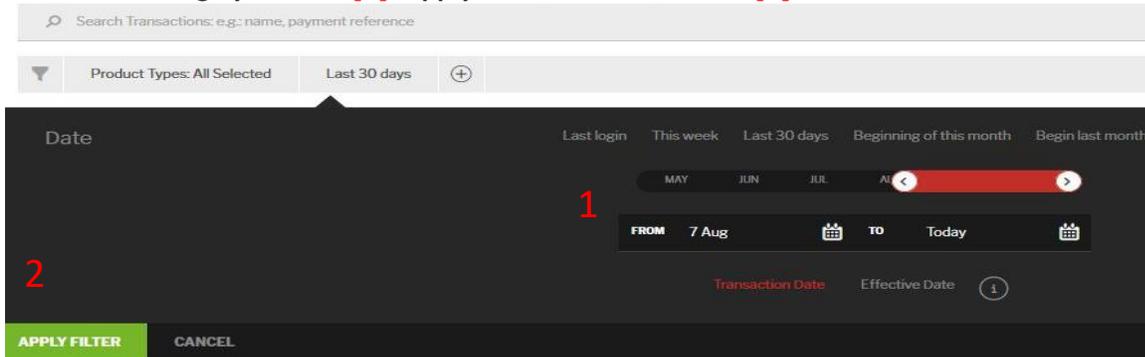
Transaction type All None

|                           |                           |                          |
|---------------------------|---------------------------|--------------------------|
| Debit (SYSTEM USE)        | Remittance                | Debit                    |
| Debit (FEX)               | Debit\A-TI DEPTT          | OBC Cheque-Dr.           |
| <b>1</b> 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:**

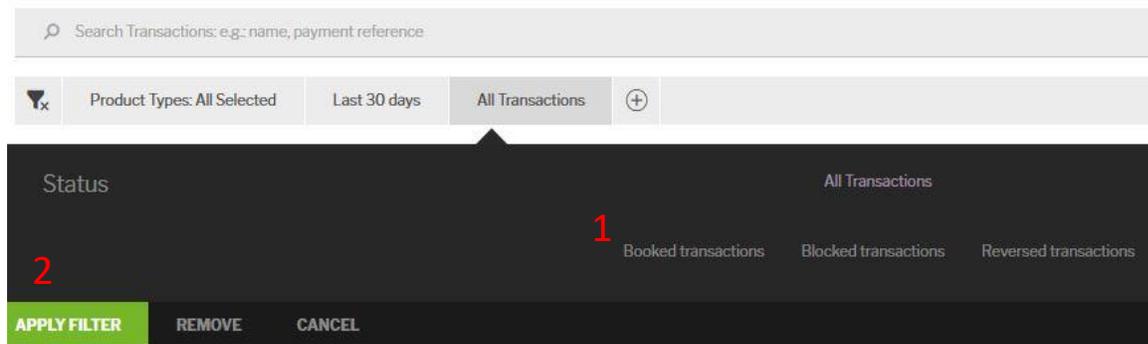
Set the date range you want [1]>Apply Filter/Remove/Cancel [2]



**Step 8:**

- **Status wise filter:**

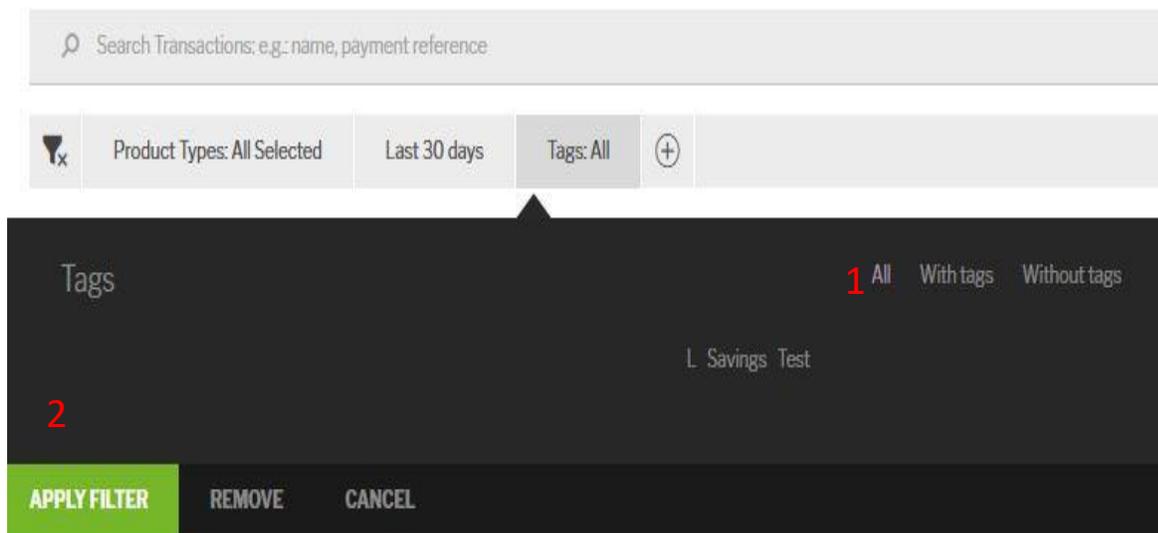
Set the Status you want [1]> Apply Filter/Cancel [2]



**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 X

2
1
Expense
Income

APPLY FILTER
REMOVE
CANCEL

| Partner   | Date  |  | Amount   |
|---|-------|--|----------|
| <span style="background-color: #00a0c9; color: white; padding: 2px 5px;">S</span> [Redacted]          | Today |  | ₹ 0.32   |
| <span style="background-color: #00a0c9; color: white; padding: 2px 5px;">M</span> [Redacted]          | Today |  | ₹ -5.00  |
| <span style="background-color: #e67e22; color: white; padding: 2px 5px;">M</span> My Saving Account 2 | Today |  | ₹ 200.00 |

**Step 11:**

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

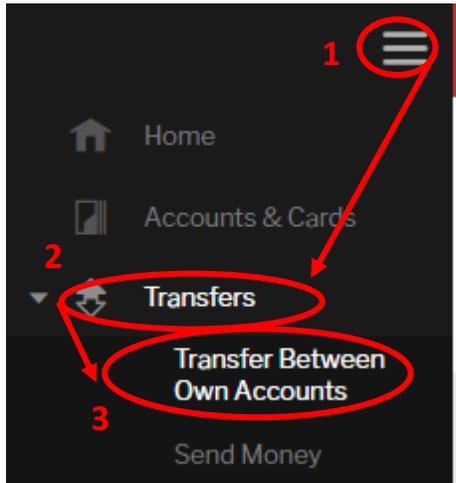
|   |        |  |             |
|---|--------|--|-------------|
| <span style="background-color: #e67e22; color: white; padding: 2px 5px;">A</span> Azad Bhai-Credit Card | 18 Sep |  | ₹ -5,000.00 |
| SHOW 25 MORE OUT OF 90  |        |  |             |

**EXPORT ITEMS**
**SELECT TRANSACTIONS**
Debit: ₹ 21,301.00 Credit: ₹ 2,840.00

## Transfers

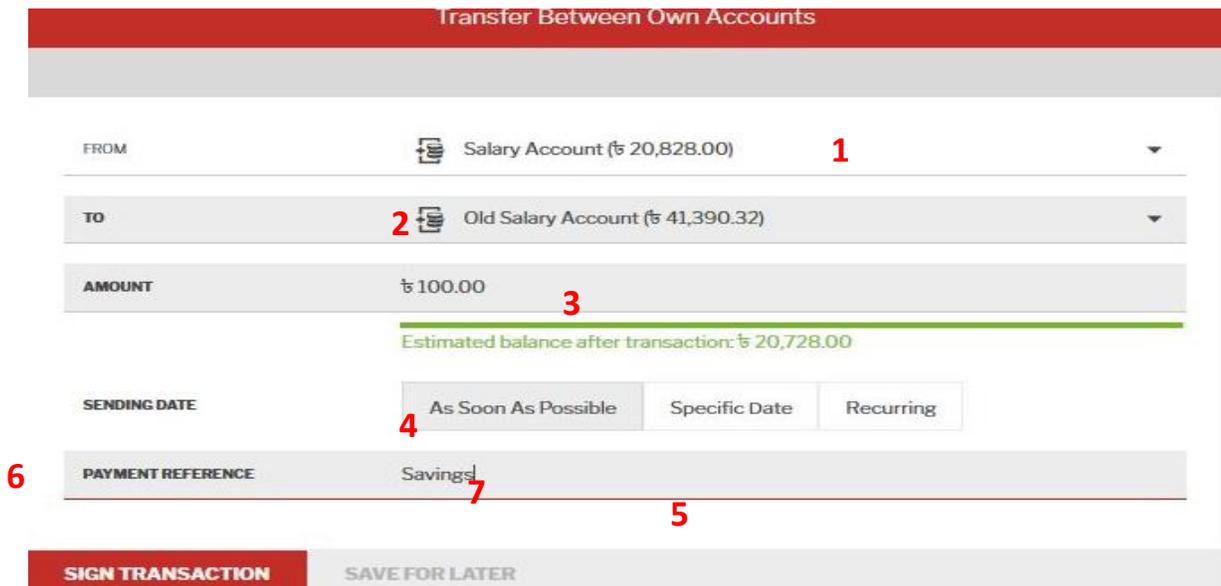
### Transfer Between Own Accounts

**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]



A screenshot of the 'Transfer Between Own Accounts' form in the IFIC mobile app. The form fields are: FROM (Salary Account (₹ 20,828.00) with a dropdown arrow), TO (Old Salary Account (₹ 41,390.32) with a dropdown arrow), AMOUNT (₹ 100.00), SENDING DATE (As Soon As Possible, Specific Date, Recurring), and PAYMENT REFERENCE (Savings). At the bottom, there are two buttons: 'SIGN TRANSACTION' and 'SAVE FOR LATER'. Red numbers 1 through 7 are placed next to the corresponding form elements to indicate the steps.

**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 the 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** Amar 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

---

Estimated balance after transaction: \$ 61,222.00

---

SENDING DATE

D

---

PAYMENT REFERENCE

E test

---

SIGN TRANSACTION

SAVE FOR LATER

G

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.

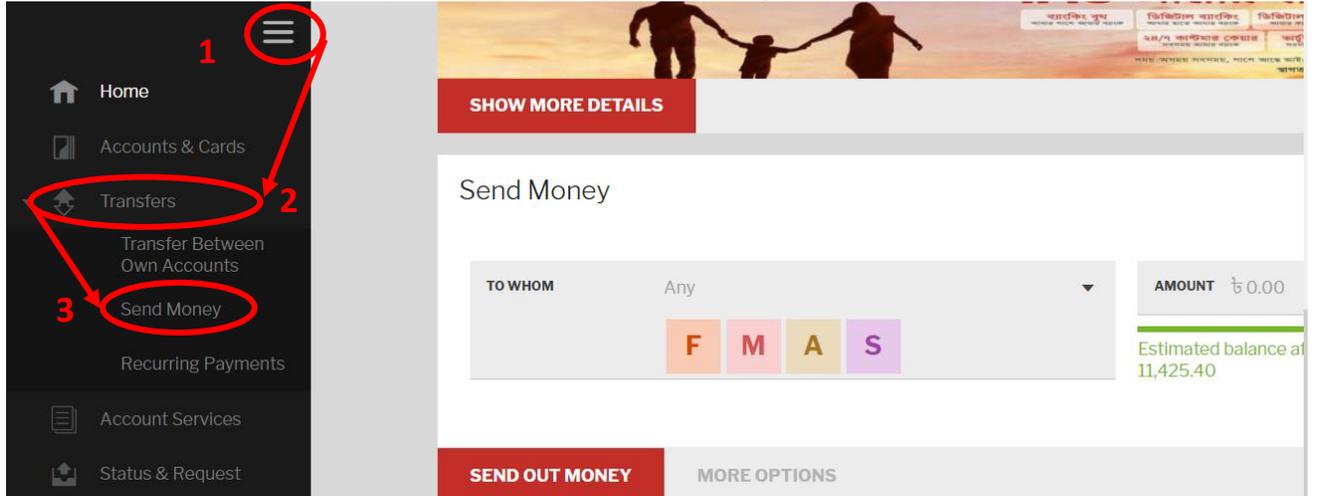
SEND TO BANK

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

FROM

- Old Salary Account (৳ 64,410.00)
- Old Salary Account (৳ 64,410.00)
- Salary Account (৳ 25,289.00)
- Salary Overdraft (৳ 27,425.99)
- Prepaid Card BDT

Click Search button for Bank Routing Number

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**

BENEFICIARY'S FULL NAME: Shakib

ACCOUNT: ACCOUNT NUMBER

CARD (20 BANKS ONLY)

TO WHOM: Any

- F Fahad
- M Maruf
- A Anika
- S Shaker Imran

**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 **A**       IFIC BANK ACCOUNT **B**

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

NAME OF THE BANK: Please select...

- CITI BANK N A
- COMMERCIAL BANK OF CYLON
- DHAKA BANK LTD.
- DUTCH-BANGLA BANK LTD

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**

**C**  
**SIGN TRANSACTION**

**D**  
**SAVE FOR LATER**

**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 <span style="border: 1px solid #00aaff; padding: 0 5px;"> </span> |
| 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                 | 61PuranaPalta  |
| 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

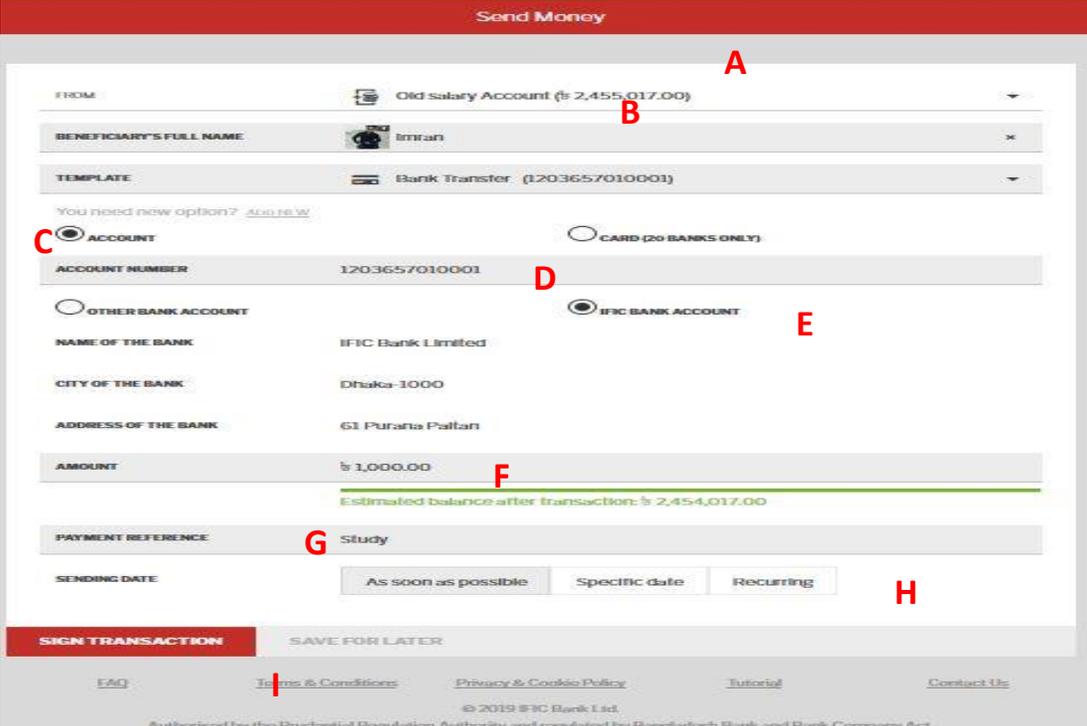
B

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

Send Money

---

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

The screenshot shows the 'Send Money' interface. At the top, it says 'Send Money'. Below that, there are several sections:

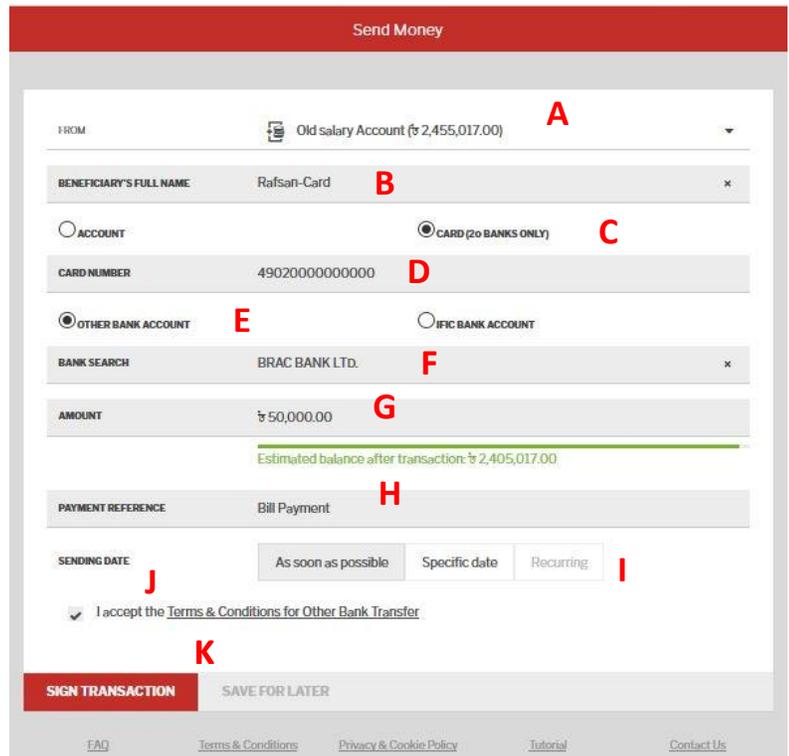
- FROM:** Old Salary Account (₹ 41,390.32) - **A**
- BENEFICIARY'S FULL NAME:** Wahid Bhal-Card - **B**
- TEMPLATE:** Bank Transfer (4902640400012831) - **C**
- ACCOUNT:** Selected - **C**
- CARD NUMBER:** 4902640400012831 - **D**
- OTHER BANK ACCOUNT:** Selected - **E**
- NAME OF THE BANK:** IFIC Bank Limited - **E**
- CITY OF THE BANK:** Dhaka-1000 - **E**
- ADDRESS OF THE BANK:** 61 Purana Paltan - **E**
- AMOUNT:** ₹ 4,000.00 - **F**
- Estimated balance after transaction:** ₹ 37,390.32
- PAYMENT REFERENCE:** AC2CC - **G**
- SENDING DATE:** As soon as possible, Specific date, Recurring - **H**
- Buttons:** SIGN TRANSACTION (I), SAVE FOR LATER

This screen shows the transaction details and the one-time password (OTP) verification step:

- 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... **C**
  - Message:** One-time password is required!
  - Instruction:** One time password is sent to your mobile phone. Please use the code in the message to authenticate yourself.
  - Input Field:** [Redacted]
- Buttons:** SEND TO BANK, MODIFY DATA

**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



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

L

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

M

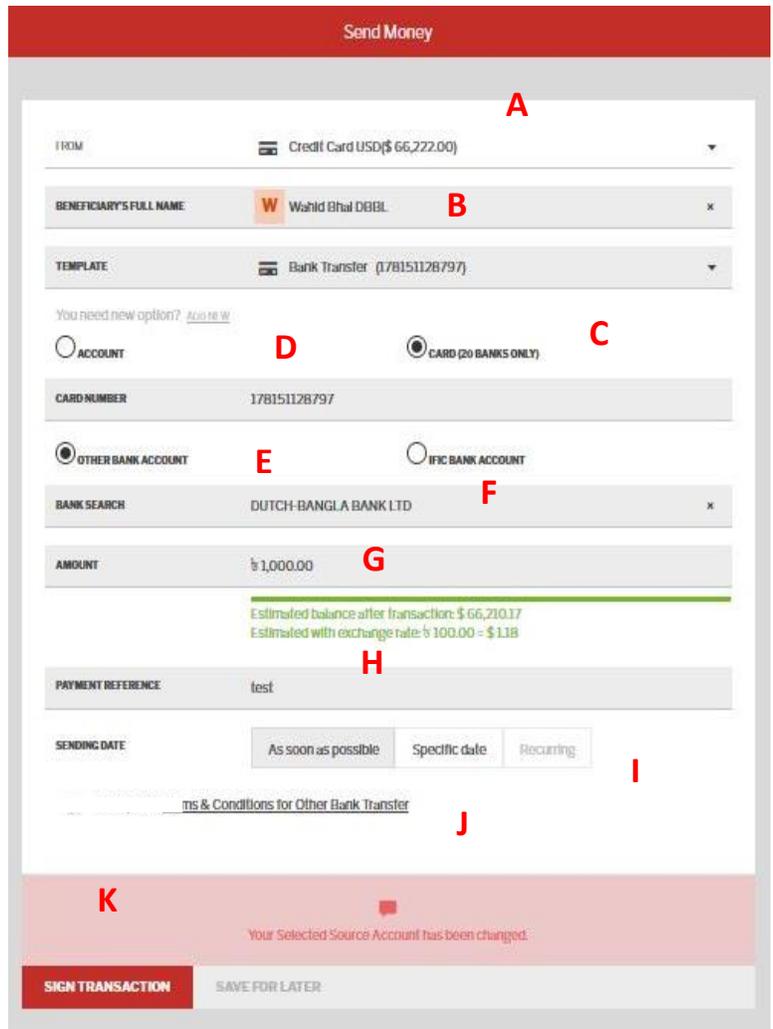
SEND TO BANK

MODIFY DATA



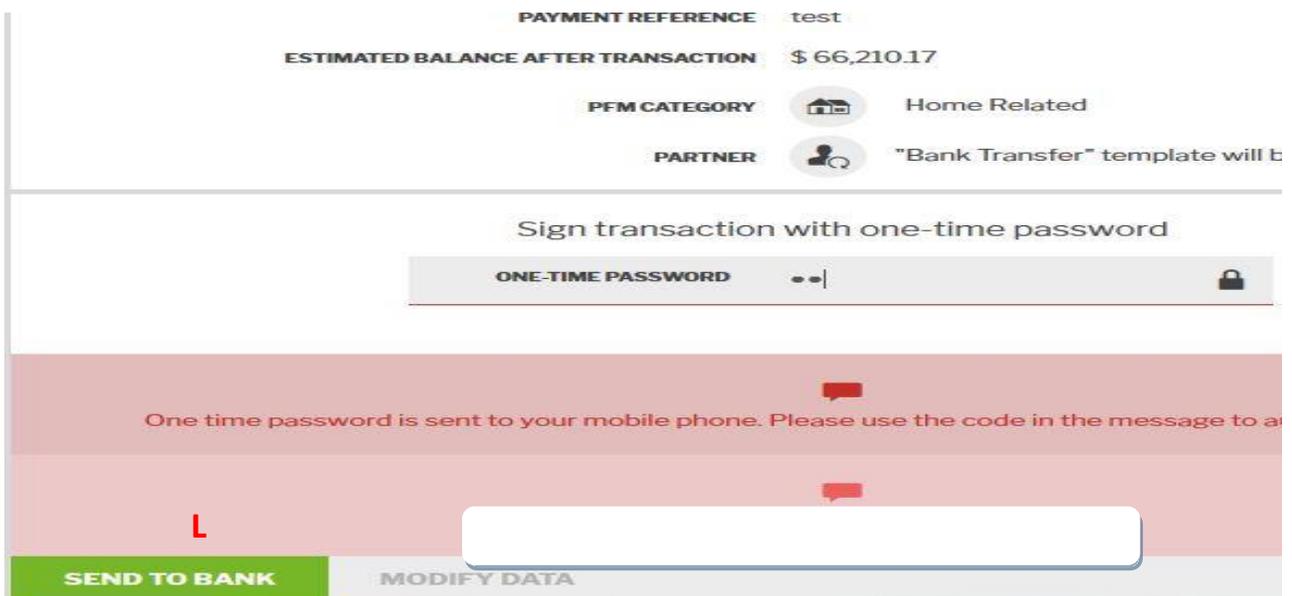
**Step 11: [IFIC Card to Other Bank A/c]**

- 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



The screenshot shows the 'Send Money' interface with the following elements annotated with red letters:

- A:** FROM dropdown menu showing 'Credit Card USD(\$ 66,222.00)'
- B:** BENEFICIARY'S FULL NAME field with 'Wahid Bhal DEBL'
- C:** CARD (20 BANKS ONLY) radio button
- D:** ACCOUNT radio button
- E:** OTHER BANK ACCOUNT radio button
- F:** BANK SEARCH dropdown menu with 'DUTCH-BANGLA BANK LTD'
- G:** AMOUNT field with '৳ 1,000.00'
- H:** PAYMENT REFERENCE field with 'test'
- I:** SENDING DATE buttons: 'As soon as possible', 'Specific date', 'Recurring'
- J:** Terms & Conditions link for 'Other Bank Transfer'
- K:** A red message box: 'Your Selected Source Account has been changed.'

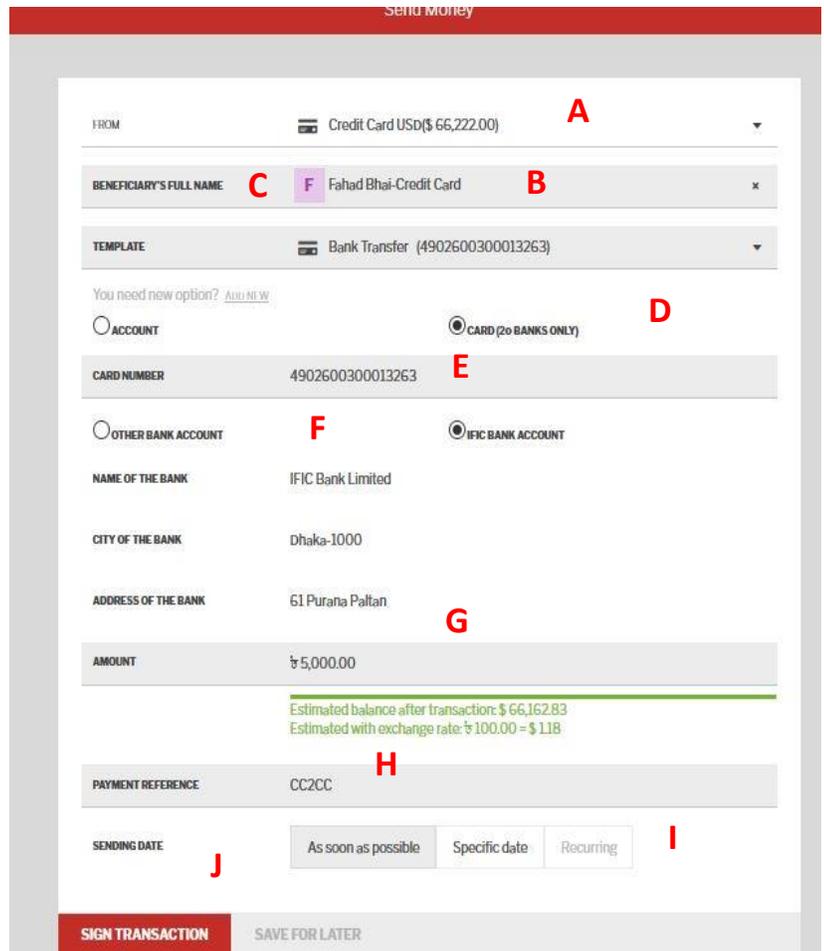


The screenshot shows the transaction confirmation and OTP screen with the following elements:

- PAYMENT REFERENCE:** test
- ESTIMATED BALANCE AFTER TRANSACTION:** \$ 66,210.17
- PFM CATEGORY:** Home Related
- PARTNER:** "Bank Transfer" template will b
- Sign transaction with one-time password**
- ONE-TIME PASSWORD:** [masked]
- L:** A red message box: 'One time password is sent to your mobile phone. Please use the code in the message to a'
- SEND TO BANK** (green button)
- MODIFY DATA** (grey button)

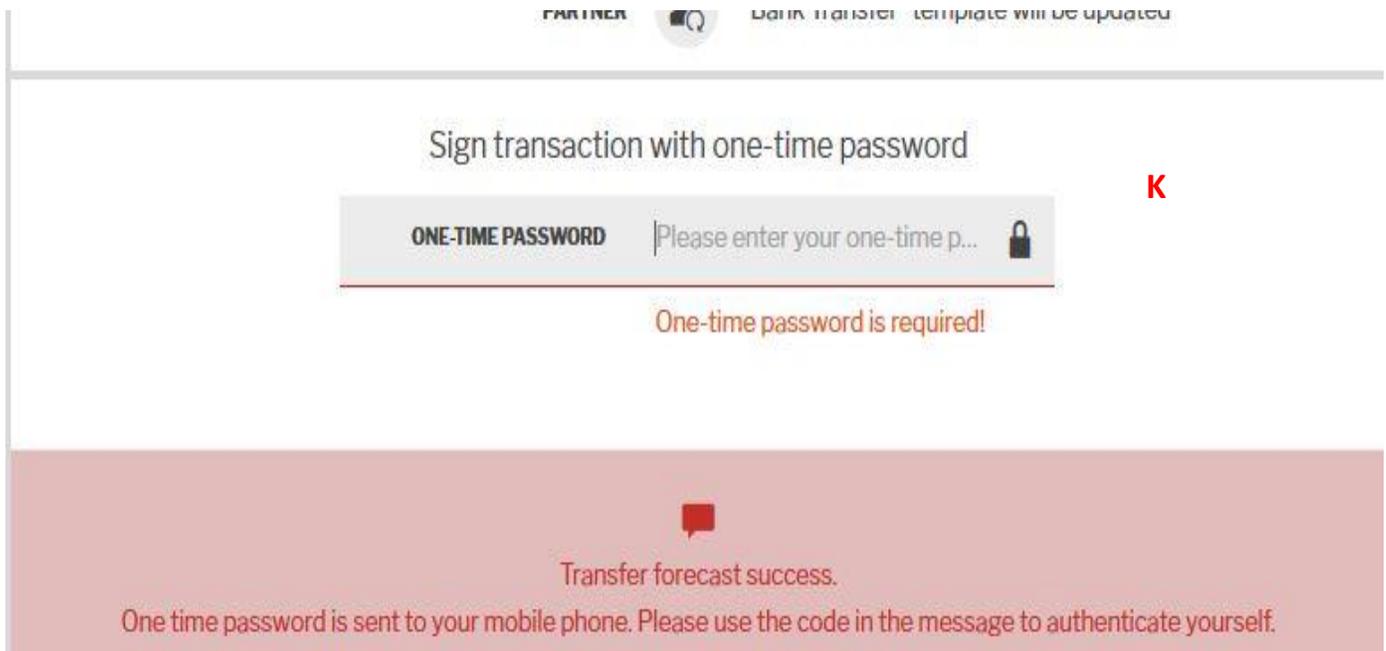
**Step 12: [IFIC Card to IFIC Card]**

- 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



The screenshot shows the 'Send Money' interface with the following fields and options:

- FROM:** Credit Card USD(\$ 66,222.00) [A]
- BENEFICIARY'S FULL NAME:** Fahad Bhai-Credit Card [C, B]
- TEMPLATE:** Bank Transfer (4902600300013263)
- ACCOUNT Selection:**
  - ACCOUNT
  - CARD (20 BANKS ONLY) [D]
- CARD NUMBER:** 4902600300013263 [E]
- OTHER BANK ACCOUNT Selection:**
  - 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
- Balance Information:**
  - Estimated balance after transaction: \$ 66,162.83
  - Estimated with exchange rate: ₳ 100.00 = \$ 1.18
- PAYMENT REFERENCE:** CC2CC [H]
- SENDING DATE:**
  - As soon as possible [J]
  - Specific date
  - Recurring [I]
- Buttons:** SIGN TRANSACTION, SAVE FOR LATER



The screenshot shows the verification and success stages of the transaction:

- Sign transaction with one-time password** [K]
- ONE-TIME PASSWORD:** Please enter your one-time p... [K]
- Message:** One-time password is required!
- Success Message:** Transfer forecast success.
- Instruction:** 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 x

ACCOUNT
 CARD (20 BANKS ONLY) C

CARD NUMBER 3769000000000000 D

OTHER BANK ACCOUNT E
 IFIC BANK ACCOUNT

BANK SEARCH THE CITY BANK LTD. F x

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

As soon as possible
Specific date
Recurring 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

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]**

The screenshot shows the IFIC mobile app interface. On the left, a dark navigation menu is visible with the following items: Home, Accounts & Cards, Transfers, Transfer Between Own Accounts, Send Money, and Recurring Payments. Red circles and arrows highlight the navigation path: [1] points to the menu icon (three horizontal lines), [2] points to the 'Transfers' option, and [3] points to the 'Recurring Payments' option. On the right, the 'Recurring Payments' screen is shown, featuring a table with columns for Partner, Next Payment Date, and Amount. A red '1' is placed above the first row of the table.

| 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**

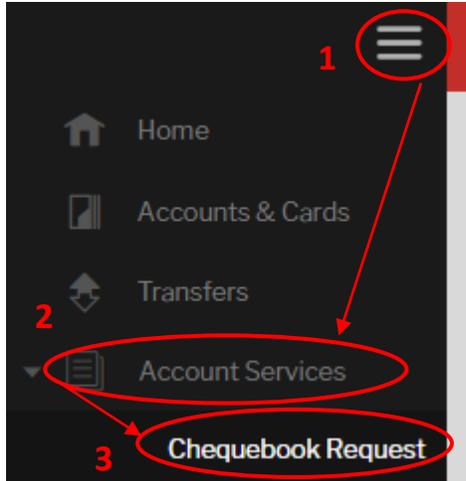
**B. Cancel payment instruction > Confirm**

The screenshot shows the 'Bank Standing Order 2' details screen. The screen is divided into two main sections: 'PARTNER NAME' and 'Personal Info'. The 'PARTNER NAME' section includes fields for Partner Name (Fahad Bhai), Payment Option (Bank transfer), Template Name (Bank Transfer), Account Number (1090...), 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, Source Account (Old Salary Account 1025...), Status (Active), and Payment Reference (test). The 'Personal Info' section includes Category (Uncategorized expense), Tags, and Hide from Financial Planning (PFM) (no). At the bottom of the screen, there are two buttons: 'INSTANT PAYMENT' and 'CANCEL'. Red letters 'B' and 'C' are placed near the 'PAYMENT REFERENCE' field.

## Account Services

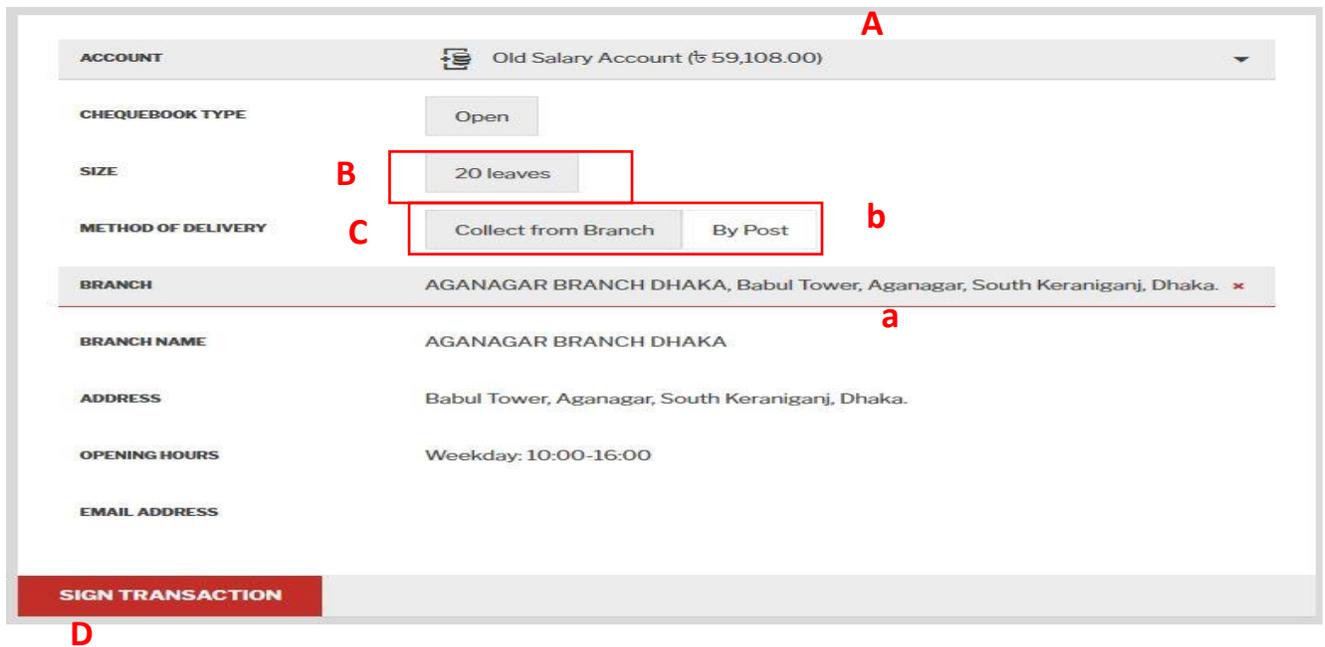
### Chequebook Request

**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) A

**CHEQUEBOOK TYPE** Open

**SIZE** 20 leaves B

**METHOD OF DELIVERY** Collect from Branch By Post C b

**BRANCH** AGANAGAR BRANCH DHAKA, Babul Tower, Aganagar, South Keraniganj, Dhaka. a

**BRANCH NAME** AGANAGAR BRANCH DHAKA

**ADDRESS** Babul Tower, Aganagar, South Keraniganj, Dhaka.

**OPENING HOURS** Weekday: 10:00-16:00

**EMAIL ADDRESS**

**SIGN TRANSACTION** D

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

Check data before sending out

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

Sign transaction with one-time password

**ONE-TIME PASSWORD**  

One-time password is required!

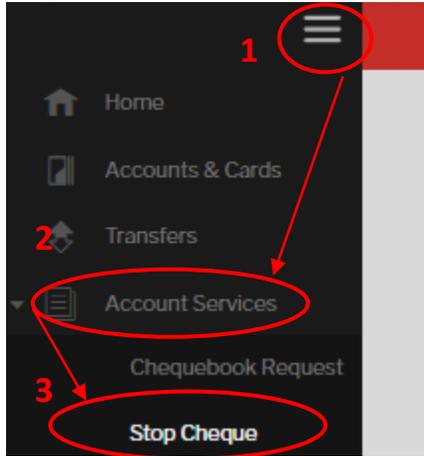
  
One time password is sent to your mobile phone. Please use the code in the message to authenticate yourself.

**SEND TO BANK**

MODIFY DATA

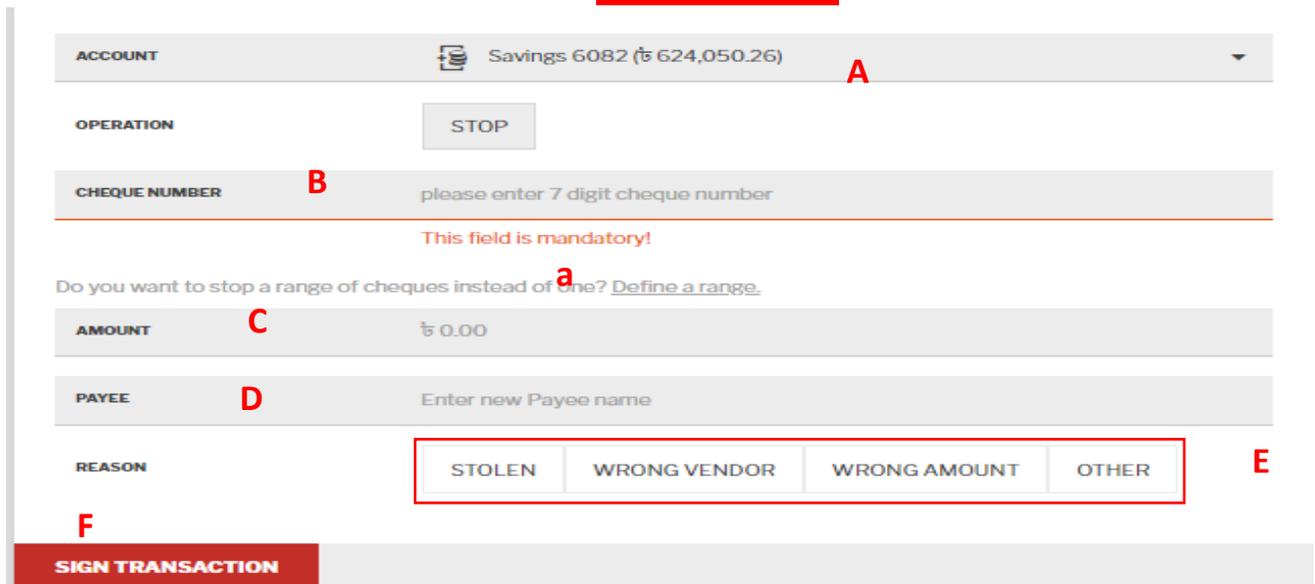
## Stop Cheque

**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**



ACCOUNT Savings 6082 (₹ 624,050.26) **A**

OPERATION STOP

CHEQUE NUMBER **B** please enter 7 digit cheque number  
 This field is mandatory!

Do you want to stop a range of cheques instead of one? **a** [Define a range.](#)

AMOUNT **C** ₹ 0.00

PAYEE **D** Enter new Payee name

REASON **E** STOLEN | WRONG VENDOR | WRONG AMOUNT | OTHER

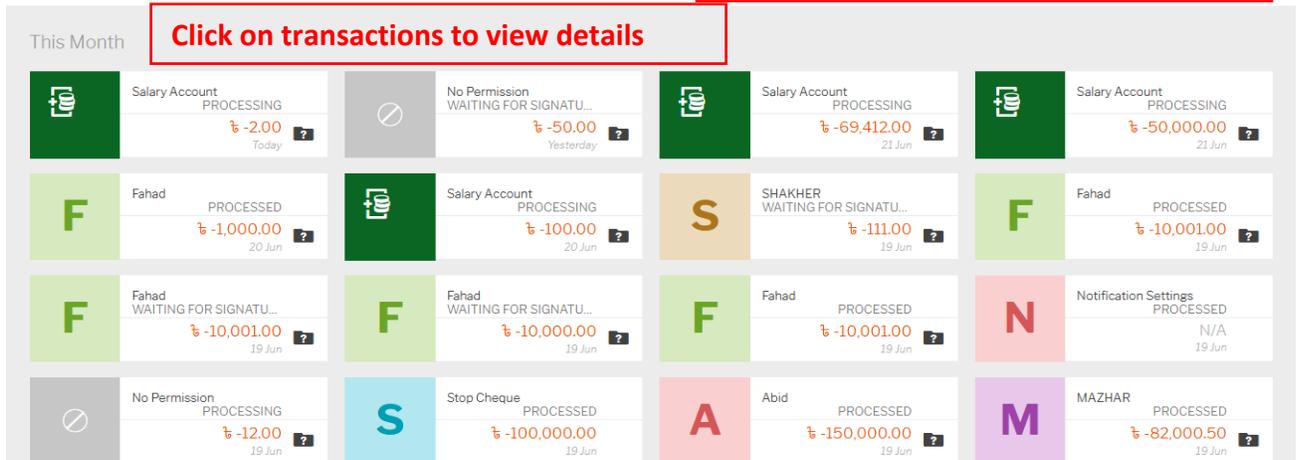
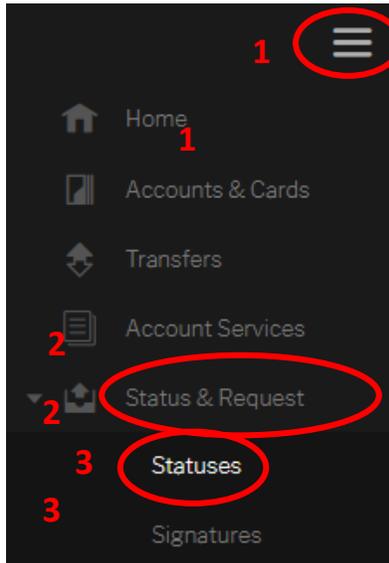
**F** SIGN TRANSACTION

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

## Status & Request:

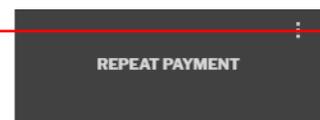
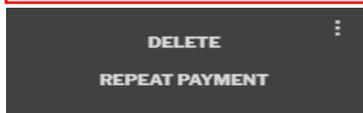
Statuses:

**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]**

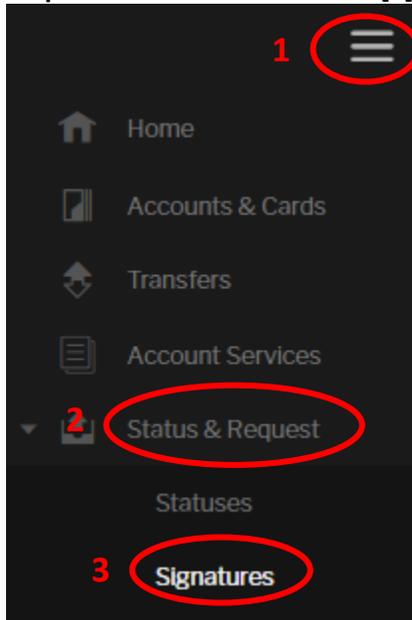
**Delete: Drag the cursor over the transaction [Future dated transactions]**



### Signature

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

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

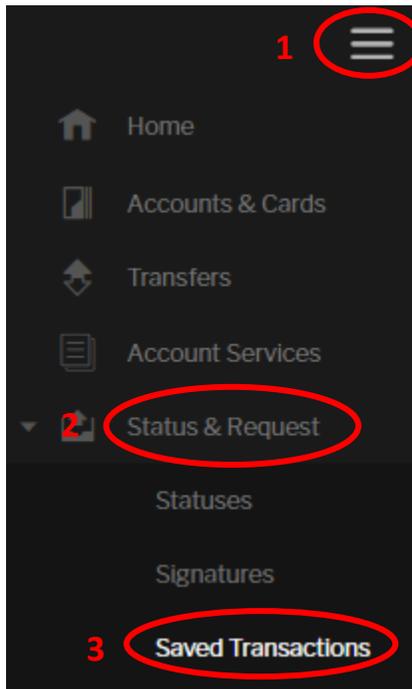


**Step 2:**

**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]**



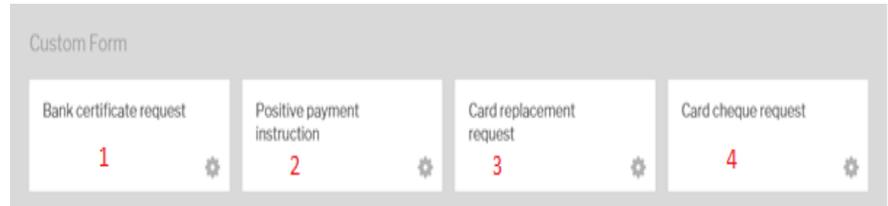
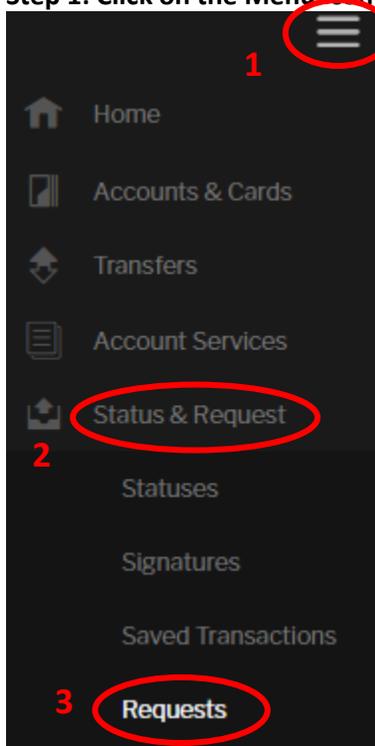
**Step 2:**

**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 |

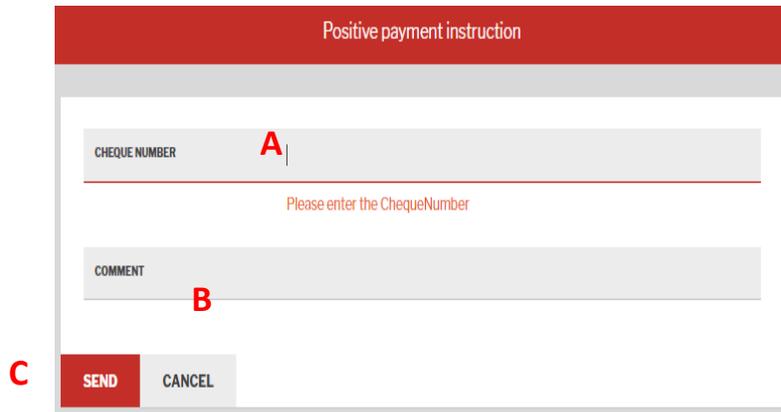
Solvency Certificate

SEND

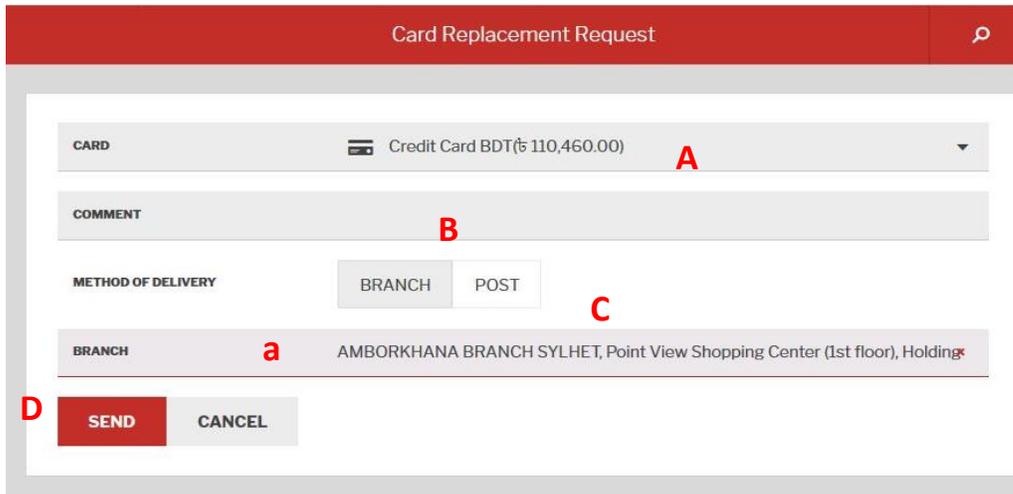
CANCEL

**Positive Payment Instruction:**

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



The screenshot shows a form titled "Positive payment instruction". It has a red header bar. Below the header, there is a "CHEQUE NUMBER" input field with a red "A" above it. Below this field is a red error message: "Please enter the ChequeNumber". Underneath is a "COMMENT" input field with a red "B" above it. At the bottom, there are two buttons: "SEND" (highlighted with a red "C" to its left) and "CANCEL".



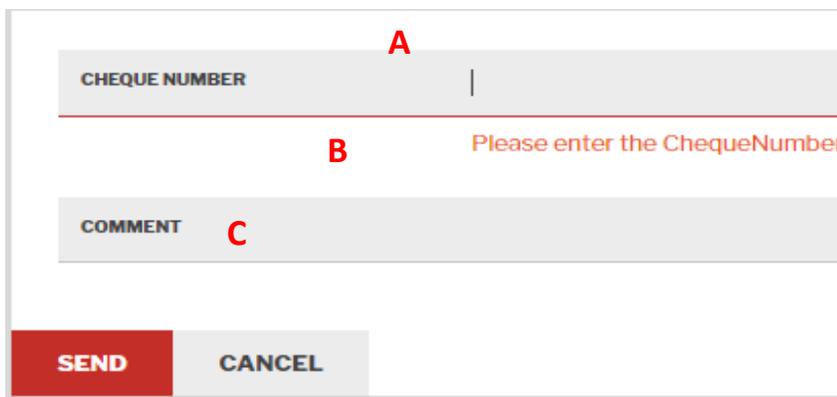
The screenshot shows a form titled "Card Replacement Request" with a red header bar. The form contains several fields: "CARD" with a dropdown menu showing "Credit Card BDT(₹ 110,460.00)" and a red "A" above it; "COMMENT" with a red "B" above it; "METHOD OF DELIVERY" with two buttons: "BRANCH" and "POST", with a red "C" to the right of the "POST" button; and "BRANCH" with a dropdown menu showing "AMBORKHANA BRANCH SYLHET, Point View Shopping Center (1st floor), Holding\*" and a red "a" above it. At the bottom left, there are two buttons: "SEND" (highlighted with a red "D" to its left) and "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**



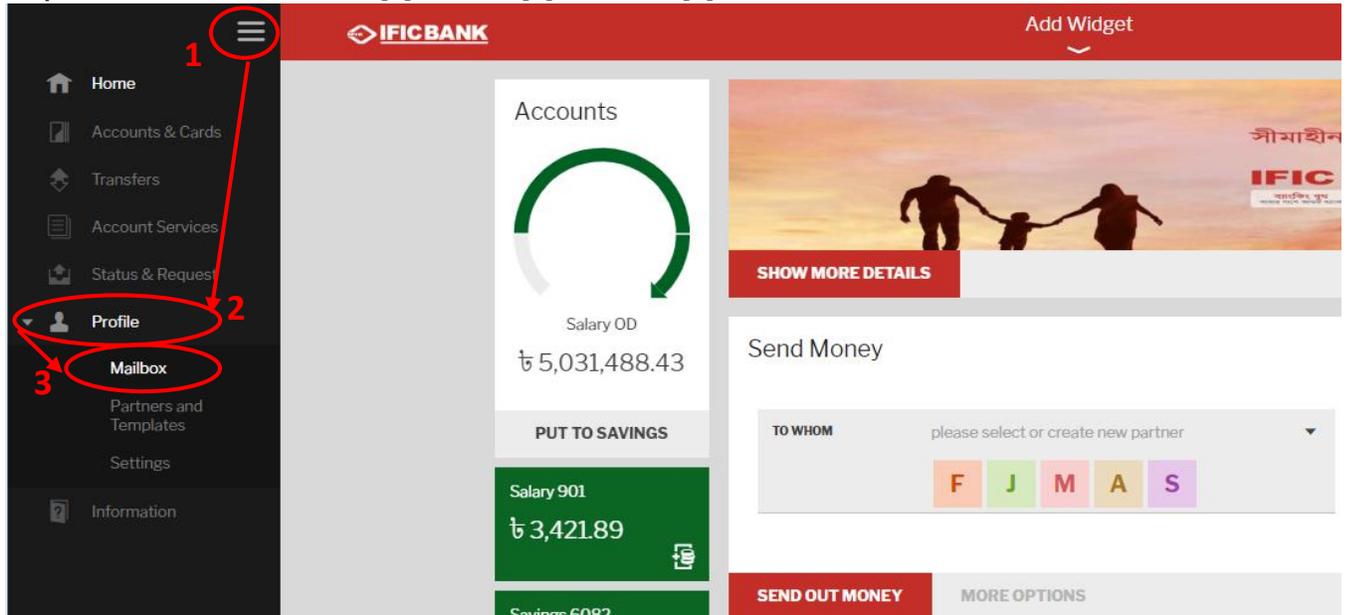
The screenshot shows a form titled "Card Cheque Request". It has a "CHEQUE NUMBER" input field with a red "A" above it. Below this field is a red error message: "Please enter the ChequeNumber". Underneath is a "COMMENT" input field with a red "B" above it. At the bottom, there are two buttons: "SEND" (highlighted with a red "C" to its left) and "CANCEL".

## Profile

### Mailbox

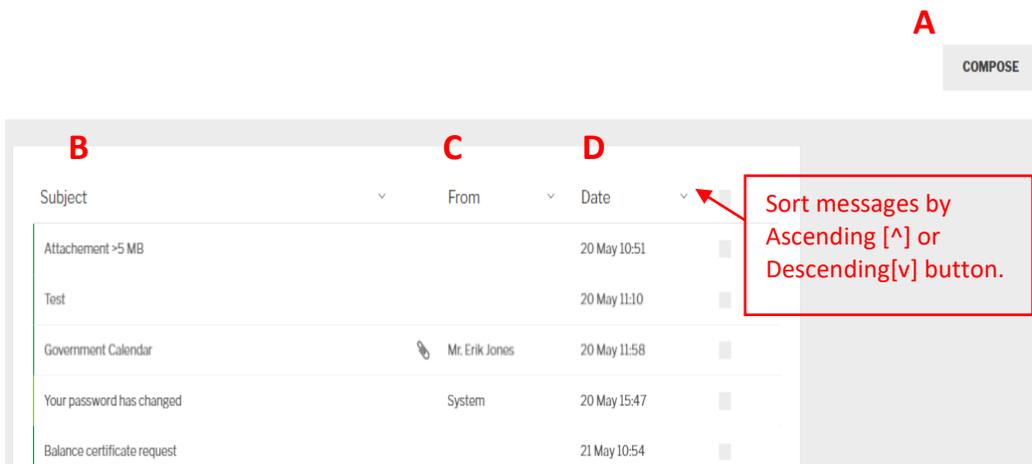
Mailbox is the private messaging tool between Customer and the Bank.

**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.

×

### Compose a new message

**CATEGORY** Please select.. A

**SUBJECT** Please enter subject B

**ATTACHMENTS**

FROM FILE C

The following file types can be uploaded: .jpeg, .jpg, .pdf

**MESSAGE** Enter message text..

D

You have 4000 character(s) left E

SEND MESSAGE

CANCEL

Complaint

Question

Request

**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 IFIC Amar Bank. 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

| Subject                      | Date                |   |
|------------------------------|---------------------|---|
| 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 | ☐ |

Dear,

Greetings from IFIC Bank!

BDT 48 credited to your Salary Overdraft for transfer from My Saving Account 1 on 10/20/19 . B

For any further query,  
Please call to IFIC Contact Center (we are available 24/7).  
Local Call 16255 & for overseas calls: +880 9666716255.

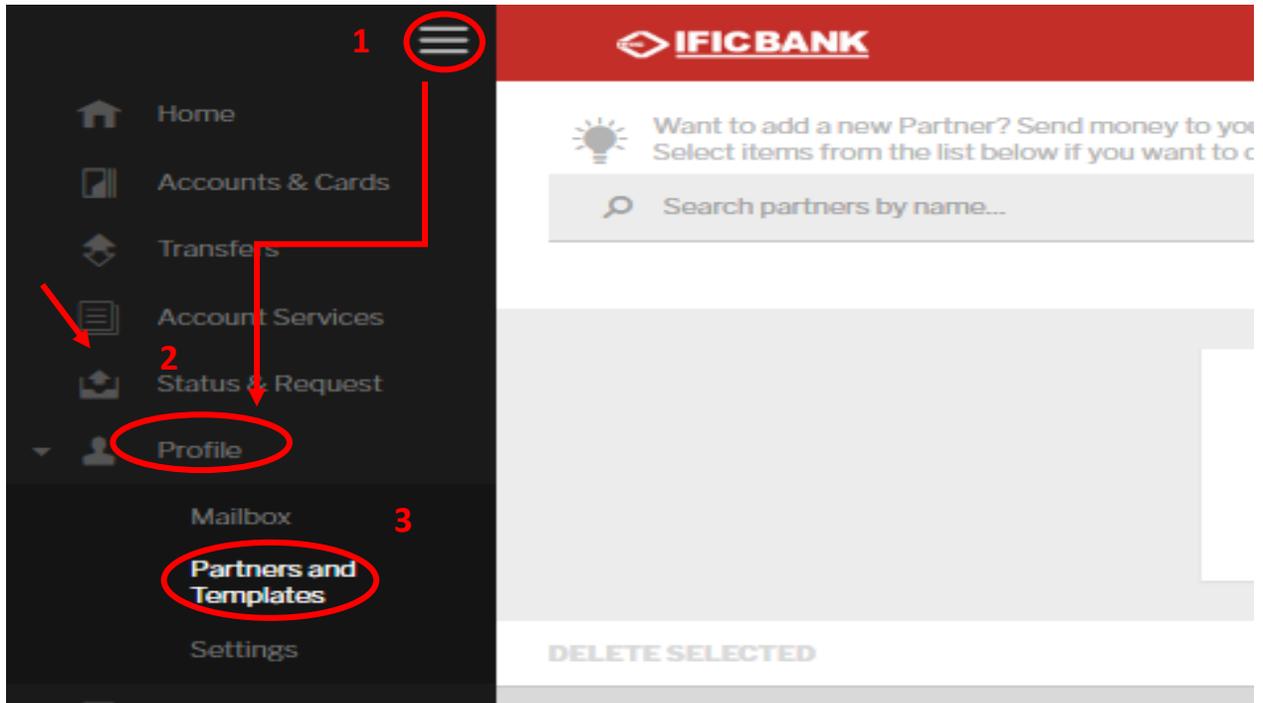
Enjoy IFIC Digital Banking.

VIEW HISTORY
DELETE CONVERSATION C

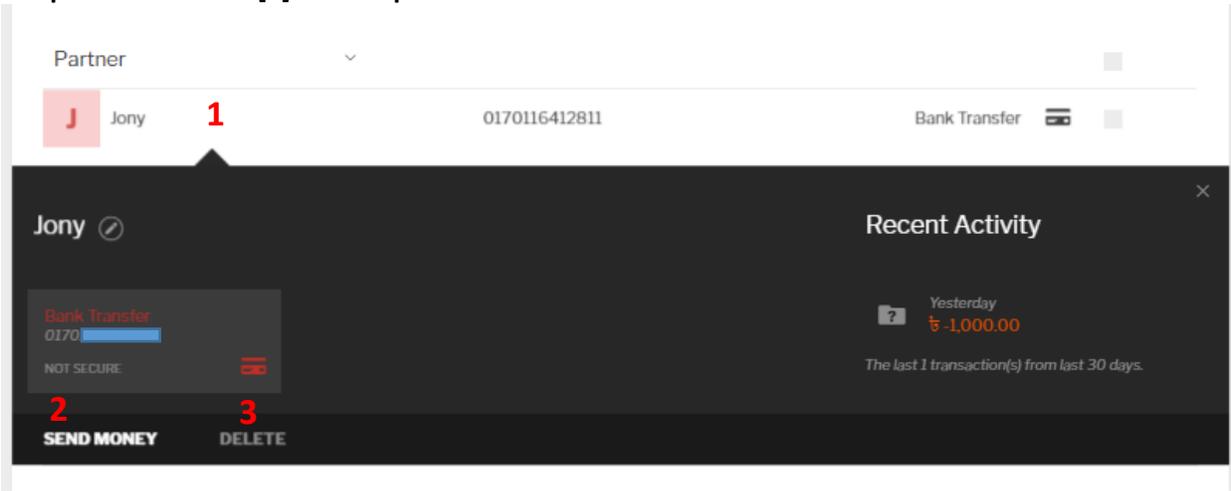
### Partners and Templates:

It contain Partners and Templates saved by customers.

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



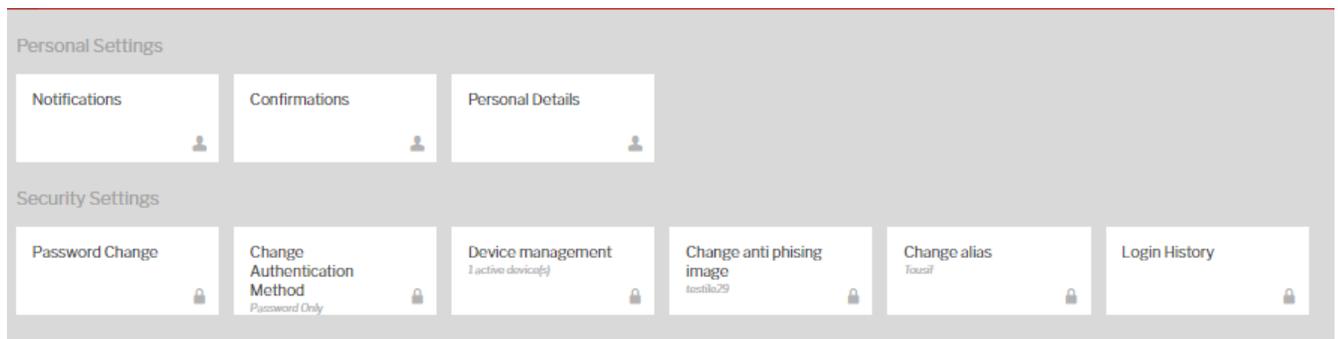
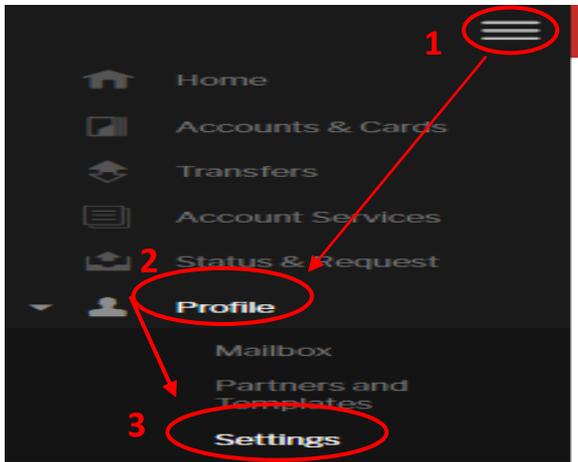
**Step 2: Click on the Partner Name [1]> Detail will appear>you can SEND MONEY [2] directly from the save templates or DELETE [3] the template**



### 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 <b>1</b> | 0000357575901  | ₹ 3,421.89 | 2/4          |

**Notifications**

Email     Sms     Message     Push

Incoming Transaction **3**

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

**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**

Change Notification  
Incoming Transaction

AMOUNT: ₹ 50,000.00

VALUES:  (+)

**SAVE**    CANCEL

ii. Other

- Notification you want to receive:
- User Locked
  - Password Changed
  - Mobile Device registration

**Security** 12/12

**Notifications**

Email     Sms     Message     Push

Locked user            

Password change            

Mobile device registration

**System** 31/31

**Notifications**

Email     Sms     Message     Push

Failed Login            

Delayed Transaction Processing            

Internal message            

Declined Transaction            

Signed and Processed            

Comfort Zone: Dropped out from Zone            

Comfort Zone: Upper Limit Exceeded            

Comfort Zone: Returned to Zone

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

Change Profile Picture

TAKE A PICTURE

UPLOAD A PICTURE

**SAVE** CANCEL

- View Customer Details
- Click Camera Icon to Change/upload image.

2. Security Settings

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

Security Settings

1 Password Change

Change alias

FAQ

2 Password Change

CURRENT PASSWORD your current password

This field is required

3 NEW PASSWORD write it your new password

NEW PASSWORD AGAIN write it 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)

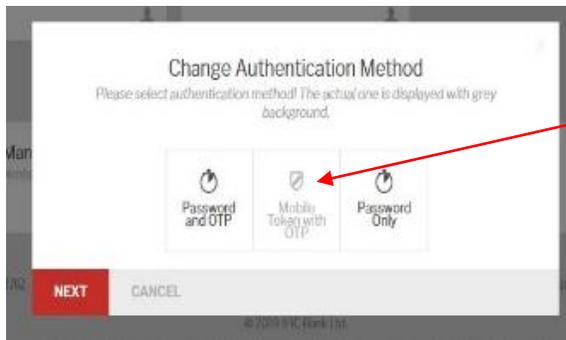
4 **SAVE** CANCEL

**B. Change Authentication Method:**

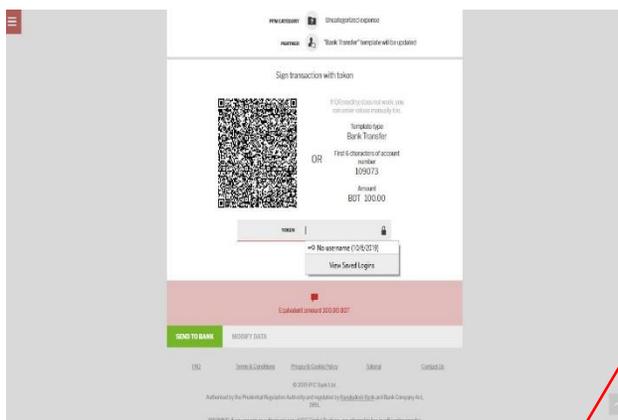
- **Menu Icon >Profile>Settings > Change Authentication Method**



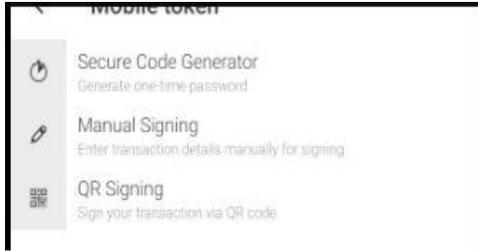
**C. Mobile Token with OTP:**



- **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

### 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

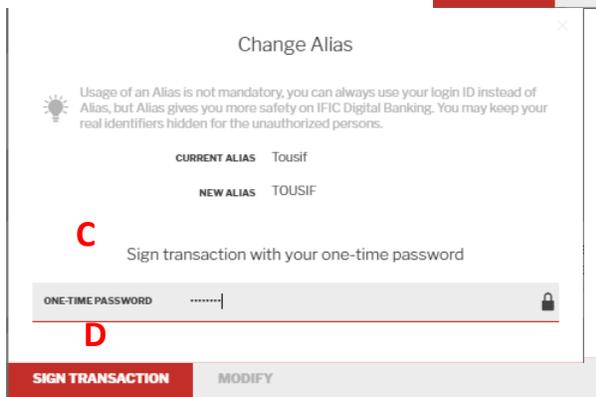
CANCEL

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 |

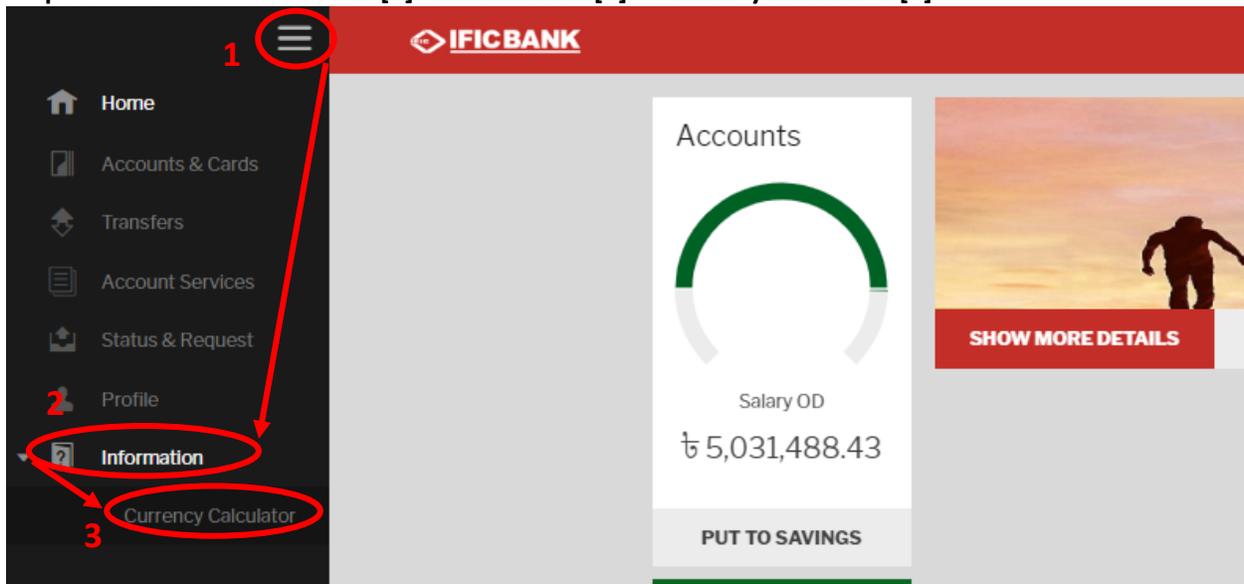
CANCEL

## 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

GBP
↕

BDT

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)    | -    | -            | -            | -            |

## Forgot Password:

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

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

Please enter your digital banking pass

[Forgot Password?](#)

1

Forgot 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**      Reload to try another image

Type the text displayed above

RELOAD

CANCEL      **CONTINUE**      4

3

# Android/iOS (User Manual)

## Different Types of Login Methods and To Do

IFIC Amar Bank has 4 types of login method:

- 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 Amar Bank 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 into the Online version of IFIC Amar Bank, 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

Please enter your Login ID or Alias

CONTINUE

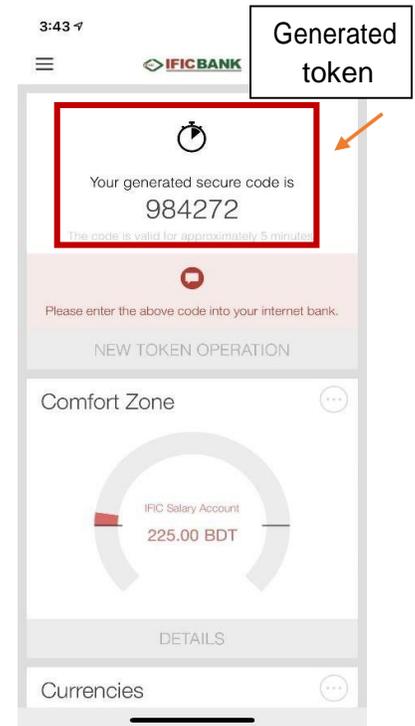
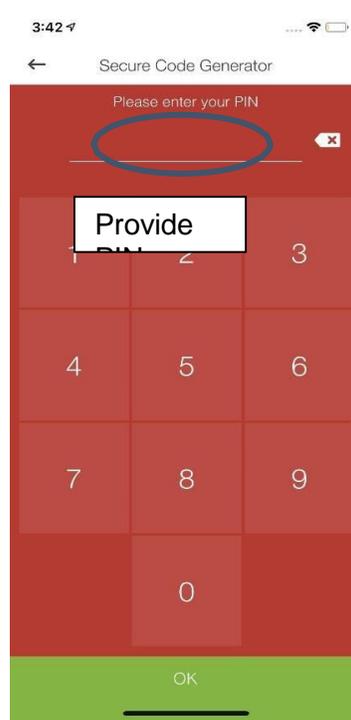
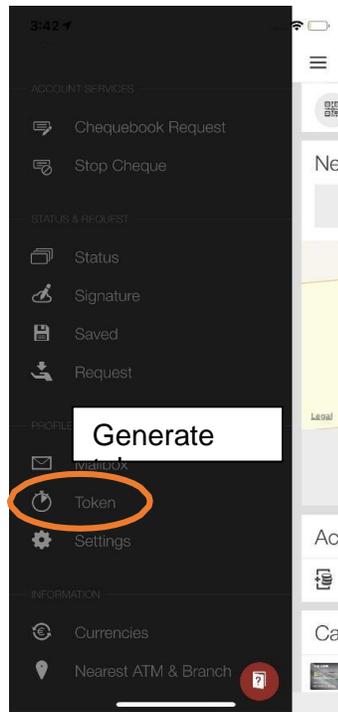
### Step 2: Provide TOKEN

Please enter your token

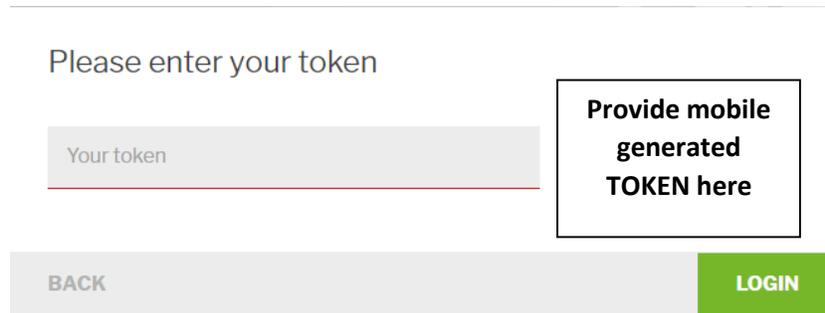
BACK
LOGIN

### Step 3: Generate token from mobile app

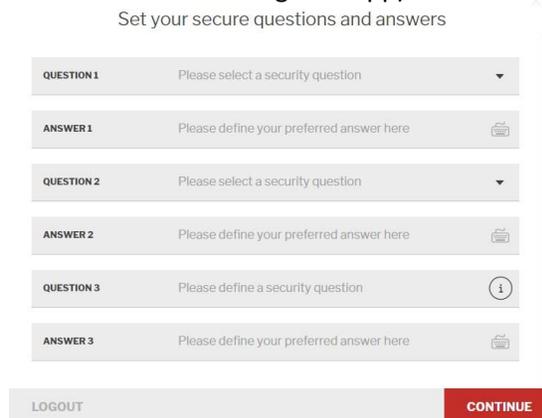
**3.1** Login to app>Token>Provide PIN>Generate Token



**Step 4:** Provide the generated token here



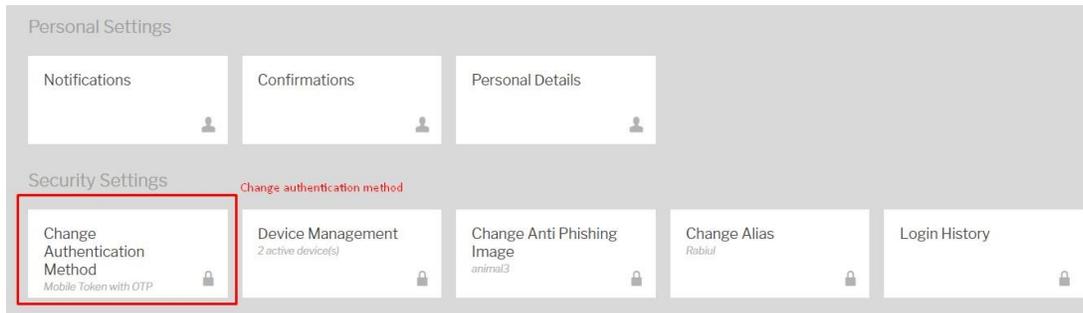
**Step5:** Customer will be asked to set the Security Question (If this is his/her first login to ONLINE version after login via app)



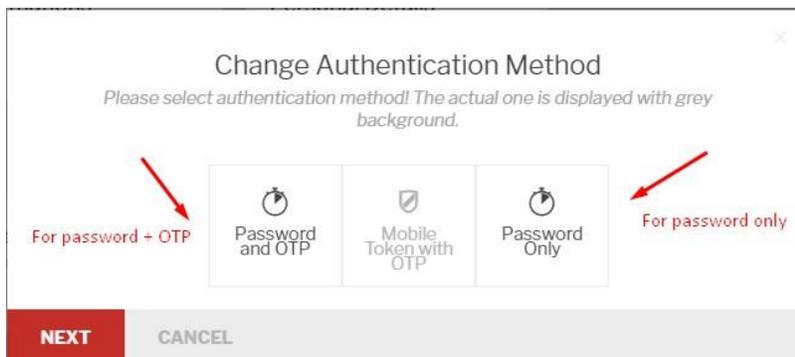
## FirstTimeLoginthroughMobileApp&ChangingPassword, Alias, Authentication Method through ONLINE

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:

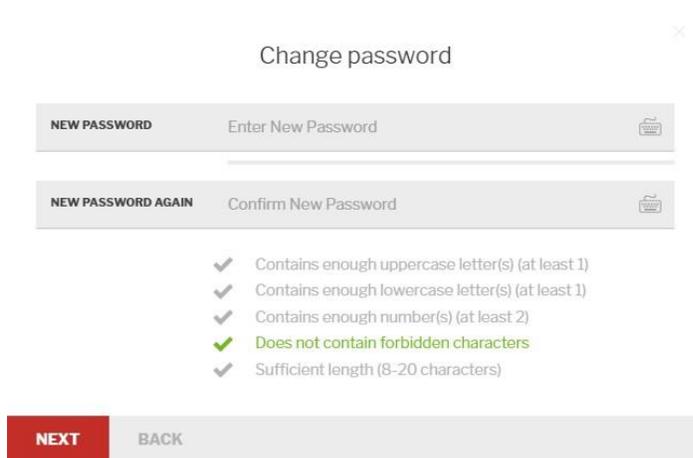
### Step 1: Go to Profile>settings



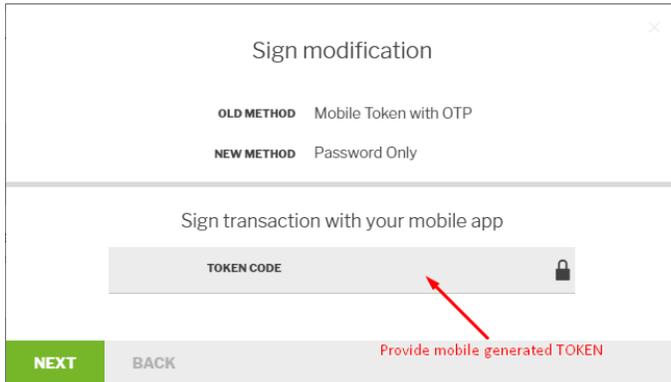
### Step 2: Choose any of the authentication method



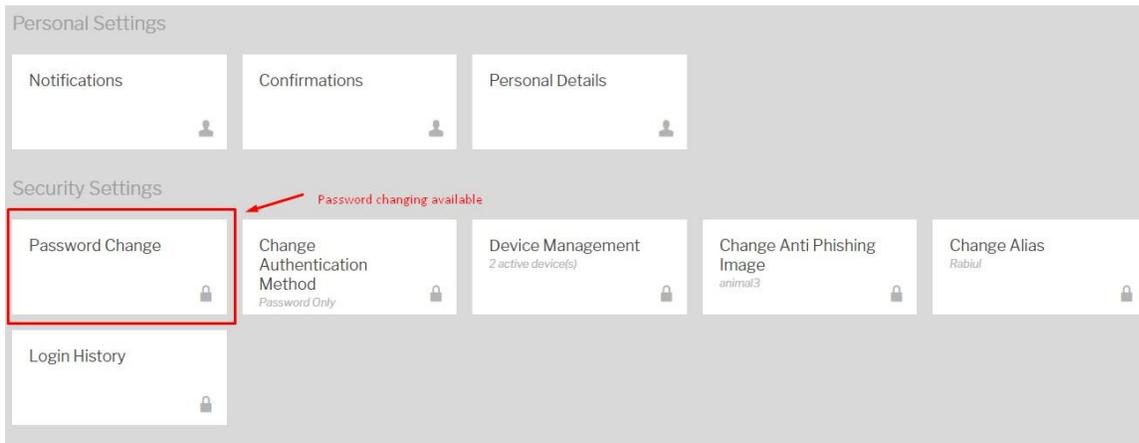
### Step 3: Provide new password



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

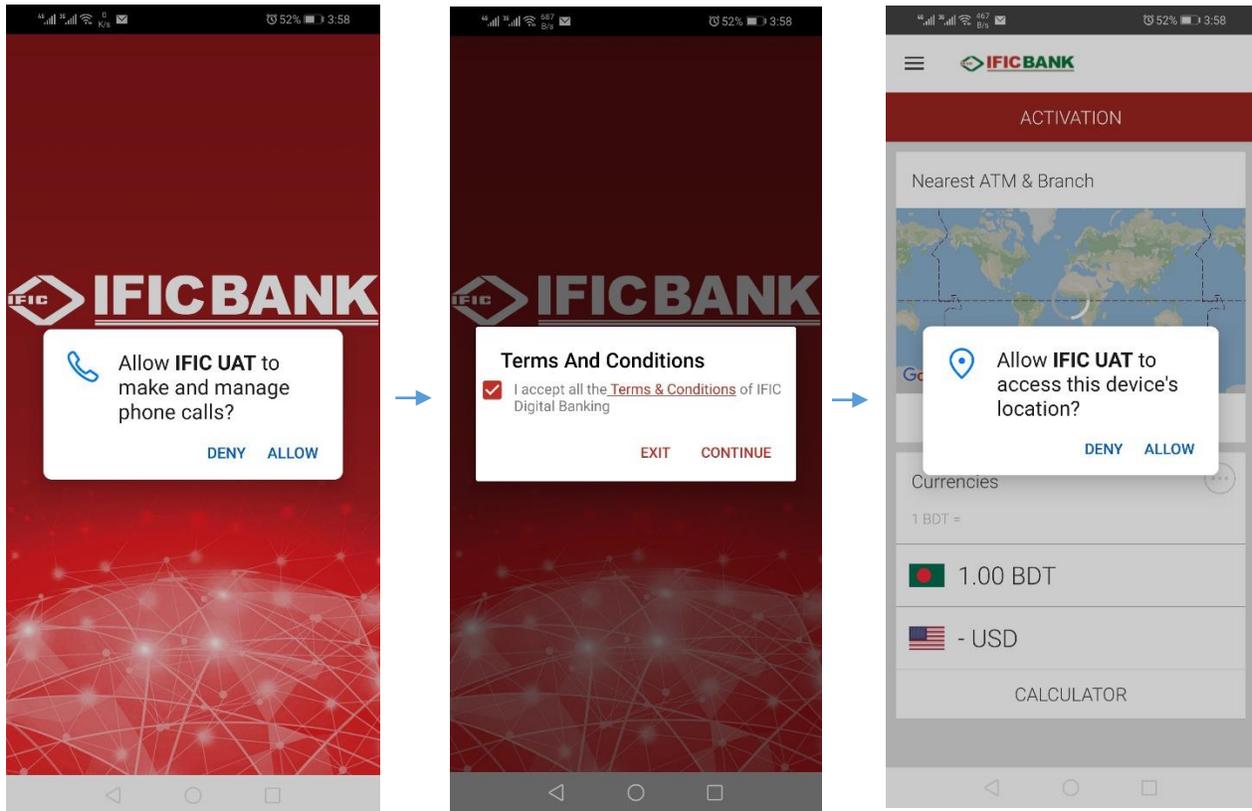


**Step 5:** Upon successful operation, change password option will be visible because authentication method is changed from Token OTP.



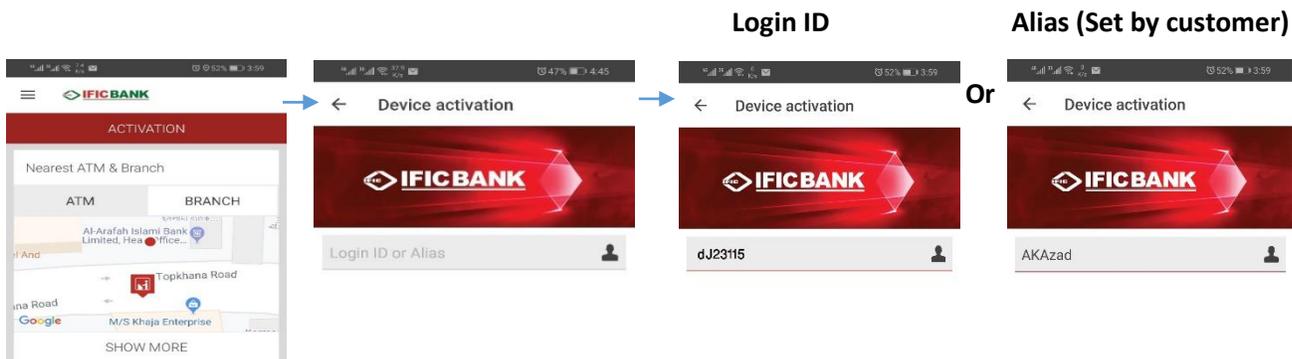
## Mobile App Installation & Device Activation:

**Step 1:** Download and Install IFIC Amar Bank 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 Amar Bank. 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

Setting 6 Digits PIN:

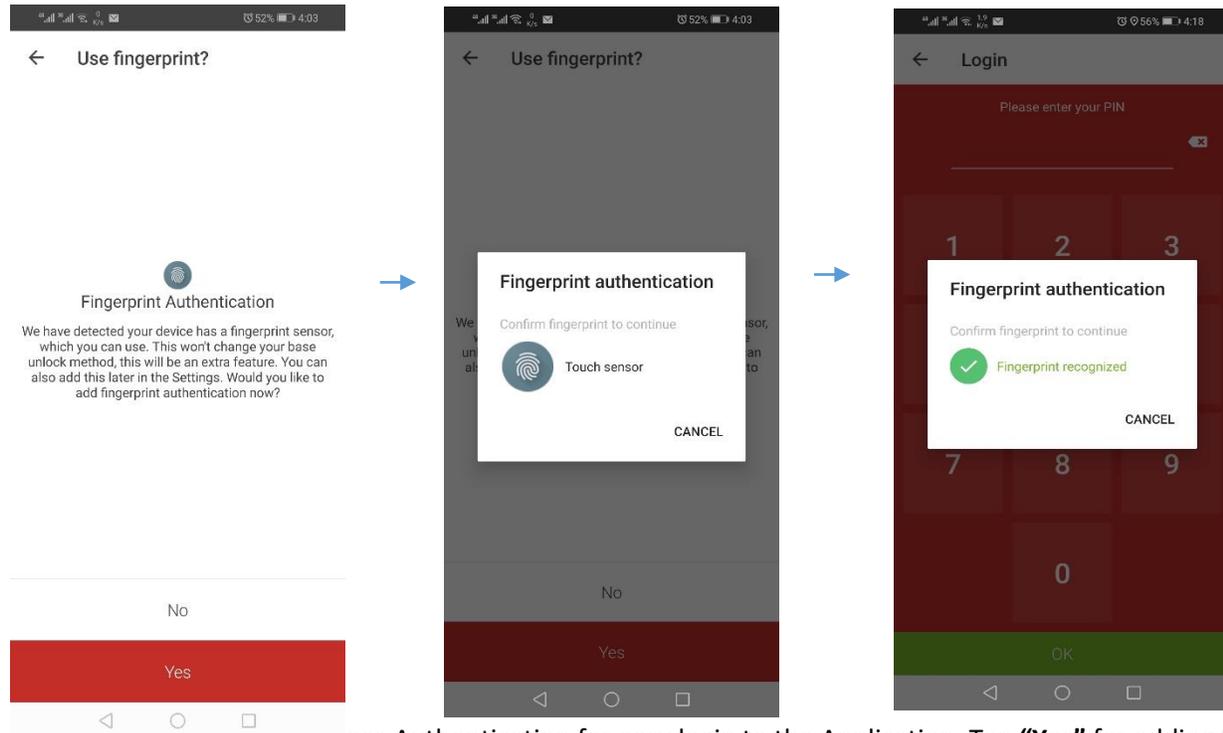
Confirming 6 Digits PIN:

#### Method 2: Pattern Unlock

Connecting Dots at least with 4 directions:

Confirming the pattern:

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



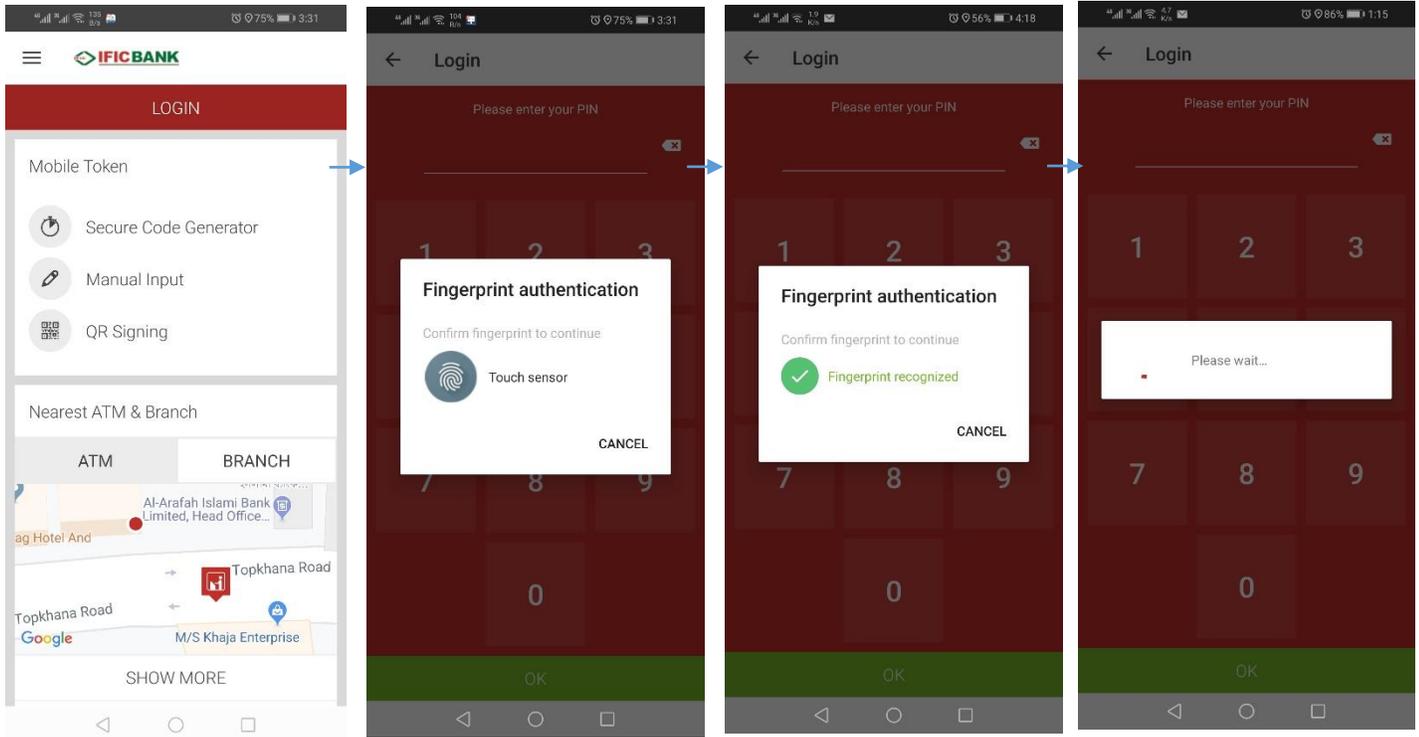
ii) **ALSO you can set Face Authentication** for easy login to the Application. Tap **“Yes”** for adding Face Authentication and place your phone camera before your face for recongnising your face. Tap **“No”** to avoid Face Authentication Method.



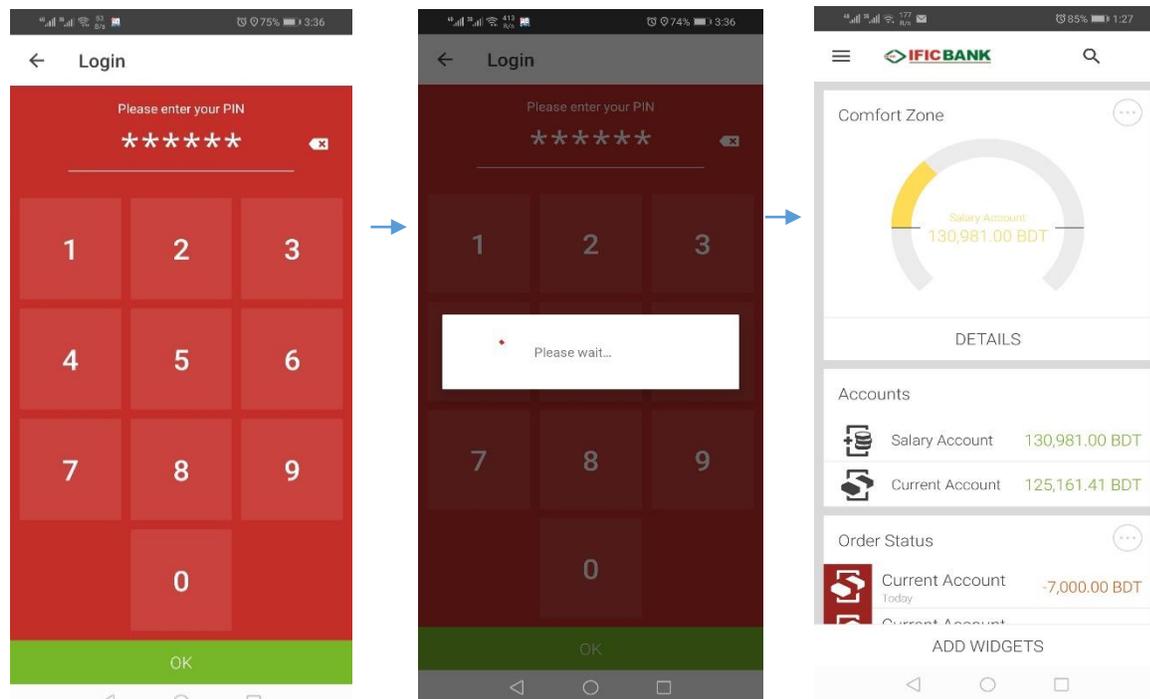
## Login

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

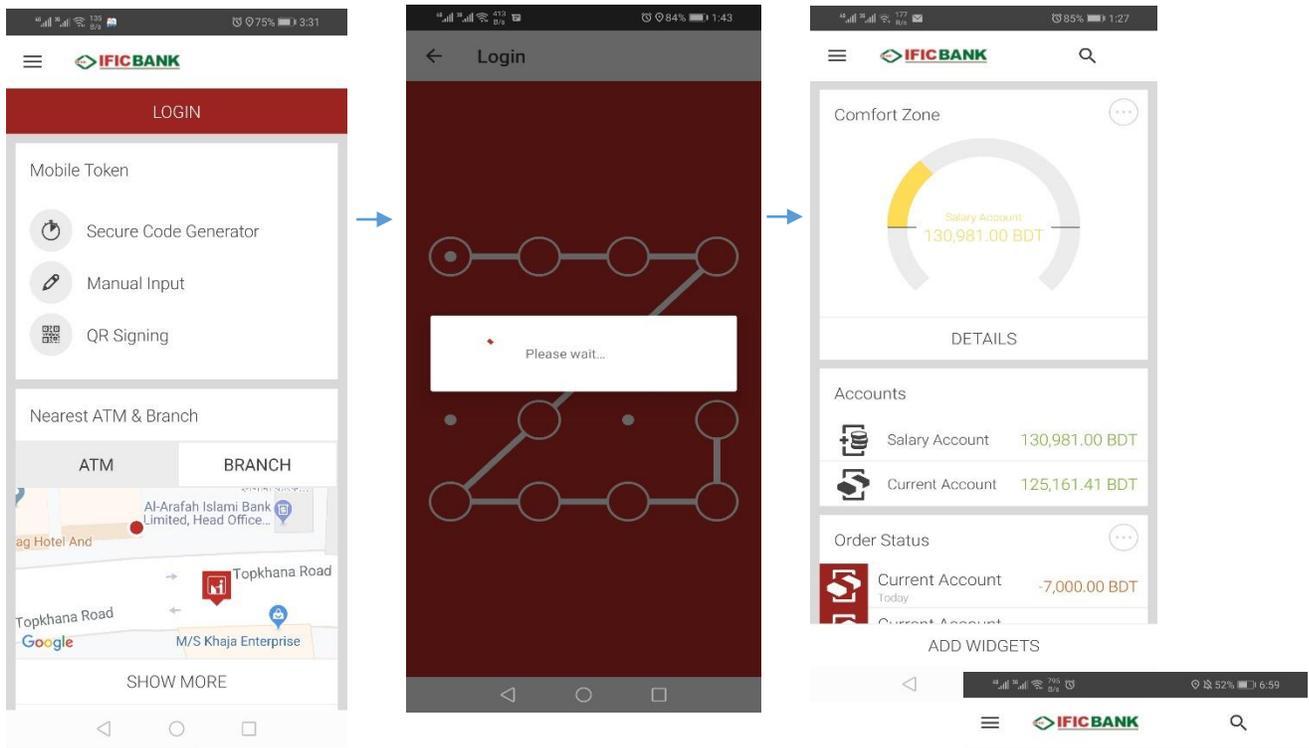
**Login through fingerprint:** Tap login and touch your fingerprint sensor to login



**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



**G. Menu**

- Contain all the options and Functionalities.

**H. Search**

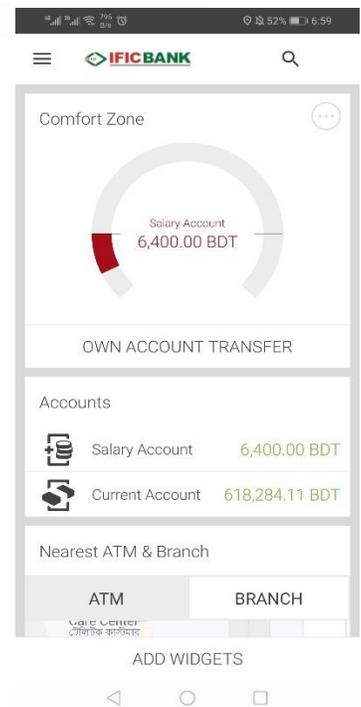
- Search Partners/transactions / Nearest ATM/ Branch

**I. Comfort Zone**

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

**J. Add Widget**

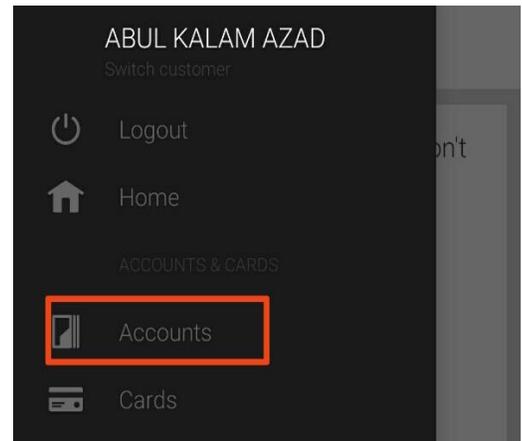
- For adding more widgets.



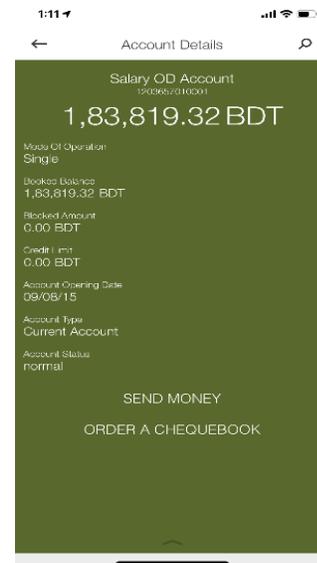
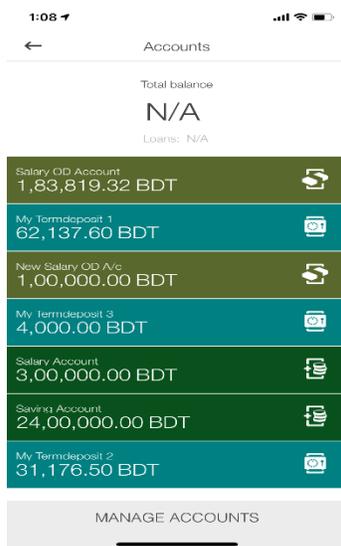
## Accounts & Cards

### Account Overview: List of Accounts and Cards:

**Step 1: Tap on the Menu Icon > Accounts**

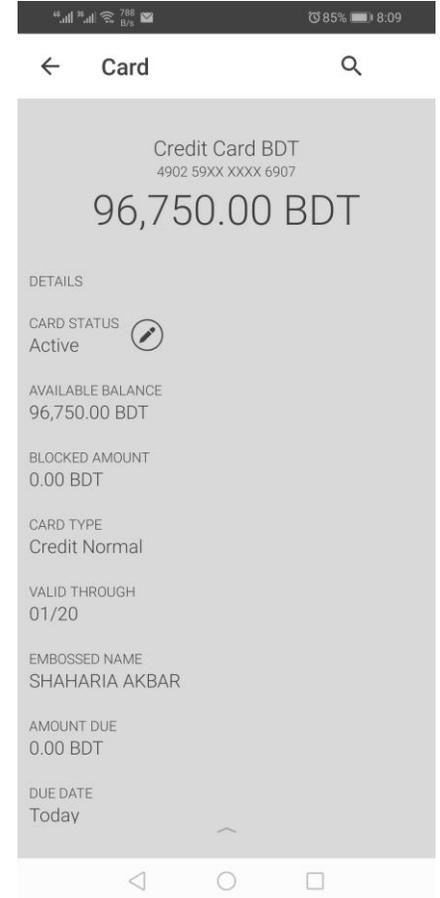
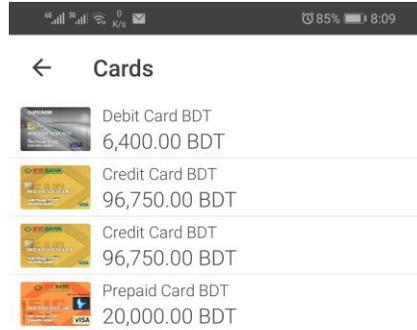
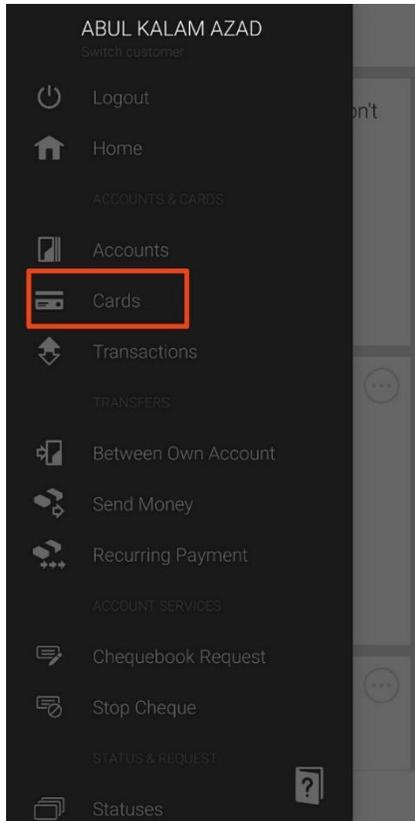


**Step-2: Tap on any account to view details**



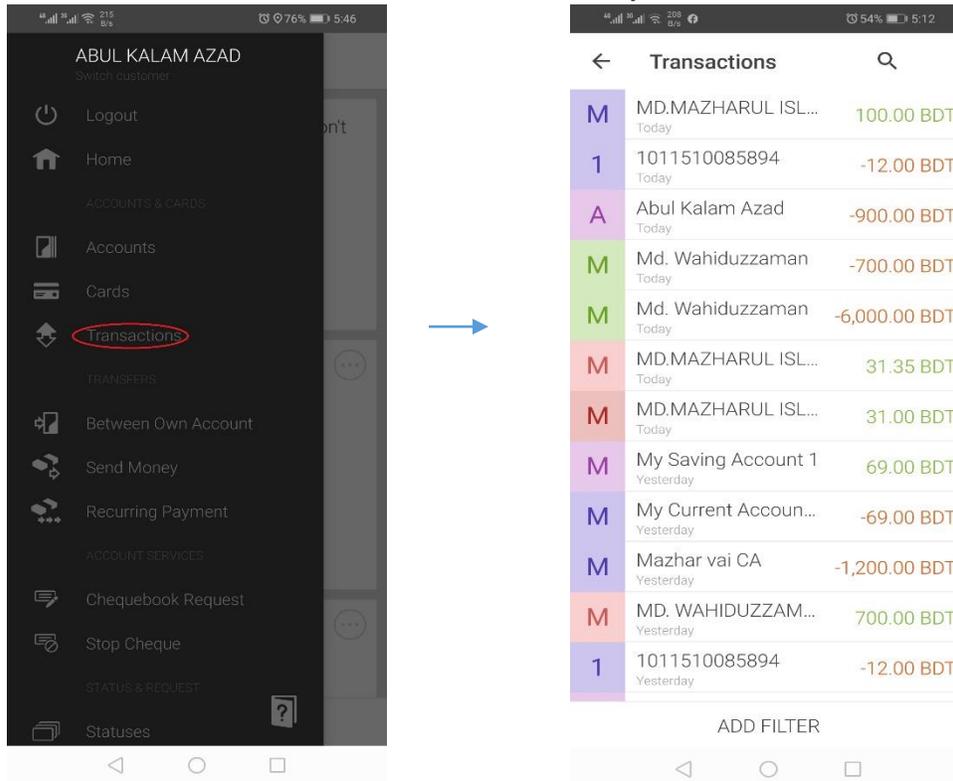
## Card Overview:

### Tap on Cards from the Menu



## Transactions:

Tap on Transactions from Menu for Transactions History:



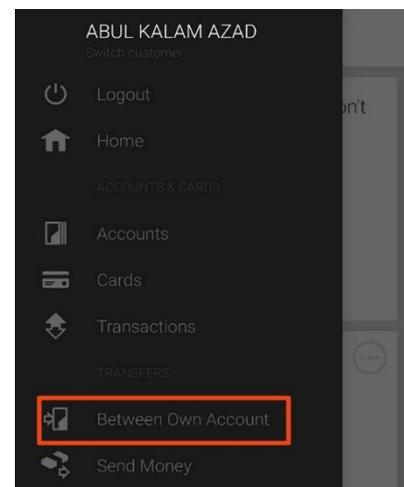
## Transfers:

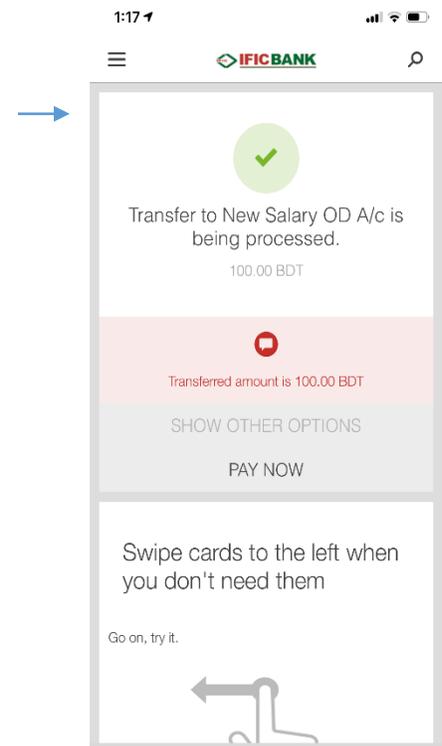
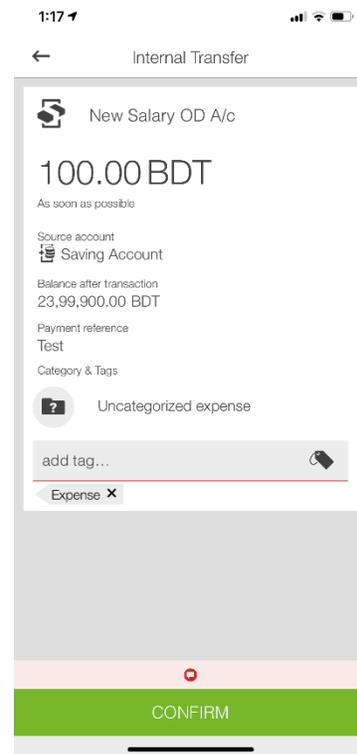
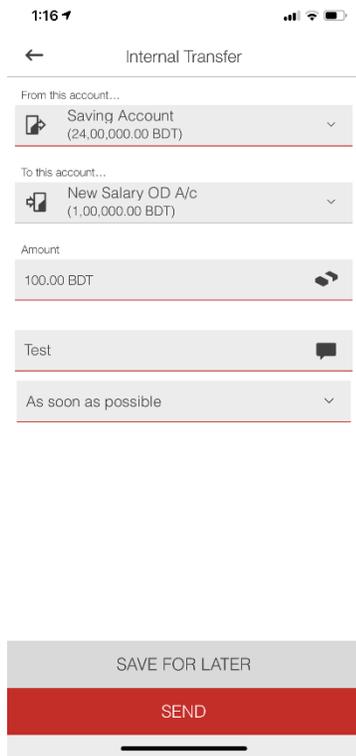
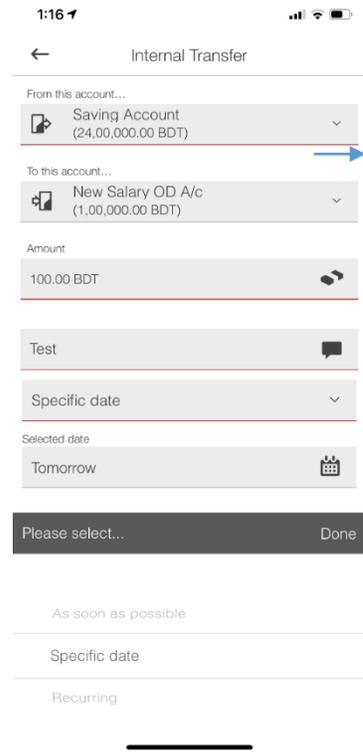
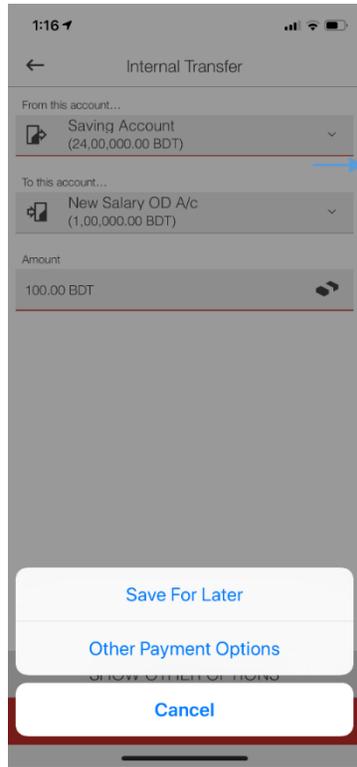
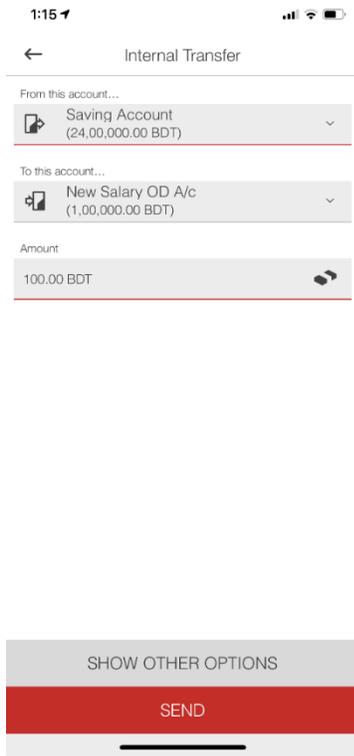
### Between Own Account:

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**





### Send Money to Other Banks:

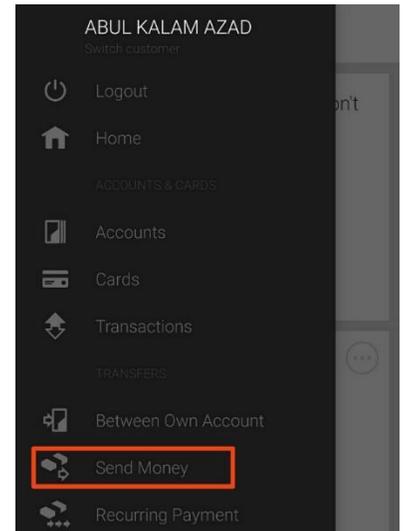
Send money is used to transfer fund from Own account to other's [partner/beneficiary] account of Other Banks

**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>**

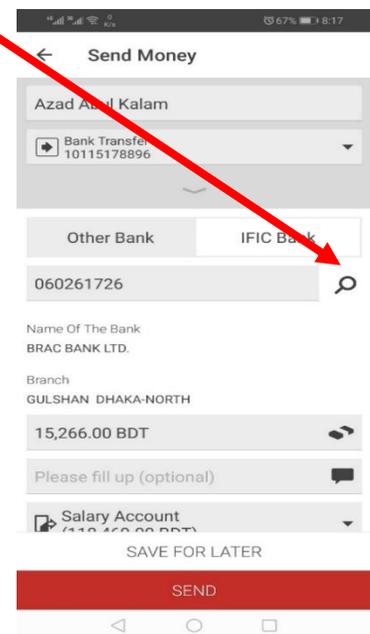
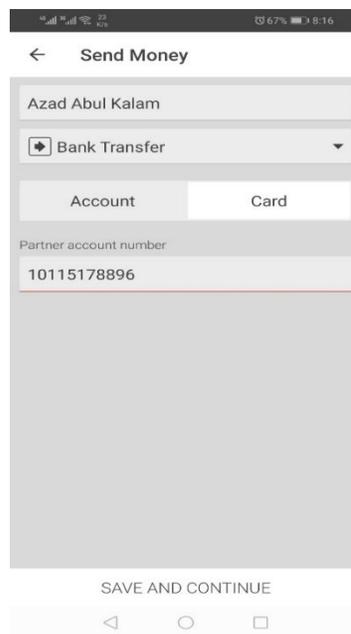
- As soon as possible: Transfer immediately.
- Specific Date: Select Specific date [from next day to 15 days]
- Recurring: Select Starting date> Frequency > Validity of the recurring transaction.

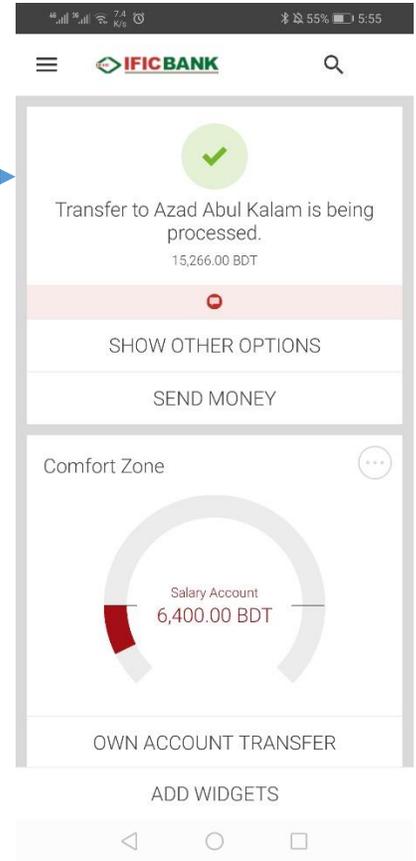
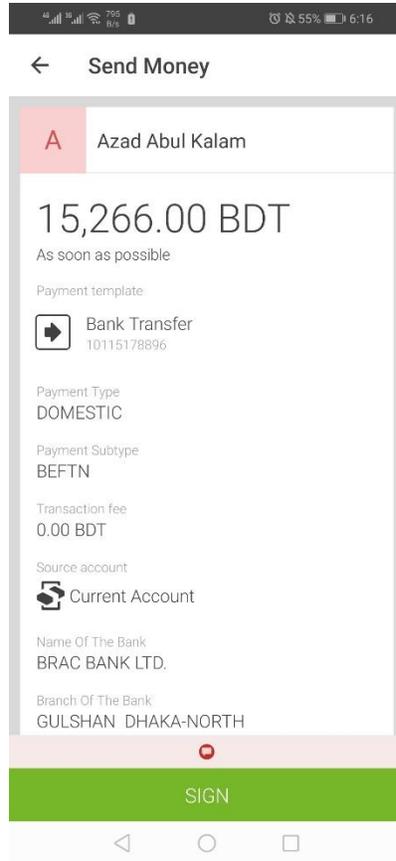
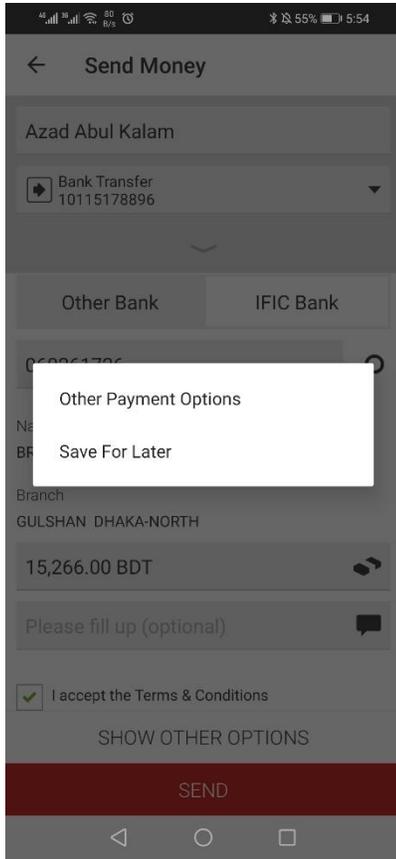
**Step-6: Insert Payment Reference [Free text]**

**Step-7: Save For Later Or Send**

**Step-8: Sign Transaction: Process the transaction.**

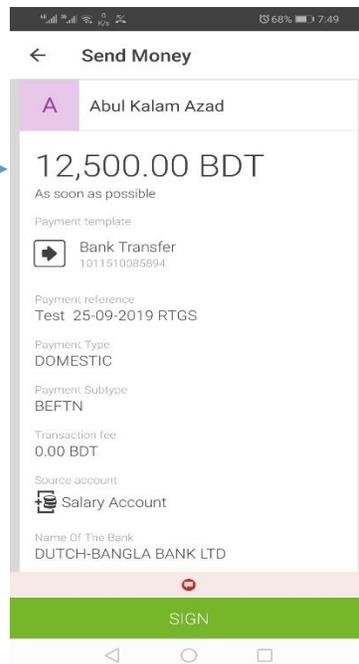
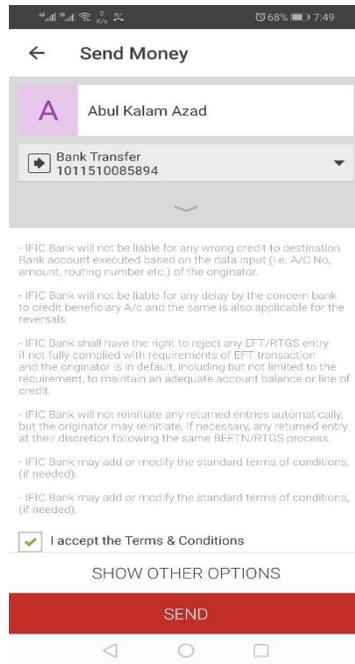
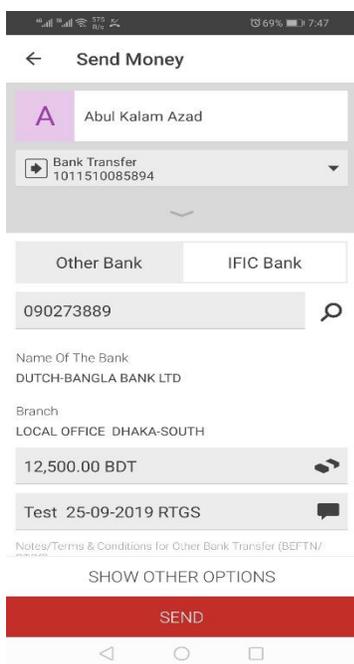
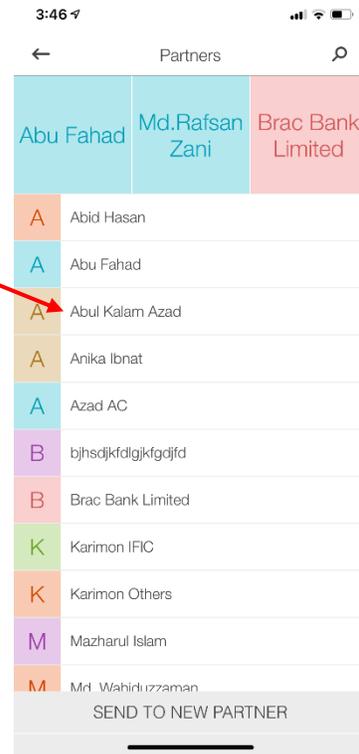
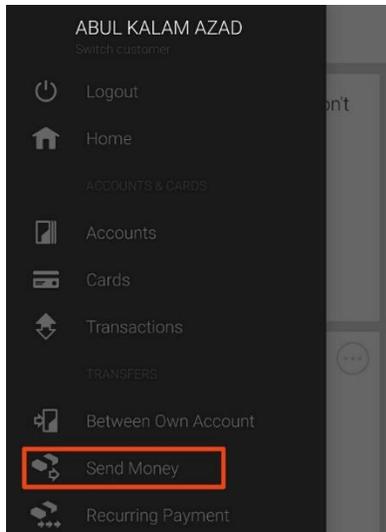
**Sending Money to new partner (Other Bank):** Tap on Send to New Partner, type new partner name & A/C No and then save & continue. Then tap on search button to select your Bank and Branch and thus Routing number will be generated automatically. Enter amount & Then **Show Other Options>Other Payment 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

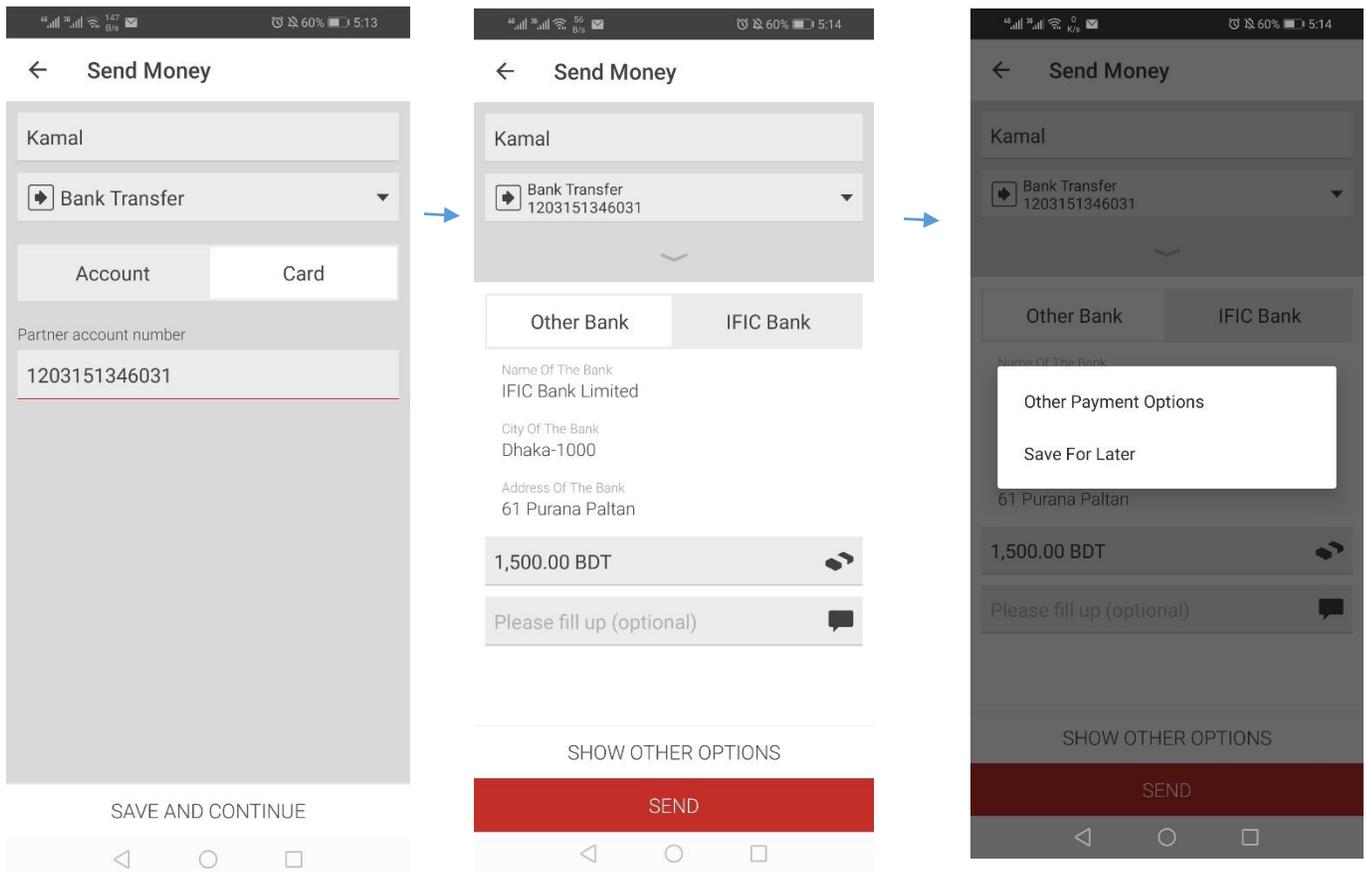
Step-4: Select the Show Other Options>Other Payment Options>

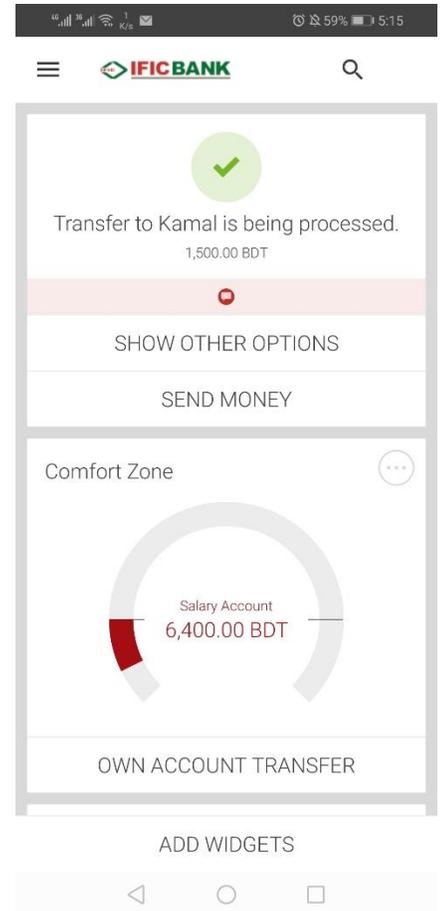
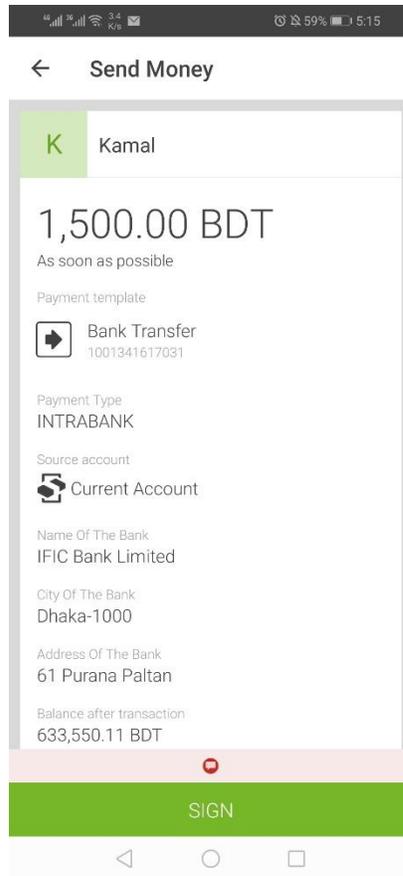
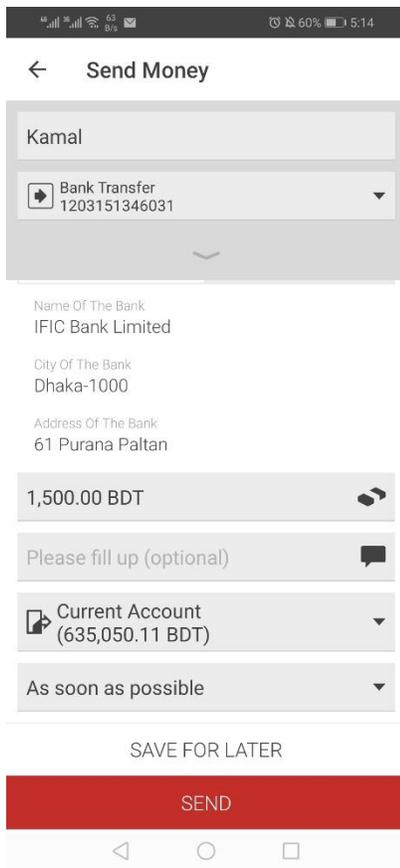
- As soon as possible: Transfer immediately.
- Specific Date: Select Specific date [from next day to 15 days]
- Recurring: Select Starting date> Frequency > Validity of the recurring transaction.

Step-6: Insert Payment Reference [Free text]

Step-7: Save For Later Or Send

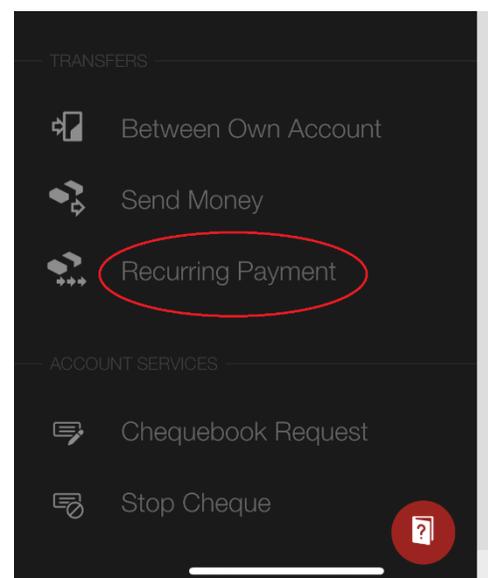
Step-8: Sign Transaction: Process the transaction.





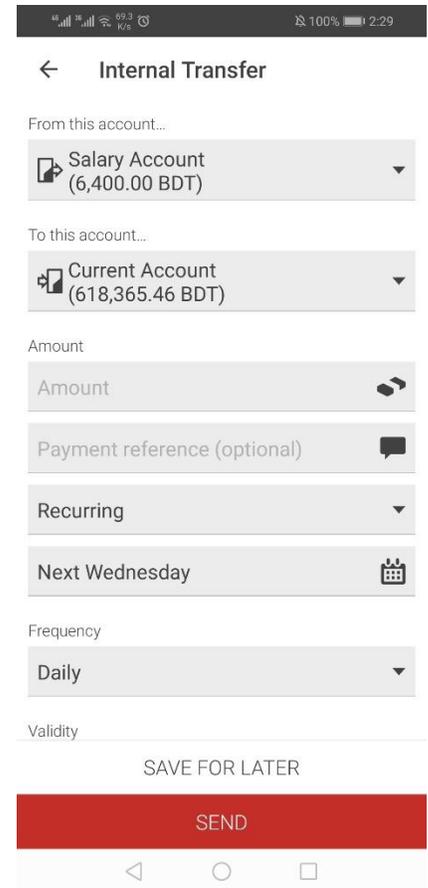
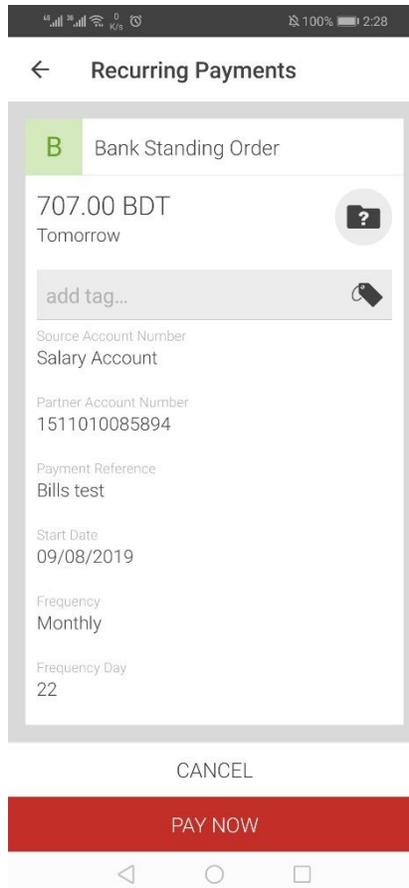
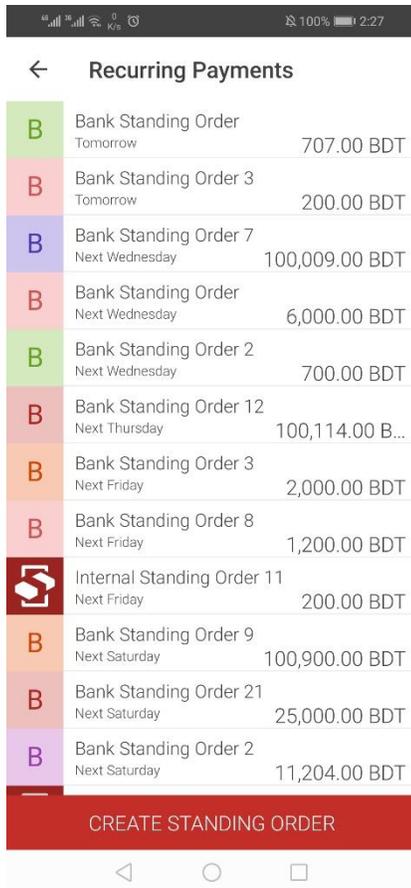
### Recurring Payment:

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.

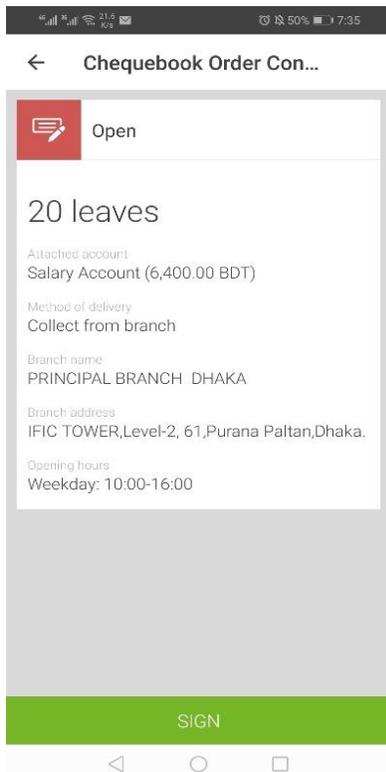
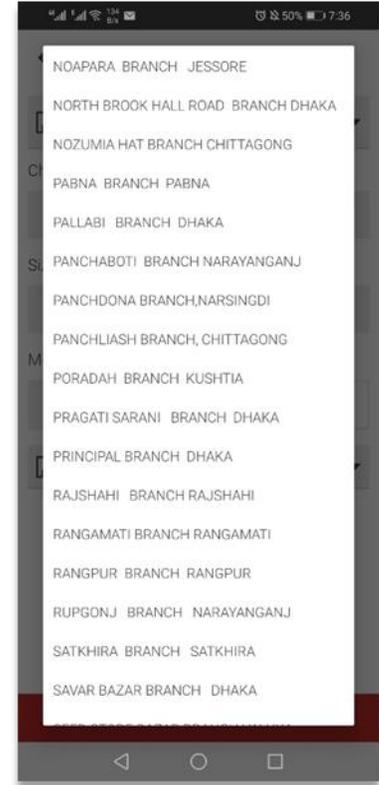
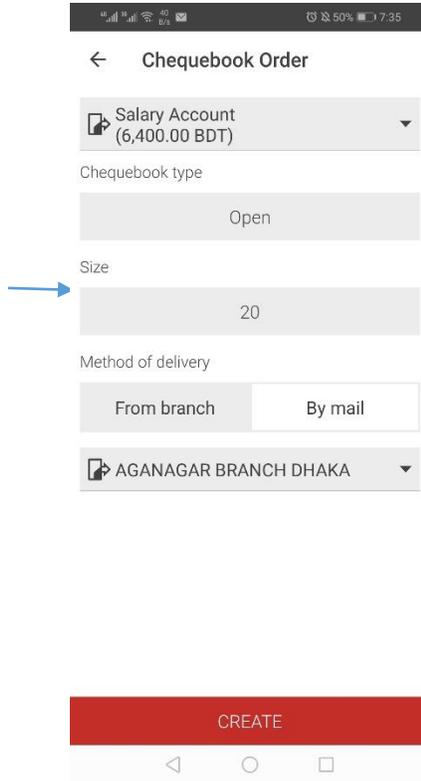
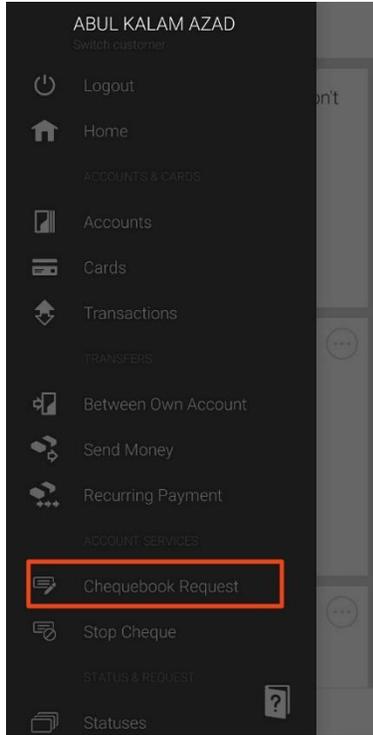
Also, you can create a new Recurring Payment standing Order by tapping on Create Standing Order.



## 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]**

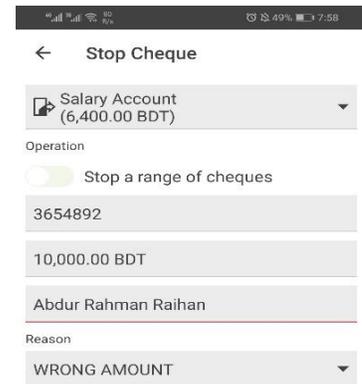
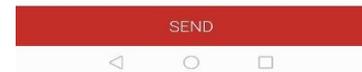
**I. Insert Amount**

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

**K. Select Reason**

**L. Send**

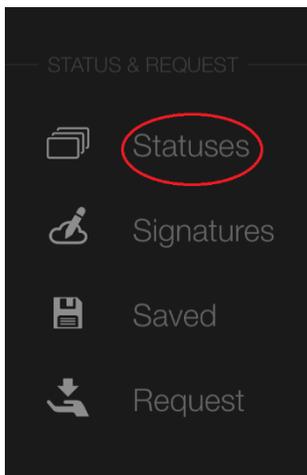
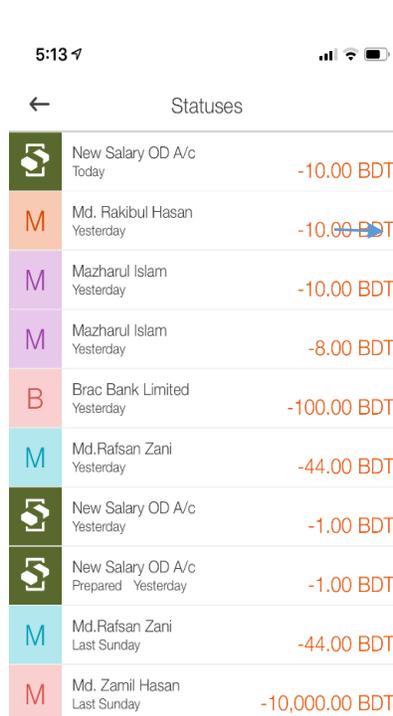
**M. SIGN TRANSACTION**

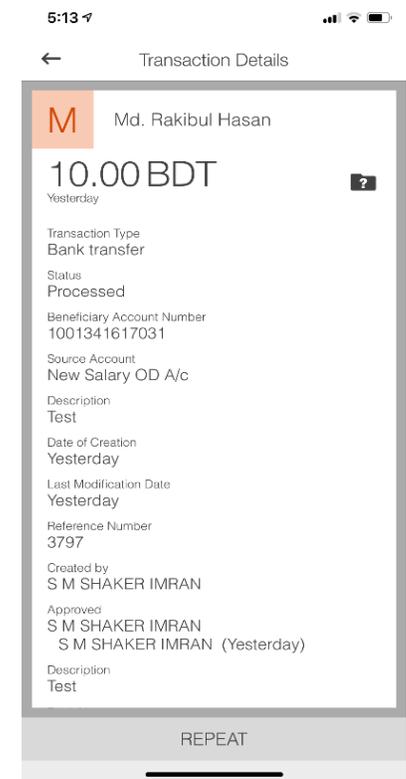
## Status & Request:

### Statuses

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

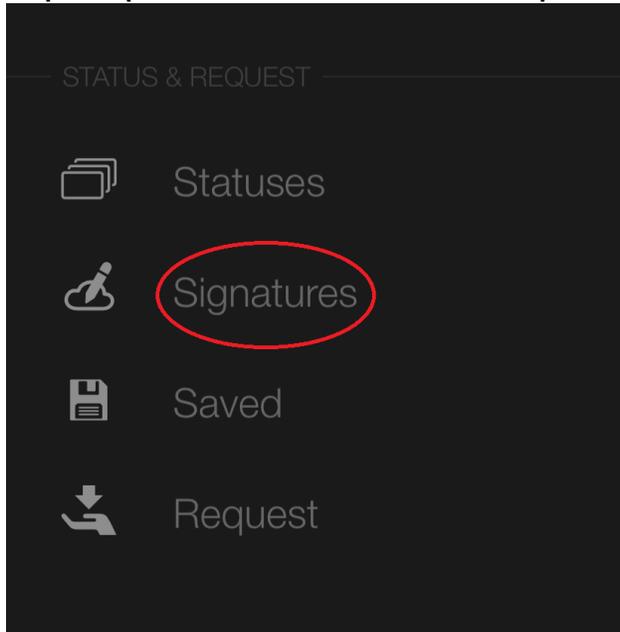
| Status | Transaction                          | Amount         |
|--------|--------------------------------------|----------------|
| 🏠      | New Salary OD A/c Today              | -10.00 BDT     |
| M      | Md. Rakibul Hasan Yesterday          | -10.00 BDT     |
| M      | Mazharul Islam Yesterday             | -10.00 BDT     |
| M      | Mazharul Islam Yesterday             | -8.00 BDT      |
| B      | Brac Bank Limited Yesterday          | -100.00 BDT    |
| M      | 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      |
| M      | Md. Rafsan Zani Last Sunday          | -44.00 BDT     |
| M      | 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**



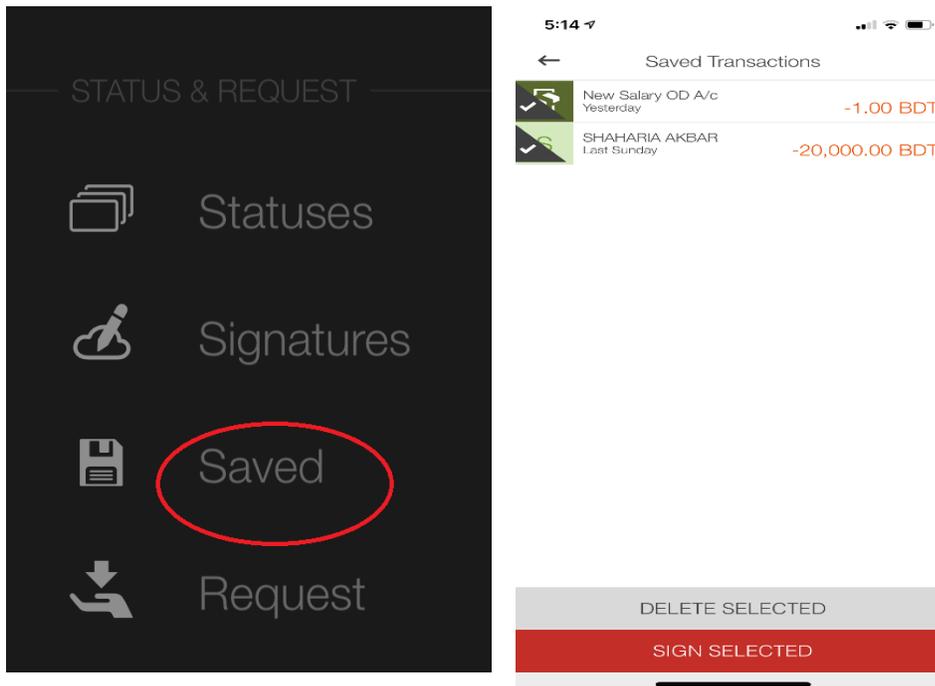
**Step 2:**

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

## Saved Transactions:

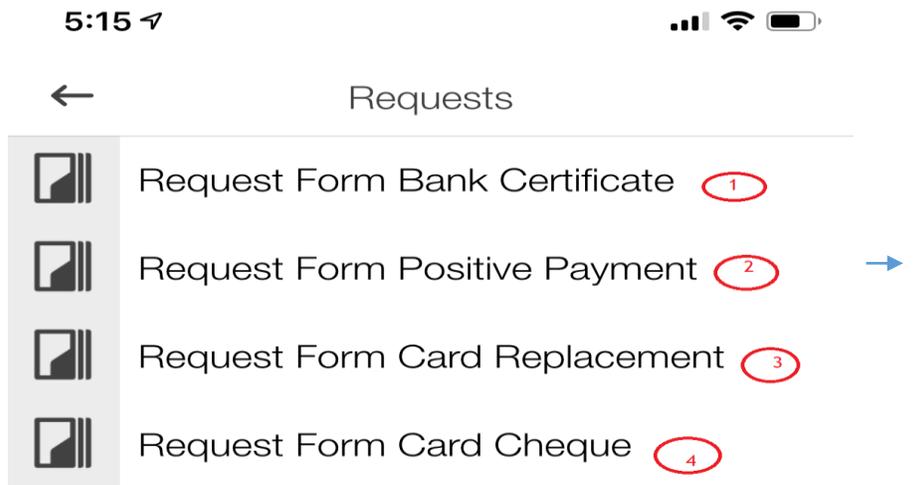
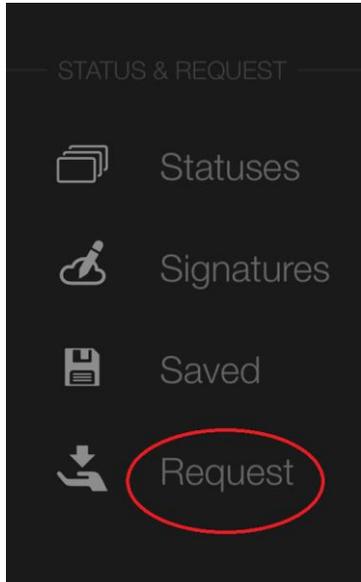
To view the transactions saved for later execution

**Tap on the Menu Icon > Status & Requests > Status**



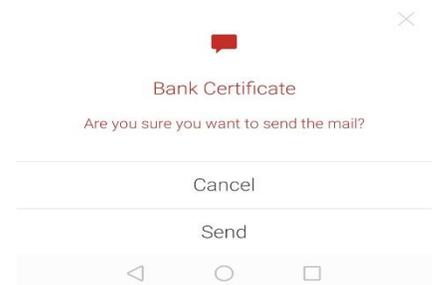
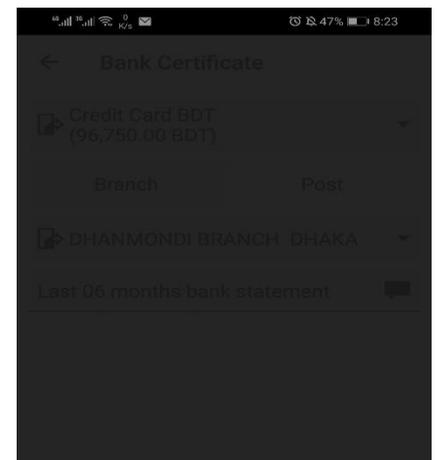
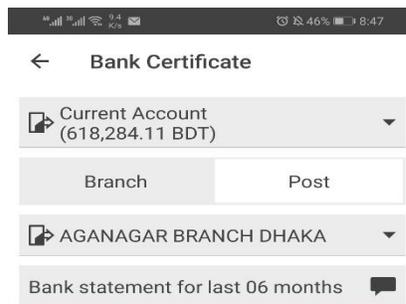
## Requests

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 📶 🔋

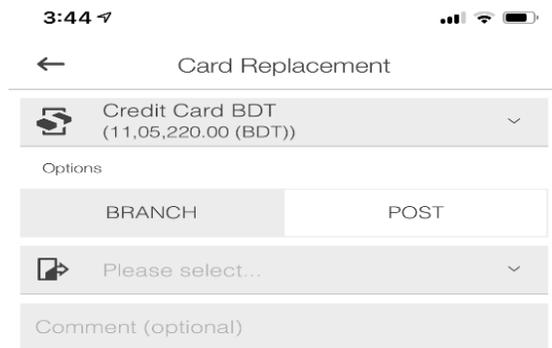
← Positive Payment

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...

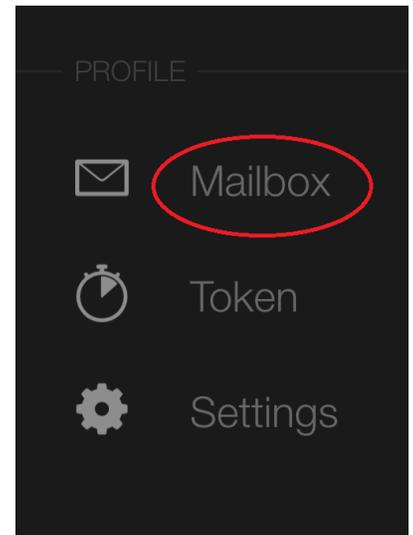
Comment (optional)

## Profile

### Mailbox

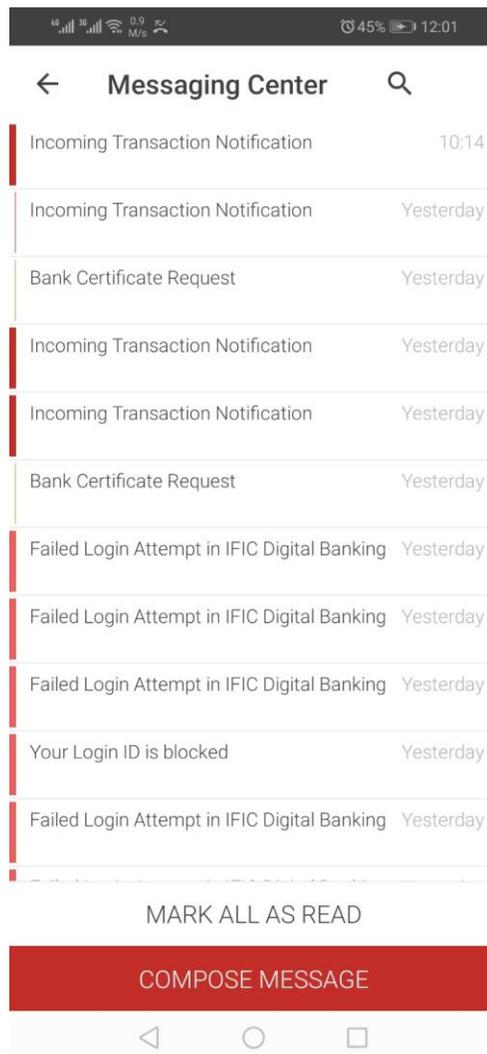
Mailbox is the private messaging tool between Customer and the Bank.

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



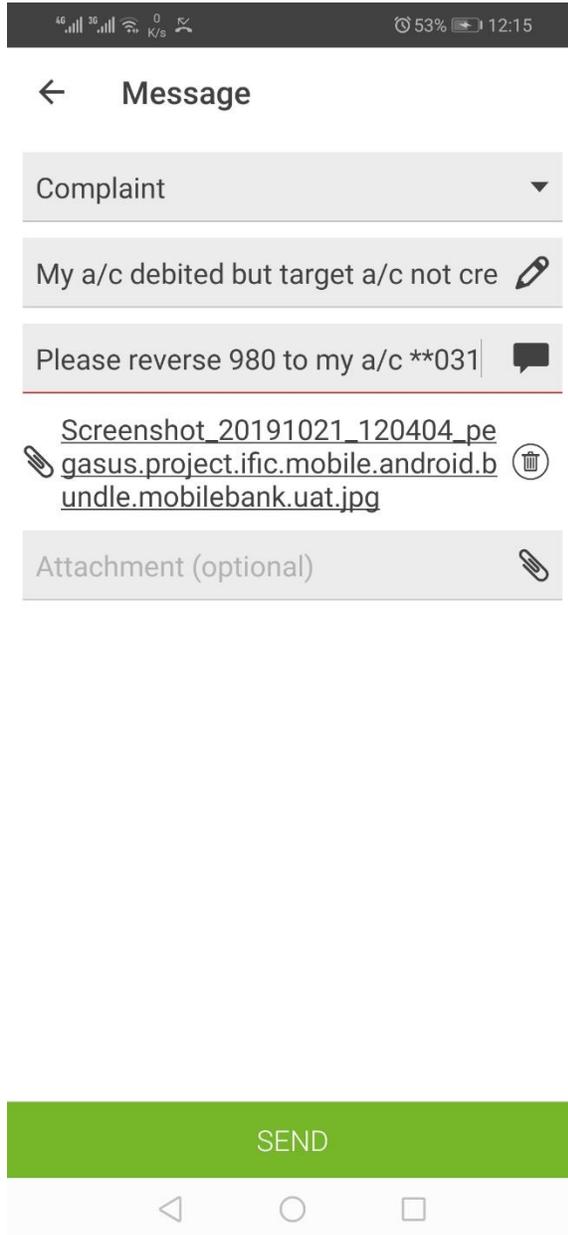
#### Customer's Mailbox:

- 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 LTE 36 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) 📎

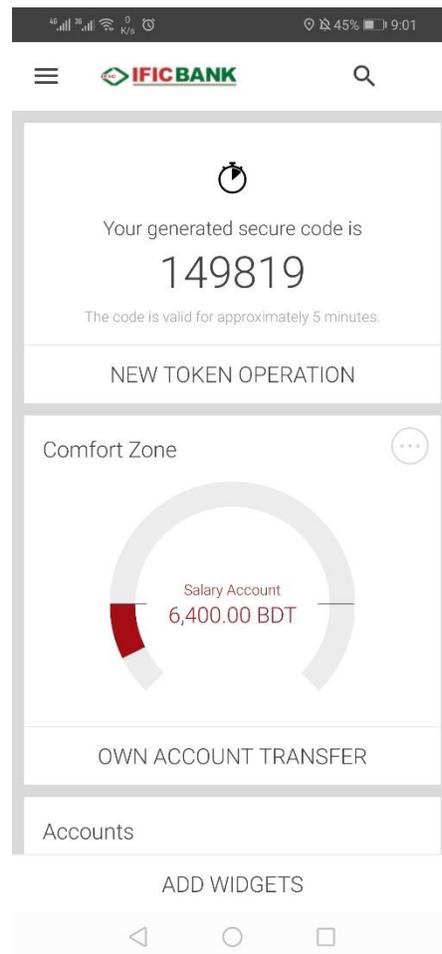
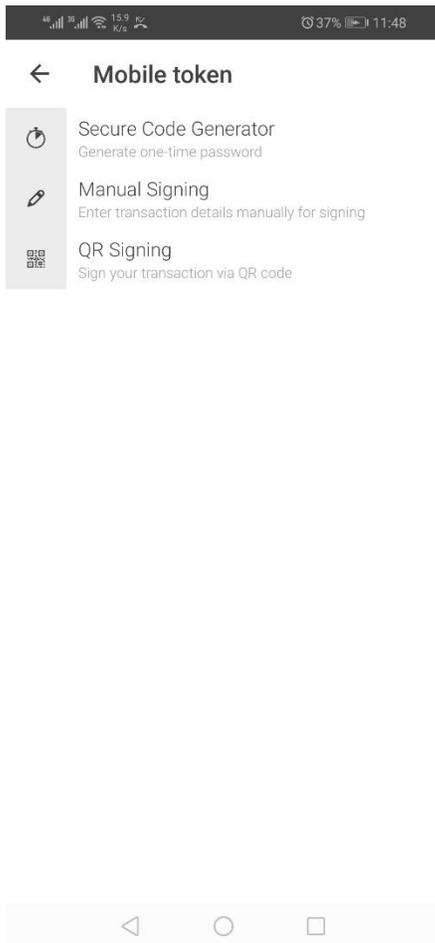
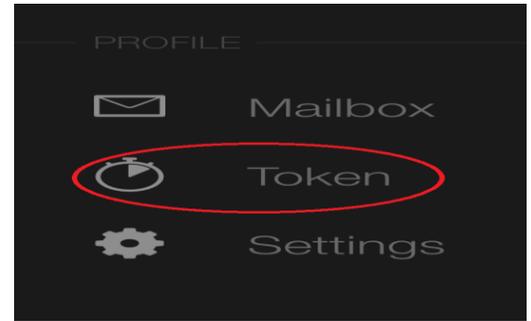
SEND

◀ ○ ◻

**Token:**

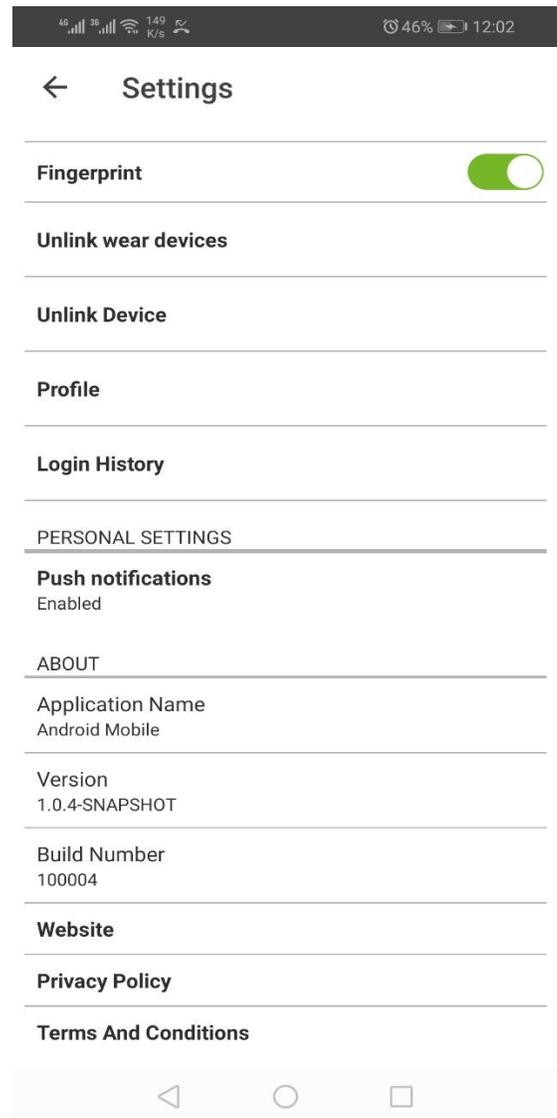
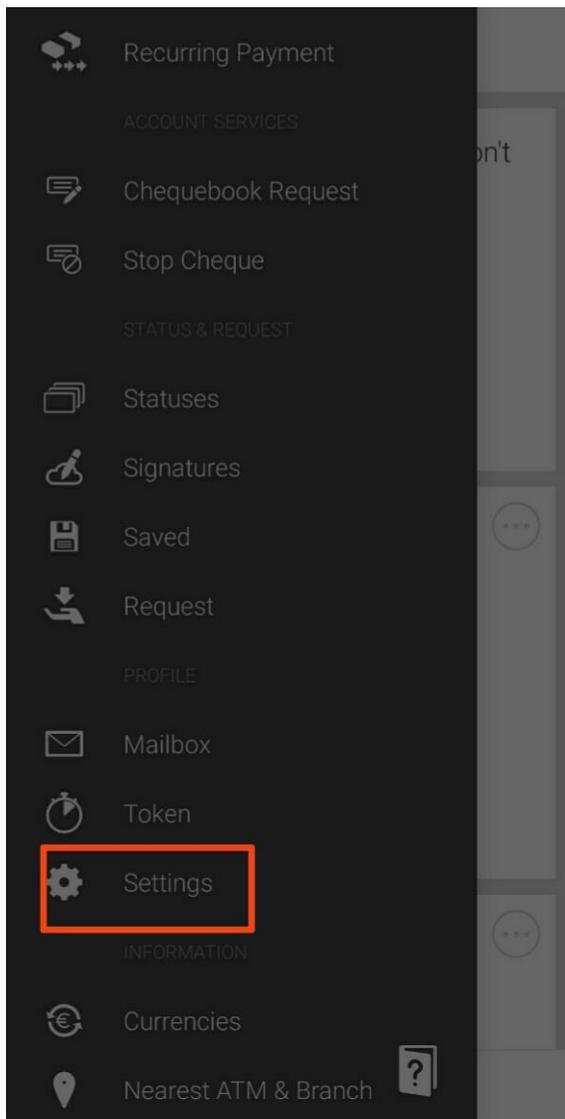
**Steps: Click on the Menu Icon > Profile > Token**

- 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)



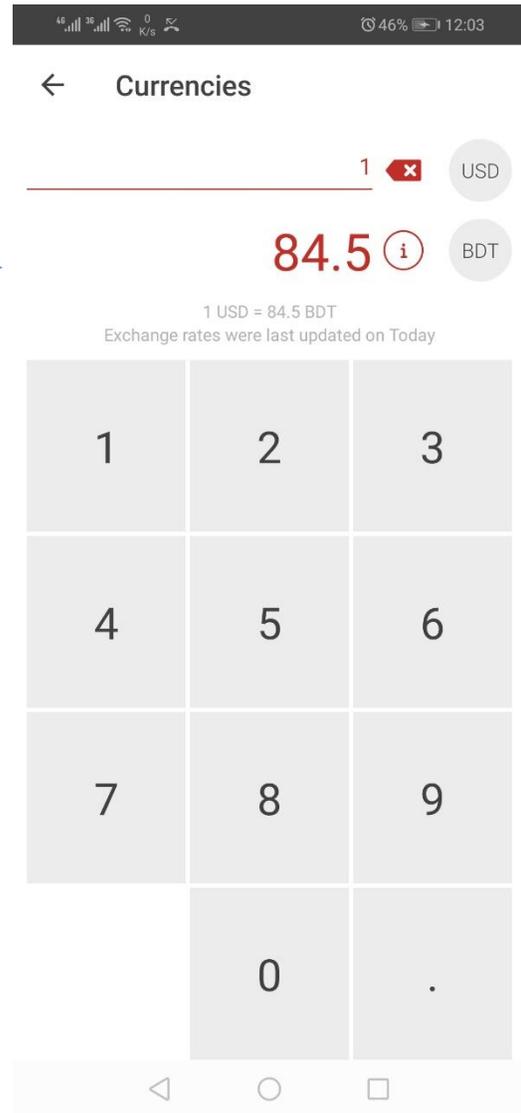
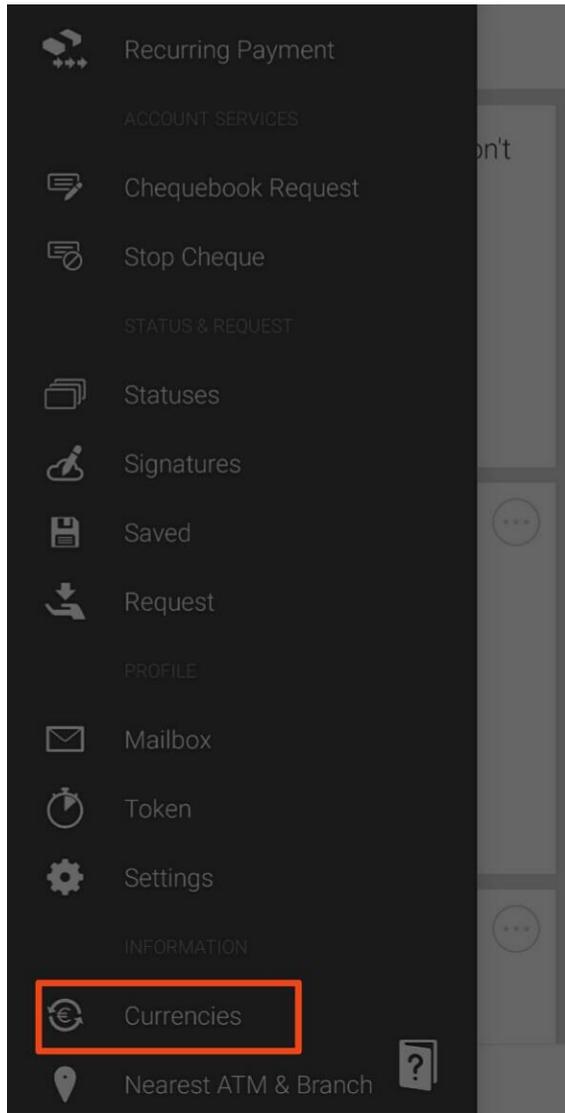
### Settings:

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.



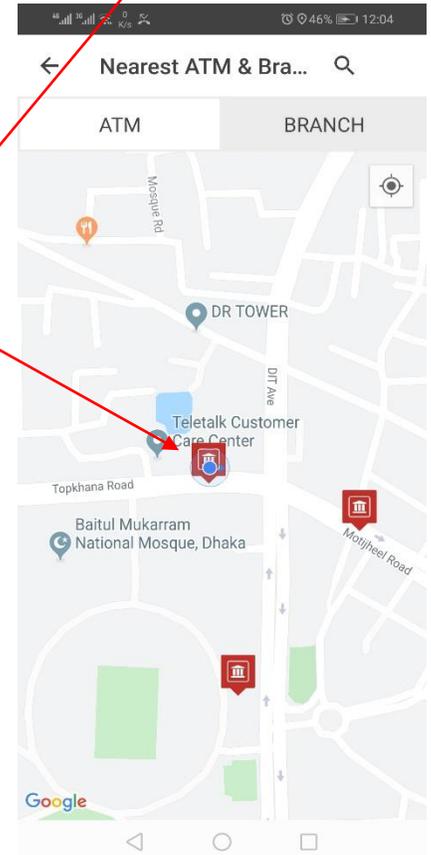
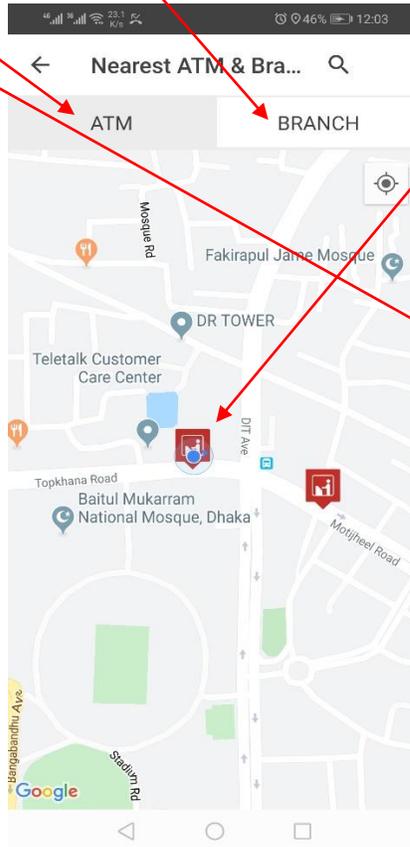
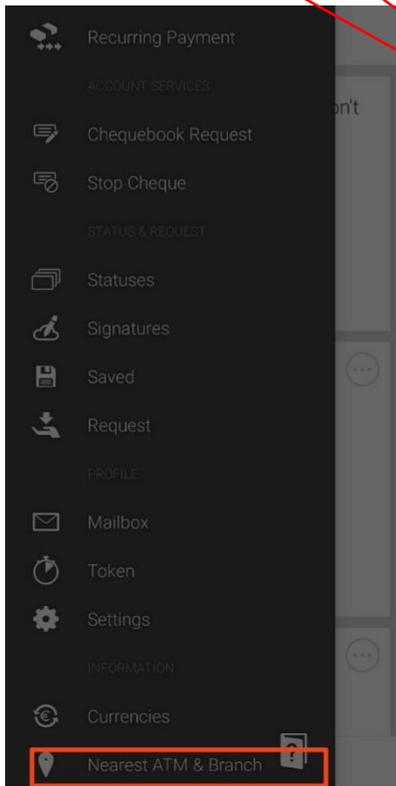
**Currencies:**

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.



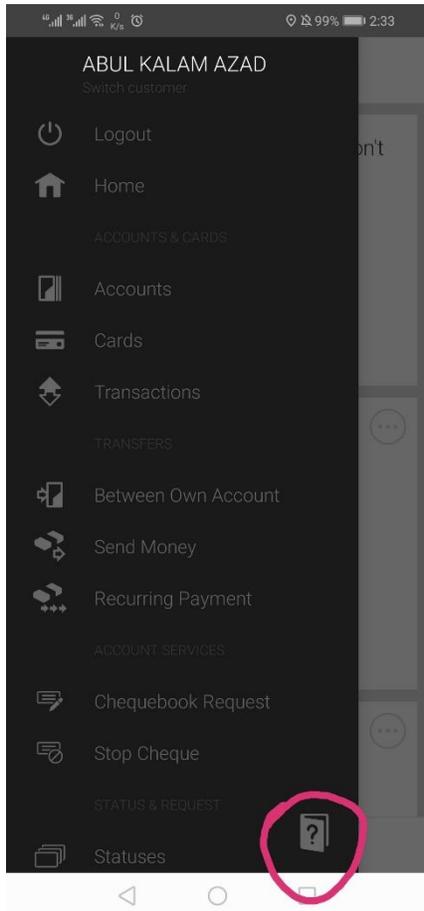
### Nearest ATM & Branch:

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.



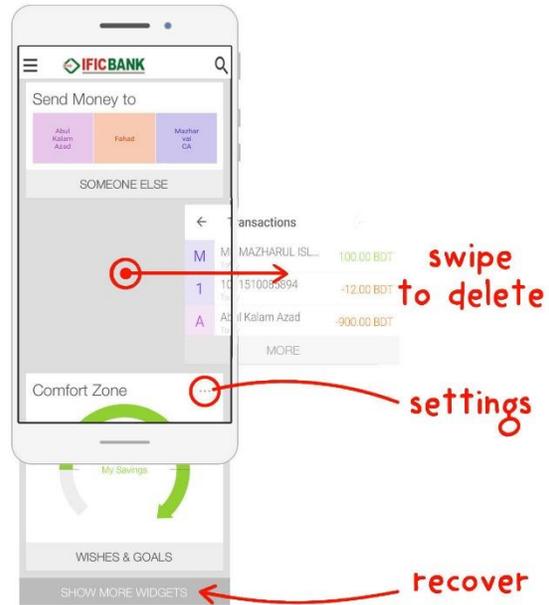
# Help:

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



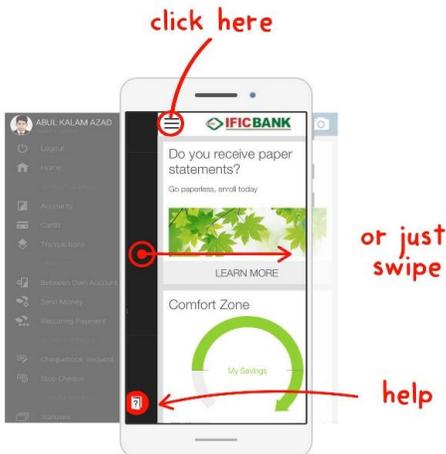
## Personalized

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.

