



IFIC Amar Bank

Version: 4.2
18 March 2025



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Notable Features

User-Friendly Interface

Smooth and effortless operational experience through a convenient system interface.

Biometric Authentication

Secured and trouble-free login using fingerprints and facial recognition.

Customization & Personalization

Tailored account titles based on individual customer preferences.

Real Time Transaction Confirmation

Instant notification and downloadable confirmation receipt after each successful transaction

Quick and Secured Transactions

User convenient, fast and secured fund transfers, bill payments, mobile recharges and other transactions.

Multilanguage support

Use of multiple languages for User ID and system interface to overcome linguistic barriers.

Expense tracking

Showcasing account balances and transaction history to provide visibility into spending patterns and budget management.

Template scheduling for recurring payments

Scheduling repetitive transactions for timely and automated execution in a time-saving and efficient method.

Location Service

Seamless navigation and easy tracking for reaching the closest business points.

Hide Balance

Setting privacy and security for safeguarding sensitive financial balance.

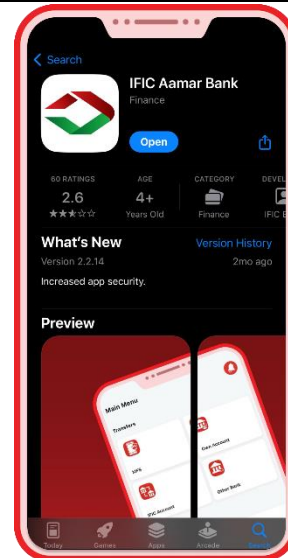
Self-Enrolment

Personalized account creation, customization, and the management of login information.

Enrolment

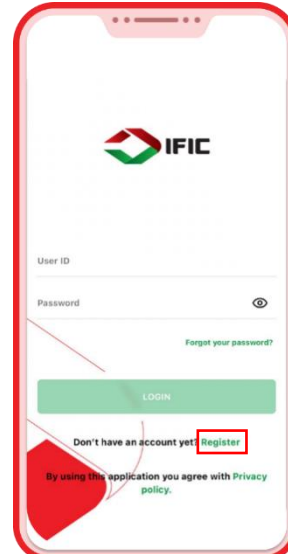
Download the App

- Visit the app store on your mobile device (Google Play Store for Android or App Store for iOS).
- Search for IFIC Aamar Bank App.
- Download and install the app on your device.



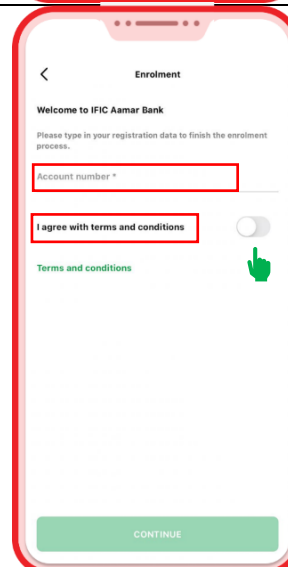
Open the App

- Locate the app icon on your device and open it.
- Select "Register"



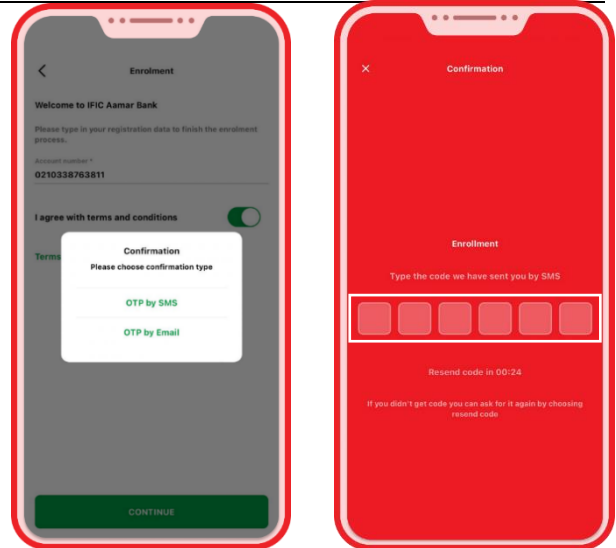
Enrolment Pre-requisites

- Type account number
- Read Terms and conditions.
- Turn on 'I agree with the Terms and conditions'
- Click CONTINUE to proceed.



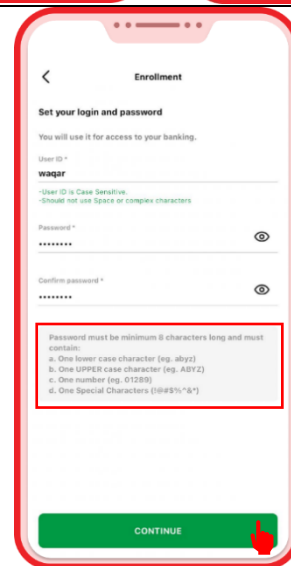
Initial verification:

- Select any option between SMS or E-MAIL to get the One Time Password (OTP).
- Input the 6-digit OTP. Please remember that the validity of the OTP is 30 seconds.

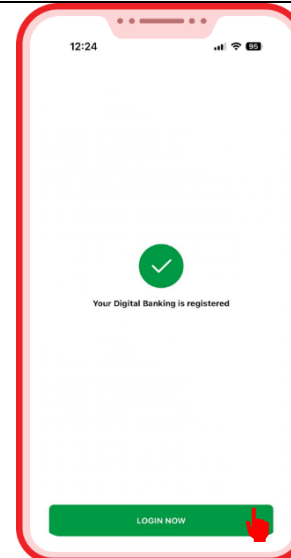


Create Login Credentials

- Set user login User ID* and Password* (End user will set his/her own ID & Password manually).
- User ID can be name or email ID or anything. Such as:
 - Akram
 - Akram_2023
 - Akram1990
 - আকরাম
- Type the password and confirm password. Follow the instructions to set the password. Click CONTINUE to proceed.



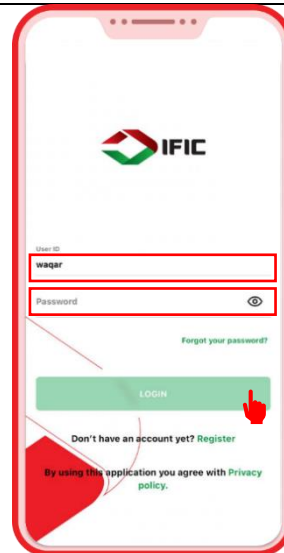
- Digital banking has been registered now.
- Click on LOGIN NOW to proceed.



First Time Log-In

Login to the App

- Input previously set User ID and Password.
- Click LOGIN to proceed



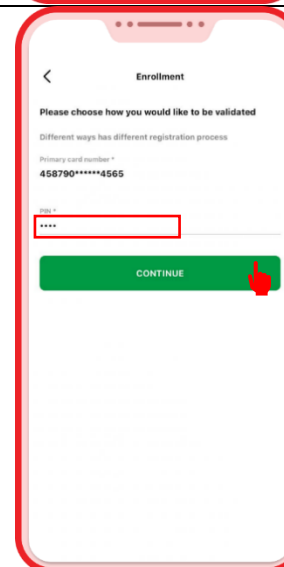
Customer Validation

- Select any one between Debit Card PIN or Call Centre. The way you want to be validated
- Click CONTINUE to proceed

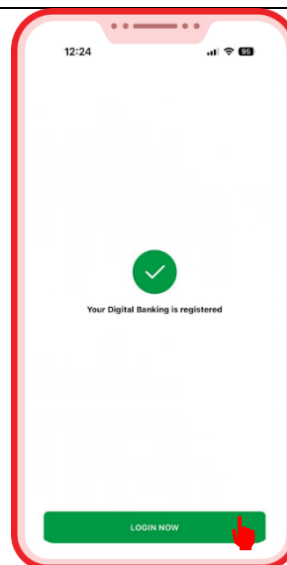


Validation by Debit Card PIN

- Input PIN of respective debit card
- Click CONTINUE to proceed

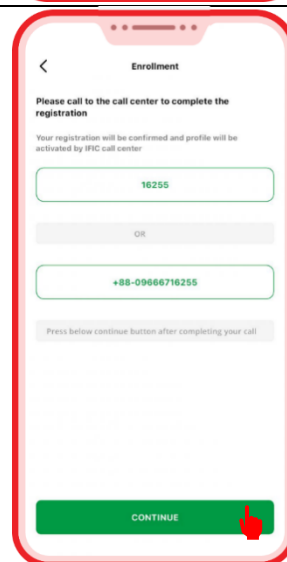


- App is activated.
- Click HOME to proceed into the app functionalities.

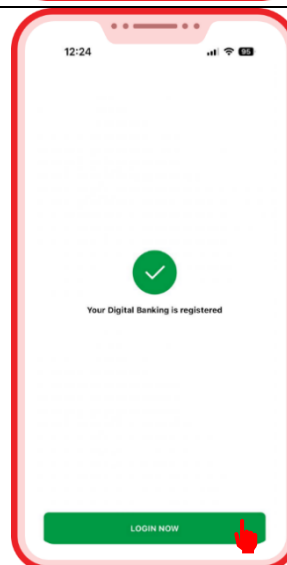


Validation by Call Center

- Click on either of the numbers
- Make sure registered mobile SIM is inserted
- Click CONTINUE to proceed

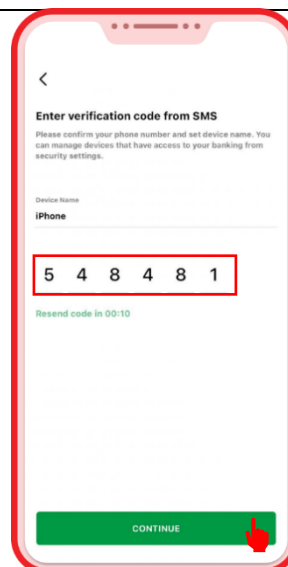


- After validation, app is activated.
- Click Login Now to proceed into the app functionalities



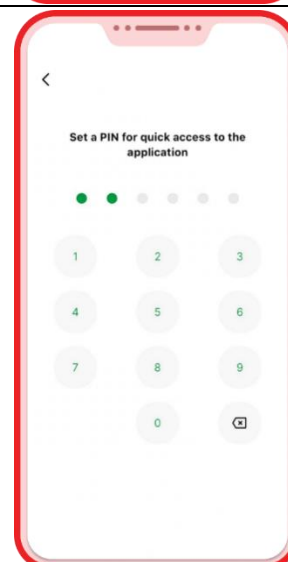
Second-tier verification

- 6-digit code will be sent through SMS after pressing the Home button.
- Enter 6-digit code into respective fields.
- Click CONTINUE to proceed.

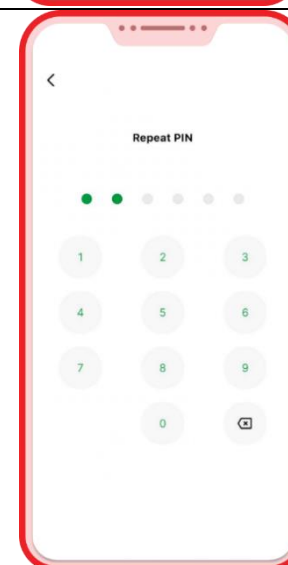


PIN Setting

- PIN can be set to login into the app without input of User ID & Password
- Set 6-digit PIN or skip to the next screen.

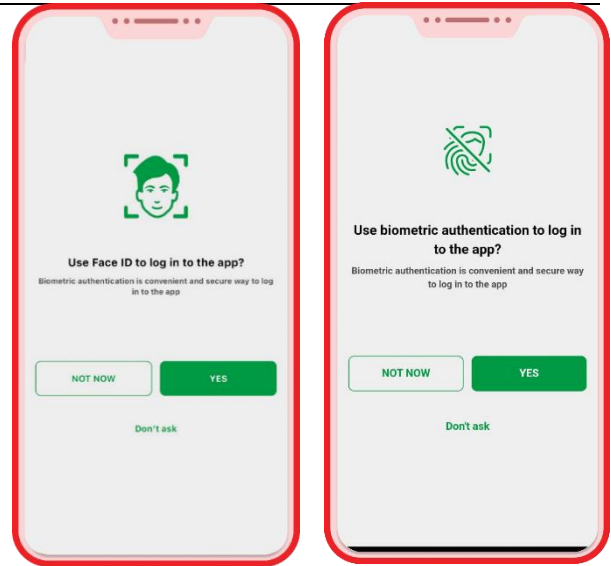


Repeat the PIN



Biometrics Login

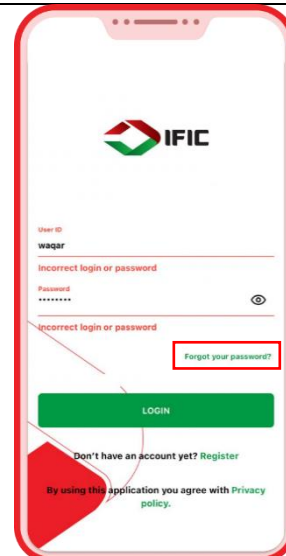
- Fingerprint/Face ID can be set to login
- Make sure your device has biometric features.
- Press on YES to set Fingerprint/Face ID otherwise press on NOT NOW.



Forget Password

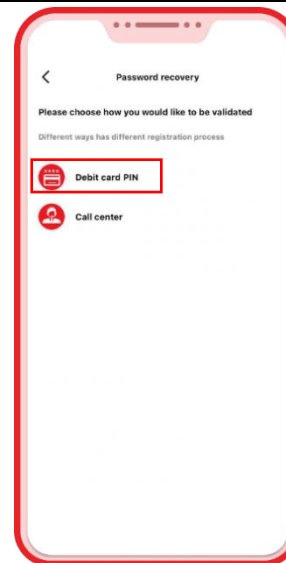
Forget Password

- If password is forgotten, you can retrieve it by clicking on “Forgot your password”.



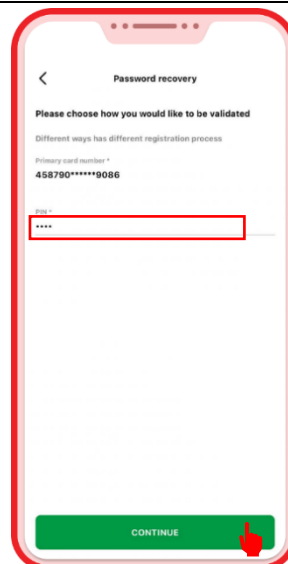
Customer Validation

- Validation is required before resetting the password.
- Select the way you want to be validated.
- Click CONTINUE to proceed

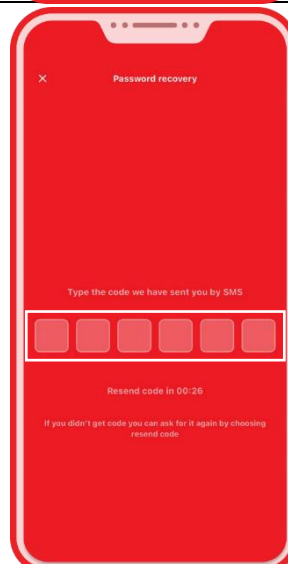


a. Validation through Debit card

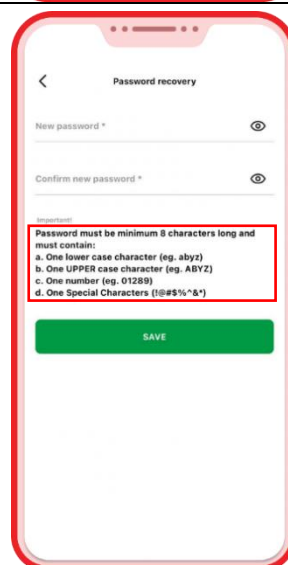
- If Debit Card PIN is selected, input the respective PIN.
- Click CONTINUE to proceed



- After successful validation, 6-digit OTP will be sent to your registered mobile no.
- Input the 6-digit OTP in respective fields.

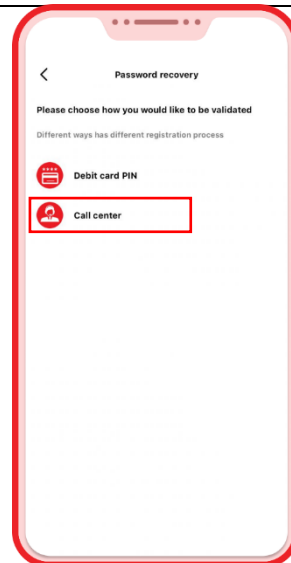


- Type New password and Confirm the new password.
- Follow the important instructions for password setting.
- Click on SAVE

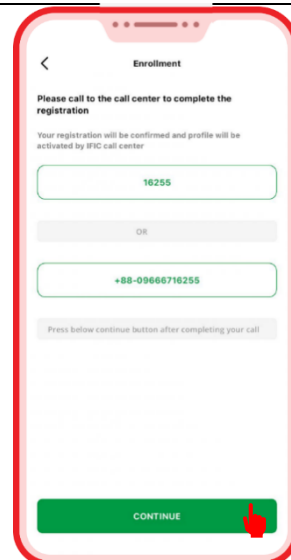


b. Validation through Call Center

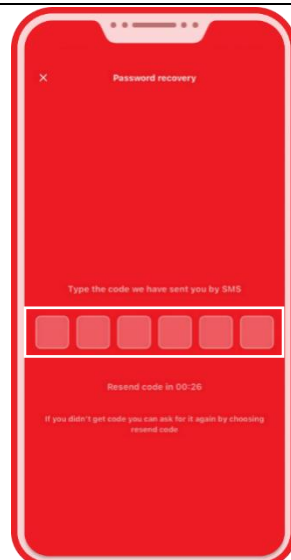
- If Call Center is selected for validation, Click on Call Center.



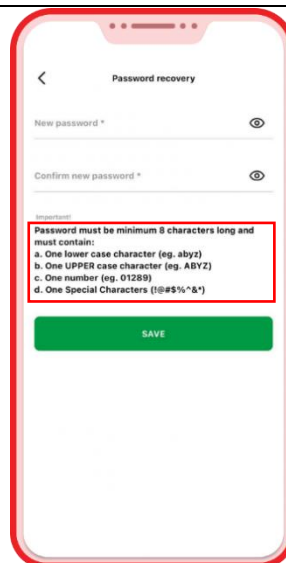
- Select either of the numbers.
- Make sure your registered mobile SIM is inserted.
- CONTINUE to proceed



- After successful validation, 6-digit OTP will be sent to your registered mobile no.
- Input the 6-digit OTP in respective fields.



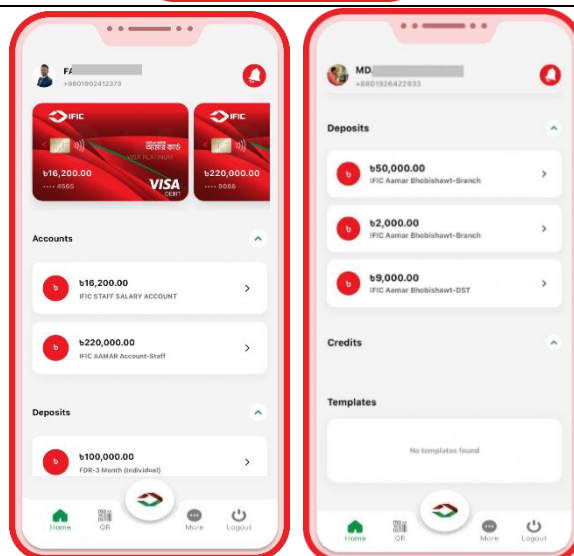
- Type New password and Confirm the new password.
- Follow the important instructions for password setting.
- Click on SAVE



Screens after Log-In

Home

- **Cards:** Contains the card information.
- **Accounts:** Shows the account type and available balance.
- **Deposits:** Shows the information of all kinds of term deposit products.
- **Credits:** Shows information of loan products.
- **Templates:** Saved templates are shown here to get easy access.

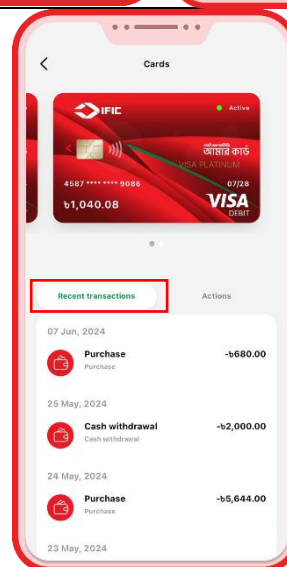


Cards

- Click on Cards to see the card's transaction and functionalities

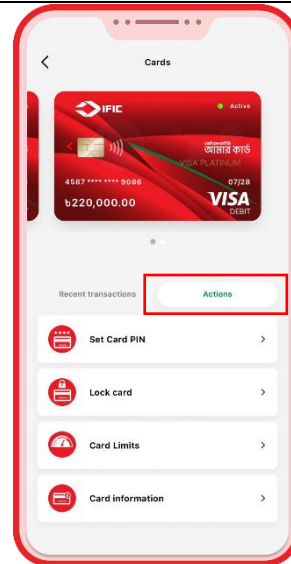
Recent Card Transaction

- View a list of recent transactions made using your card.
- This includes details such as transaction date, amount, merchant name, and transaction status



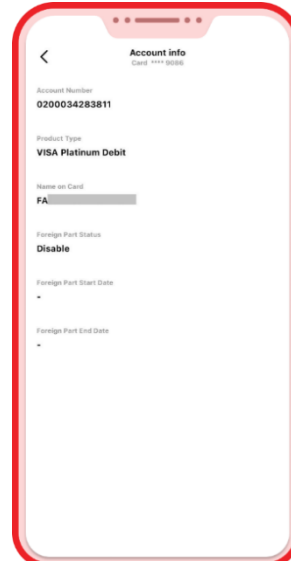
Other Card Functionalities

- Set Card PIN
- Lock Card
- Card Limits
- Card Information



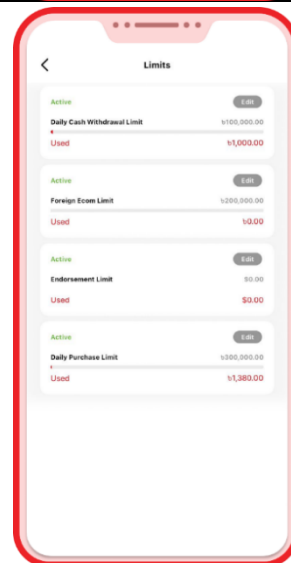
Card Information

- Access detailed information about your card, including the masked card number, linked Account Number, Product Type such as VISA Classic Debit, Name on Card, Foreign Part Status and Foreign Part Start/End Date



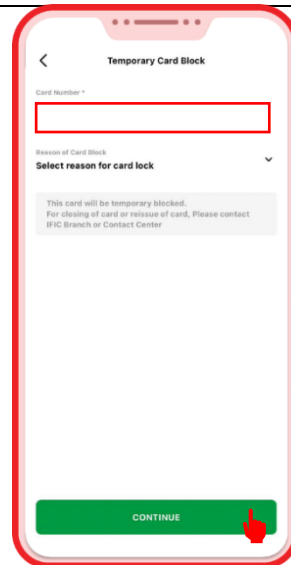
Card Limits

- Review and manage various card limits, such as Block Card Limit, Daily Cash Withdrawal Limit, Foreign ecommerce Limit, Endorsement Limit and Daily Purchase Limit



Lock Card

- Temporarily lock or block your card to prevent unauthorized use. This feature adds an extra layer of security in case you misplace your card or suspect fraudulent activity. You may also have the option to unlock the card when needed



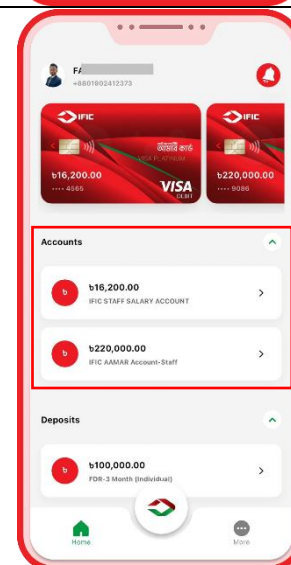
Set card PIN

- Change or set the Personal Identification Number (PIN) associated with your card. This feature enhances security, especially if you believe your PIN may have been compromised

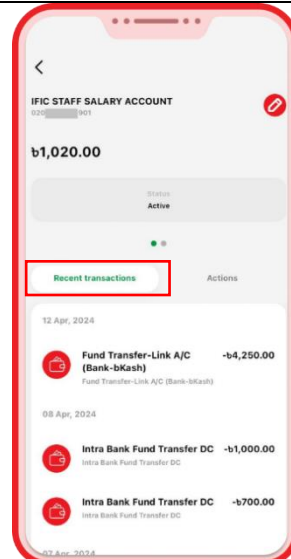


Accounts

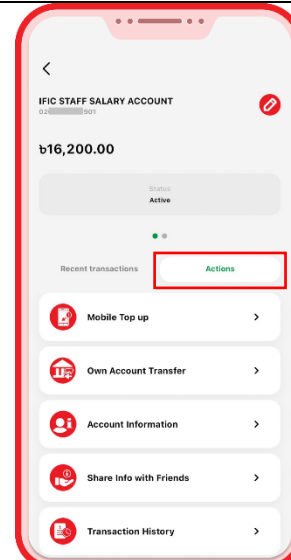
- Click on the account to see the recent account transaction and actions



- Click Recent Transactions to see recent transactions in this account

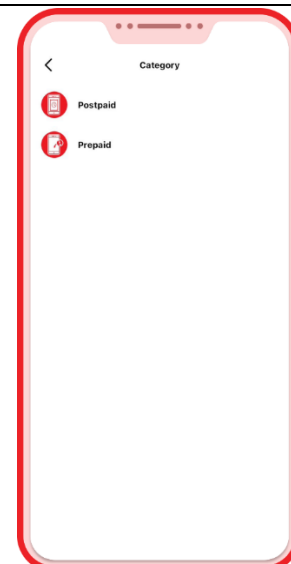


- Click Actions to see more functionalities



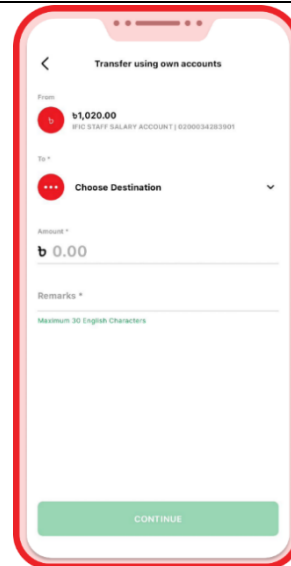
Mobile Top Up

- Click Top Up. It will lead to mobile Top Up function.



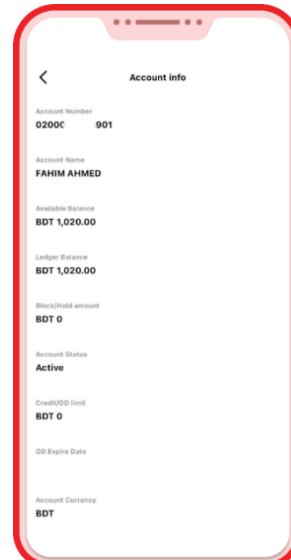
Own Account Transfer

- Click Own Account Transfer. It will lead to Own Account Transfer screen



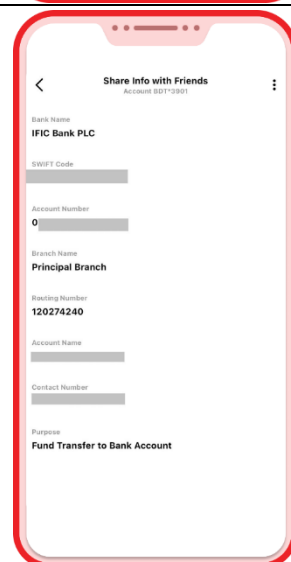
Account Information

- Click Account Information to see detail information of account

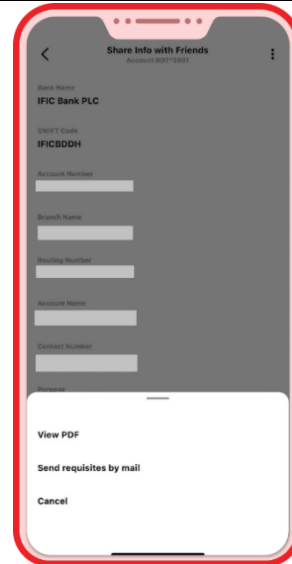


Share Info with Friends

- Click Share Info with Friends to share information with someone. Two ways are available.
- **PDF:** Account information can be downloaded clicking on PDF.
- **Send Requisites by Mail:** Account information can be shared providing destination email address.



- Click on Ellipsis Icon (⋮) to see more function
- Click PDF to download the information
- Or Send requisites by mail to share the information



Transaction History

- Click Transaction History to export account transaction.
- Transactions can be exported and downloaded in two ways; PDF or Excel.
- Select either of the ways (PDF or Excel) and transaction period.
- Click on the EXPORT.
- Statement can be downloaded and shared

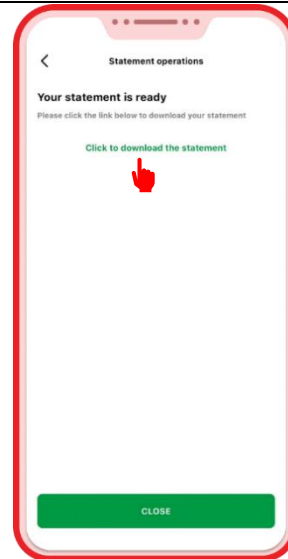


Account Statement

- Click Account Statement to export account transactions.
- Account Statement can be exported for last 12 months (half yearly- from January to June and from July to December).
- Select desired option from dropdown
- Click CONTINUE to proceed

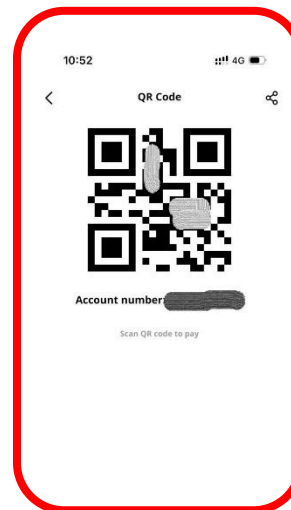


- Click to download the statement to see the statement



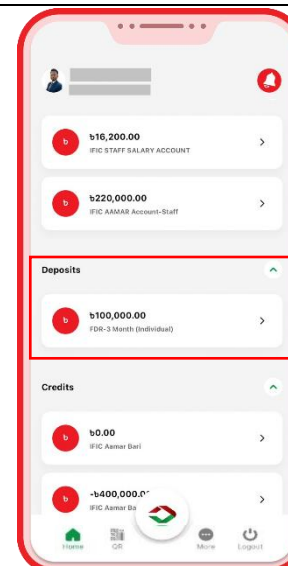
Generate Account QR

- Customer can use this QR Code to make transaction from his/her IFIC Account to another customer's IFIC Account.



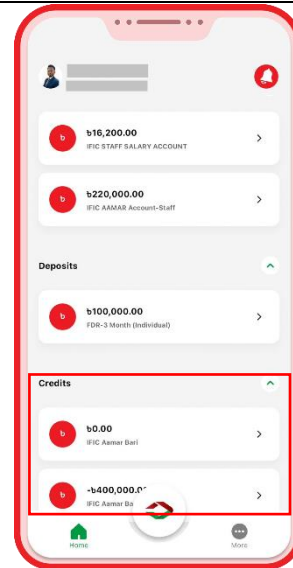
Deposit

- Term Deposit (if any) is displayed under deposit section.
- Click on the individual Deposits and then on the Deposit Details under Actions option to see detail information



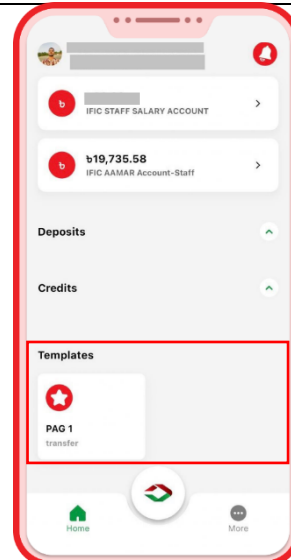
Credits

- Loan (if any) is displayed under credit section.
- Click on the individual loan and then on details under Actions option to see detail information



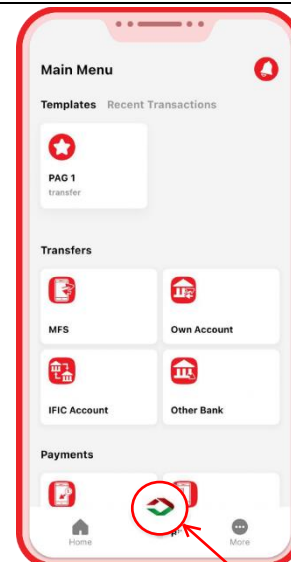
Templates

- Template of saved transaction is displayed here. Click on template to quickly initiate the transaction.



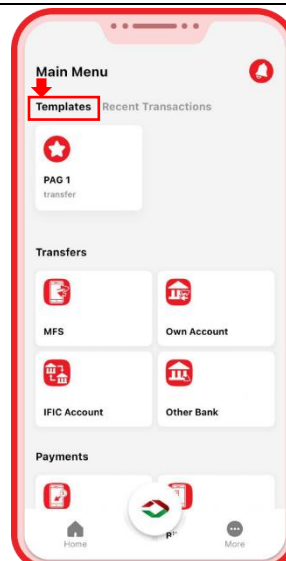
Functionalities under IFIC Icon

- Click on the IFIC icon.
- Transfers and Payments screen will pop up



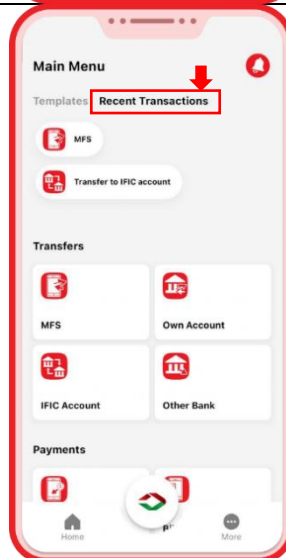
Templates

- Saved transaction templates will be displayed here.
- Click on the saved template to reinitiate the saved transaction.



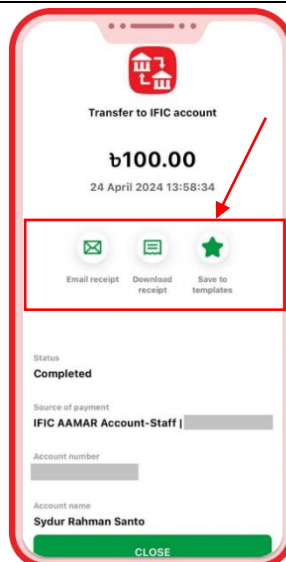
Recent transactions

- All the transaction mode will be displayed under Recent Transactions.
- Select a mode to view the recent transactions under that mode.



Functionalities for a Selected Recent Transaction

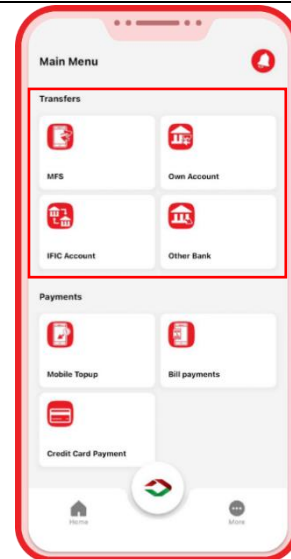
- Download Receipt
- Repeat Transaction
- Email Receipt
- Save to Templates



Mode of Transfer

Transfers

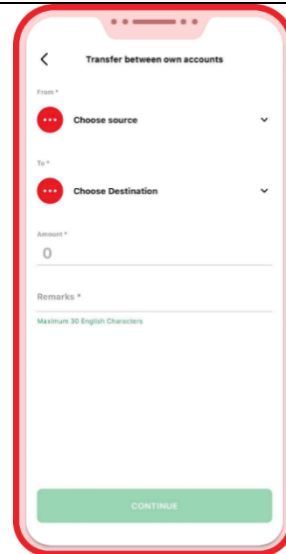
- Following mode of transfer will be displayed in this screen
 - Transfers to MFS
 - Transfer Between Own Account
 - Transfer to IFIC account
 - Transfer to Other Bank



Transfer between Own Account

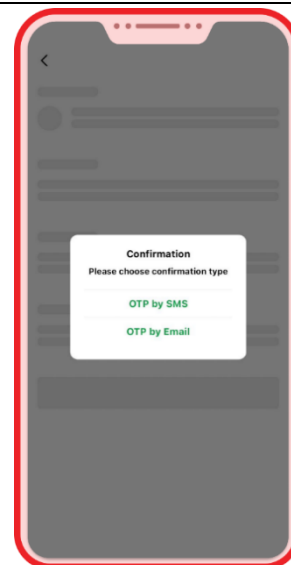
Input Necessary Information

- Choose source account from which you would like to make the transfer.
- Choose destination account where you would like to send fund.
- Type amount
- Write Remarks (Default remark appeared. You can edit the remark, as you want.)
- Click CONTINUE to proceed



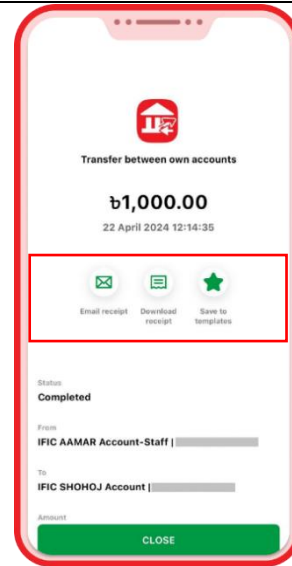
Transaction Authentication

- Select any way between SMS or E-MAIL to receive transaction OTP
- Click CONTINUE. Input OTP at respective fields and complete the process



Transaction Completion

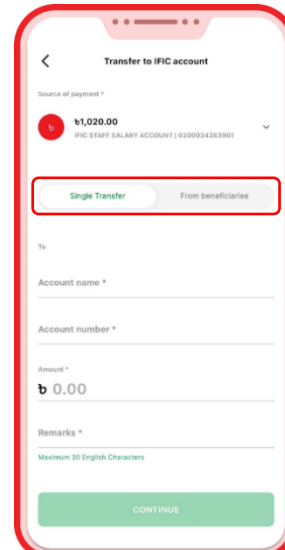
- Transaction completion screen will pop up upon successful execution.
- Following functions are available for the executed transaction
 - Email receipt: You can send confirmation receipt
 - Download receipt: You can download confirmation receipt in mobile storage.
 - Save to Templates: You can save it as a template for subsequent transaction. You also have the option to write a template name.



Transfer to IFIC Account

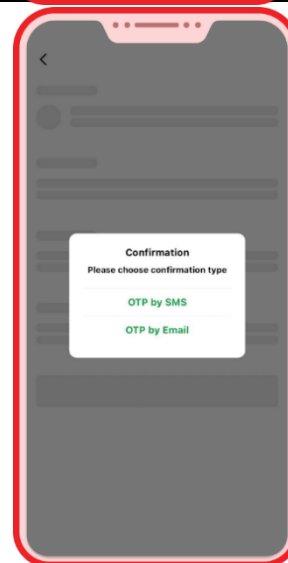
Input Necessary Information

- Choose source account from which you would like to make the transfer. You can keep it as a single transaction or select from beneficiaries (if saved earlier)
- Type Account Name: Destination account name
- Account Number: Destination account number
- Type amount.
- Click CONTINUE to proceed.



Transaction Authentication

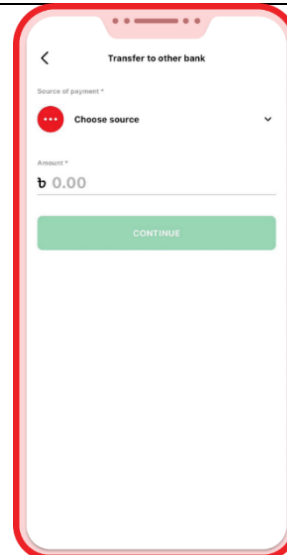
- Select any way between SMS or E-MAIL to receive transaction OTP
- Click CONTINUE. Input OTP at respective fields and complete the transaction



Transfer to Other bank Account

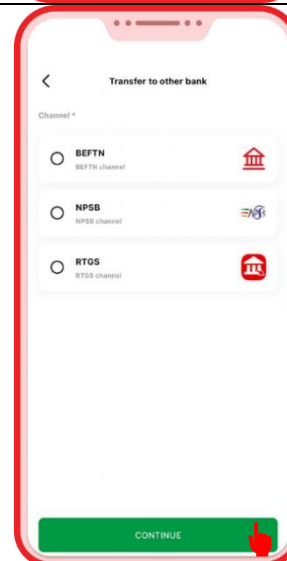
Input Source Account & Amount

- Choose source account from which you would like to make the transfer.
- Type Amount.
- Click CONTINUE to proceed



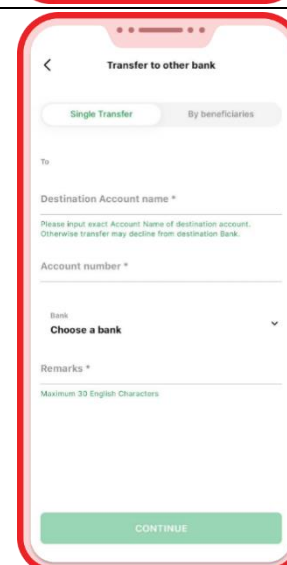
Selection of Transfer Channel

- BEFTN: Any amount (Transaction is Settled at 10 am & 2 pm)
- NPSB
- RTGS: Any amount above BDT 1 lac (Real time settlement)



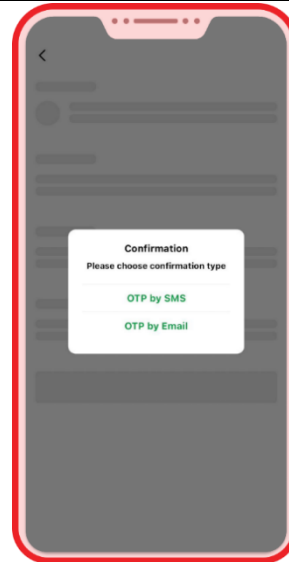
Input Necessary information

- Select between by Manual Entering or from beneficiaries (if saved earlier)
- Type Account name
- Type Account number
- Choose bank name and branch name from dropdown.
- Write Remarks.
- Click CONTINUE to proceed.



Transaction Authentication

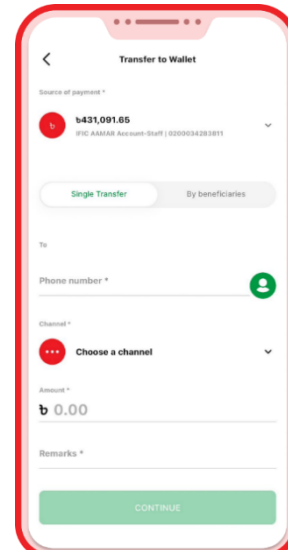
- Select any way between SMS or E-MAIL to receive transaction OTP and click CONTINUE.
- Input OTP at respective fields and complete the process



Transfer to MFS

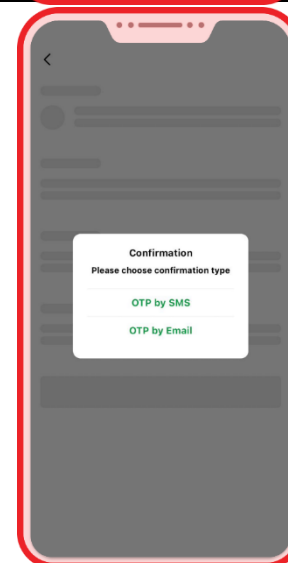
Input Necessary Information

- Choose source account from which you would like to make the transfer.
- Select between by Manual entering or by beneficiaries (if saved earlier)
- Type Phone number.
- Select the MFS. Make sure your typed phone number has bkaash/Nagad account.
- Type Amount
- Write Remarks (Default remarks appeared. You can edit the remark, as you want).
- Click CONTINUE to proceed



Transaction Authentication

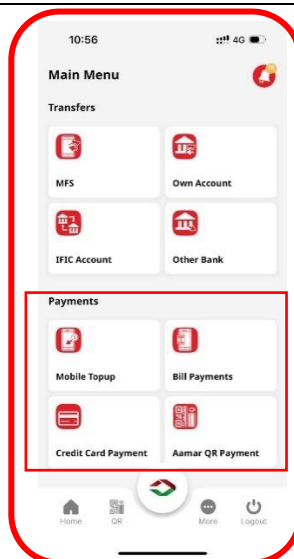
- Select any way between SMS or E-MAIL to receive transaction OTP.
- Click CONTINUE. Input OTP at respective fields and complete the process



Payment Particulars

Payment

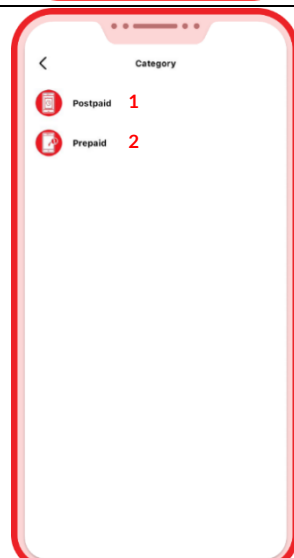
- Mobile Topup
- Bill Payment
- Credit Card Payment
- Amar QR Payment



Mobile Recharge

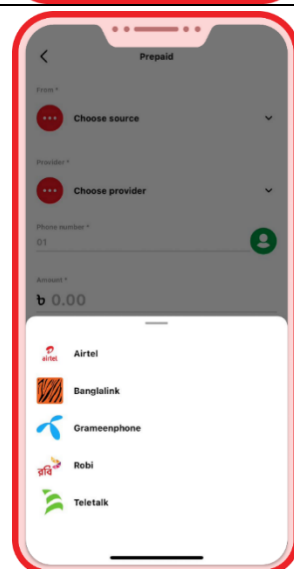
Mobile Top-up

- Select between Postpaid or prepaid



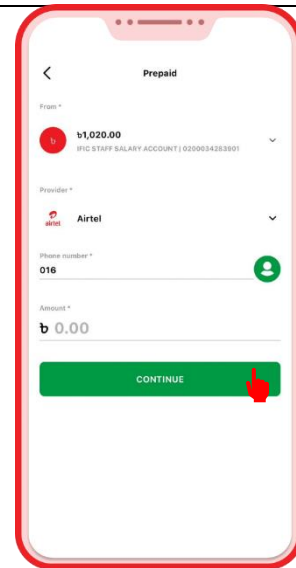
Input Necessary Information

- Choose source account from which you would like to make the top-up.
- Choose mobile operator



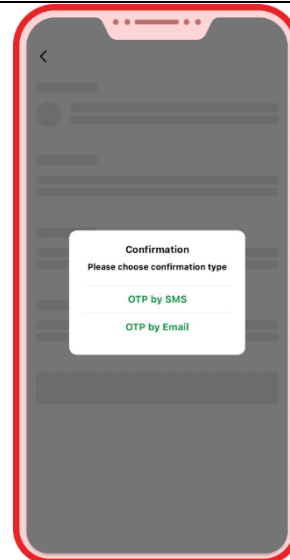
Destination Number

- Type Phone number.
- Type Amount.
- Click CONTINUE to proceed.



Transaction Authentication

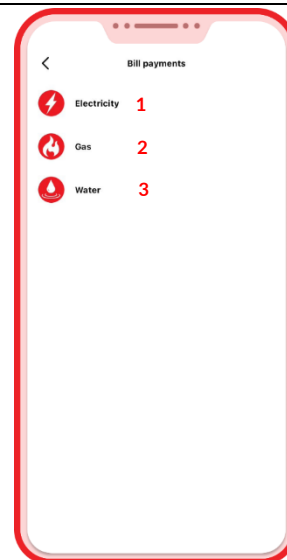
- Select any way between SMS or E-MAIL to receive transaction OTP
- Click CONTINUE. Input OTP at respective fields and complete the process



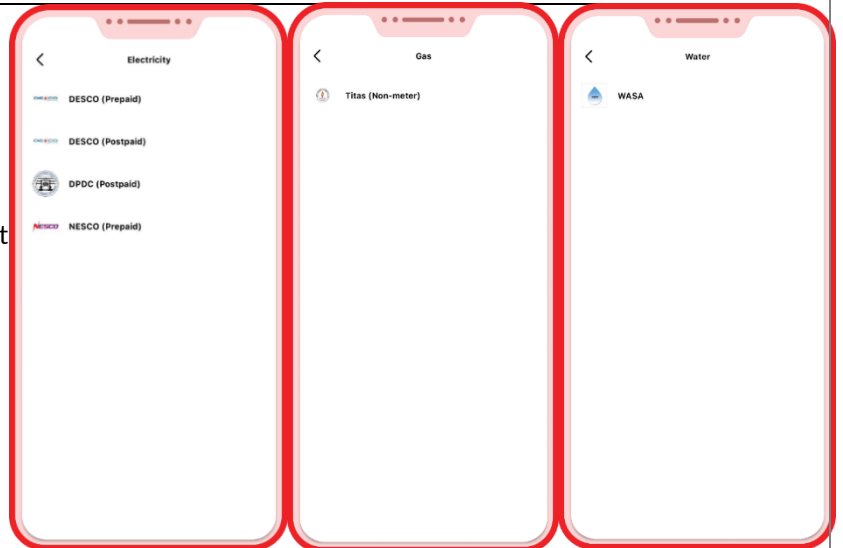
Bill Payment

Selection of Utility Service

- Electricity, Gas and Water bill can be paid through this app.
- Select any of the utility services.



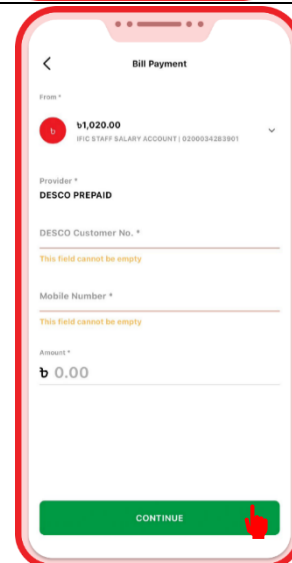
- **For Electricity Bill:** 4 electricity services providing companies will be showed. Select your desired company.
- **For Gas Bill:** Titas Gas (Non-Meter) will be showed.
- **For Water Bill:** WASA will be showed



Electricity Bill

Input Necessary Information

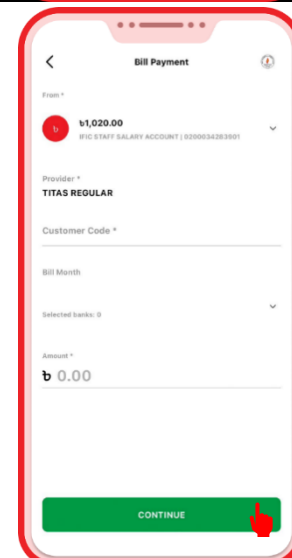
- From: Select source account to pay the bill
- Customer No: Input customer no. provided by the respective electricity company
- Mobile No: Input your mobile no.
- Amount: Input the bill amount
- Press CONTINUE to pay the bill



Gas Bill

Input Necessary Information

- From: Select source account to pay the bill
- Customer Code: Input customer code provided by the Titas
- Bill Month: Input the month you want to pay the bill for
- Amount: Input the bill amount
- Press CONTINUE to pay the bill



Water Bill

Input Necessary Information

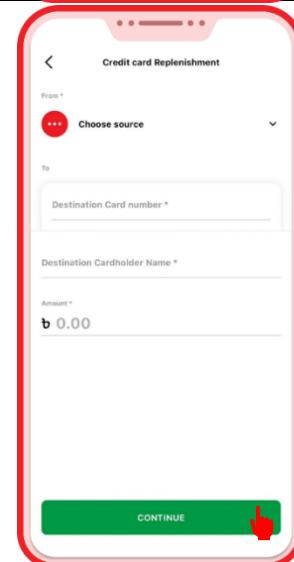
- Choose Source: Select source account to pay the bill
- Bill Number: Input Bill Number
- Press CONTINUE



Credit Card Bill

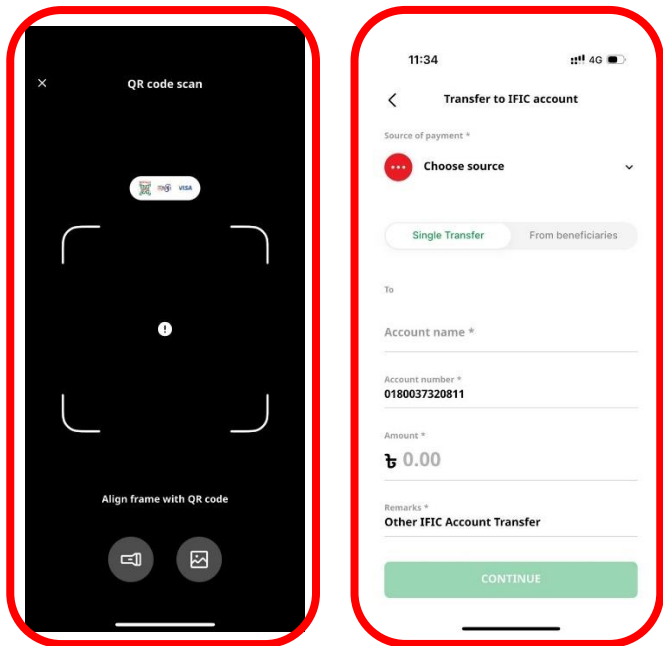
Input Necessary Information

- Choose Source: Select the account you want to pay the bill from
- Card Number: Input Credit Card Number
- Amount: Input bill amount
- Press CONTINUE



Amar QR Payment

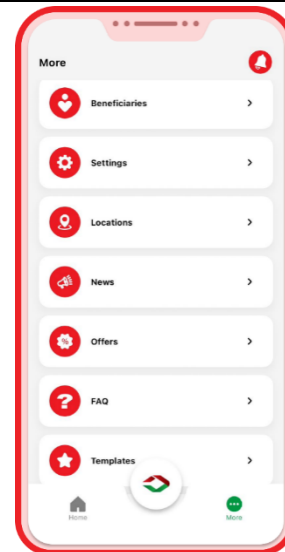
- Scan QR of other sources to make payment from respective account.
Note: Only IFIC and Bangla QR Code are allowed to make payment through this QR Payment.
- Fill up the respective fields of Account Name and Amount and click on 'Continue' button.
- A system generated OTP will be received by customer in his/her registered mobile number/email.
- Put the received OTP in respective field to execute the payment.



More Option

More

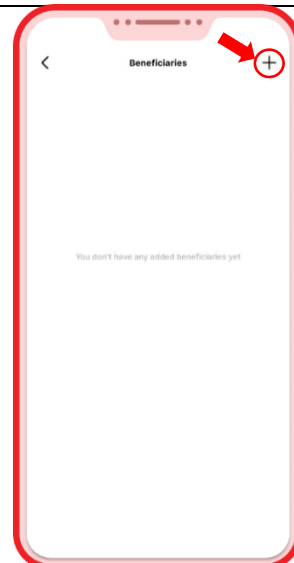
- Beneficiaries
- Settings
- Locations
- Offers
- Others
 - News
 - FAQ
 - IFIC Digital Services
 - IFIC Products
 - Templates
 - Download Forms
 - Currency Rate
 - Schedule of Charge
 - EMI Calculator
 - Submit Income Tax Return
 - About Bank
- Log Out



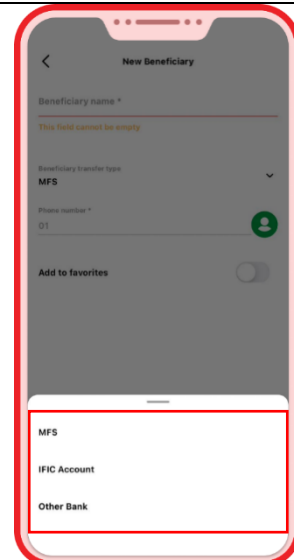
Beneficiary

Set Fund Recipient

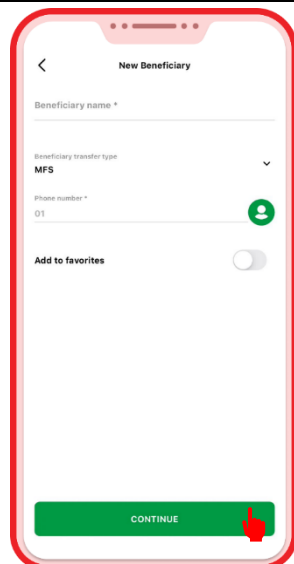
- Click on (+) add sign to add beneficiary.



- Write **Beneficiary name**.
- Click on **dropdown** to select **Beneficiary Transfer Type**.
- Add **phone number** or **account number**.

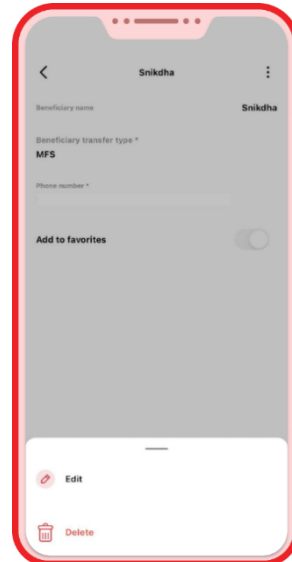


- Click **CONTINUE** to proceed.

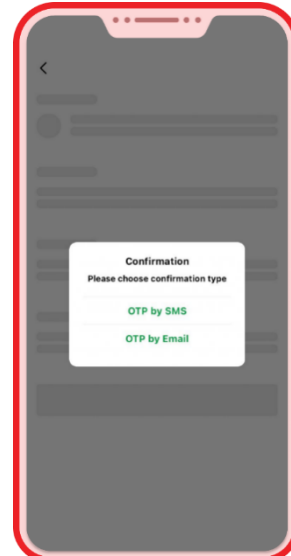


Edit or Delete of Beneficiary

- Click on Ellipsis Icon (⋮) to see more function



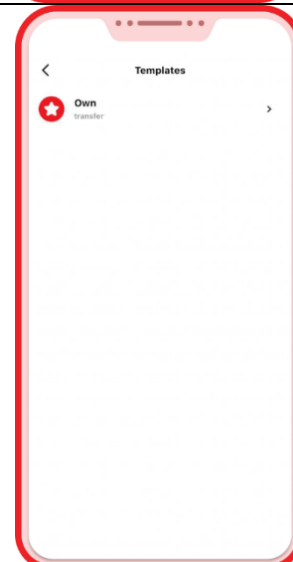
- Select any way between SMS or E-MAIL to receive transaction OTP and click CONTINUE.
- Input OTP at respective fields and complete the process



Templates

Saved Templates

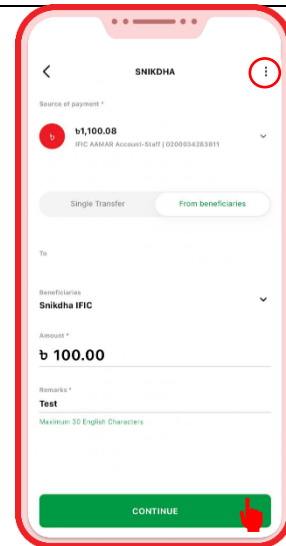
- All the saved templates will be displayed here



Template Scheduling

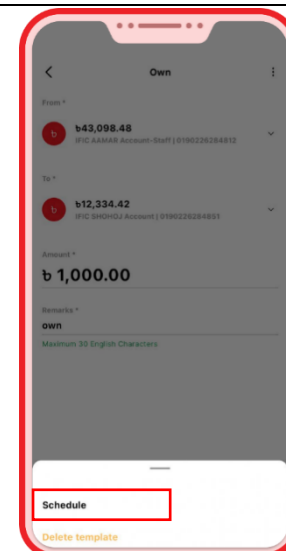
Open the Template

- Click on the specific template to open.
- Click on the three dots icon to see the more options.

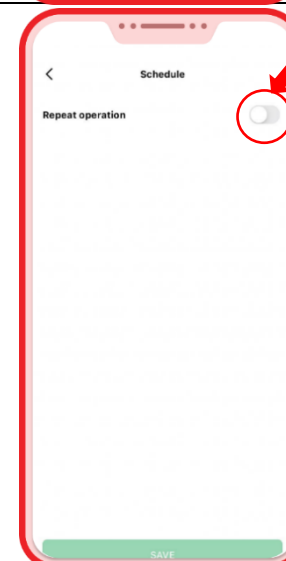


Schedule or Delete

- The template can be scheduled or deleted from this screen.
- **Schedule:** Setting a repeat transaction of the saved template at selected date or after a regular interval.

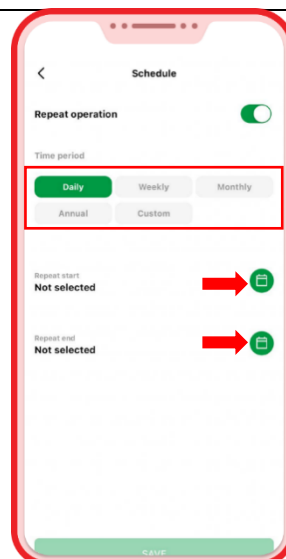


- Turn on the **Repeat Operation** option.

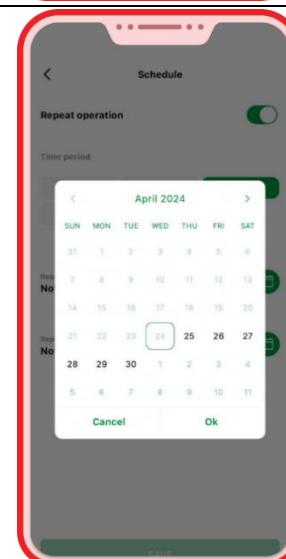


Repeat Operation Functionalities

- Turn on repeat operation to make the transaction consecutive at certain intervals.
- Time Period: Select among;
 - Daily/Weekly/Monthly/Annual/Custom
 - Custom is to be selected to schedule the template selective date wise
- Repeat Start: Select date the repeat transaction will start from
- Repeat End: Select date the repeat transaction will end at



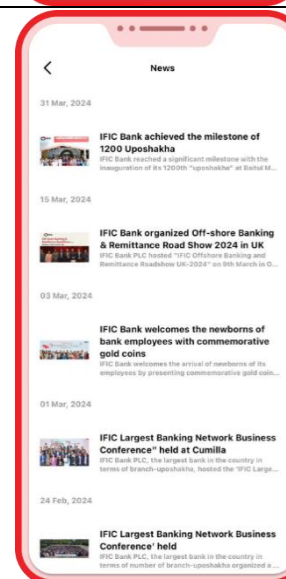
- Select the date range as per your requirement.
- Click Ok to proceed



News

Details of Events/Announcements

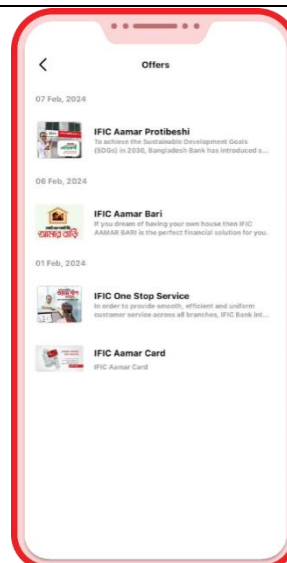
- Click on news tab to see all the latest information related to IFIC programs or announcements.



Offers

Exclusive Deals

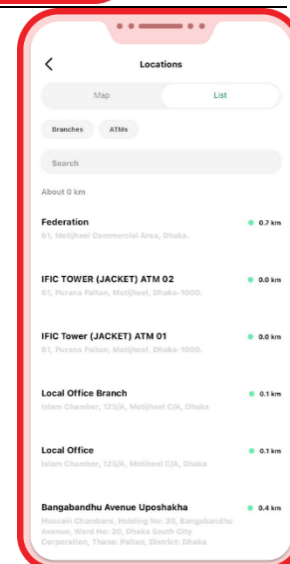
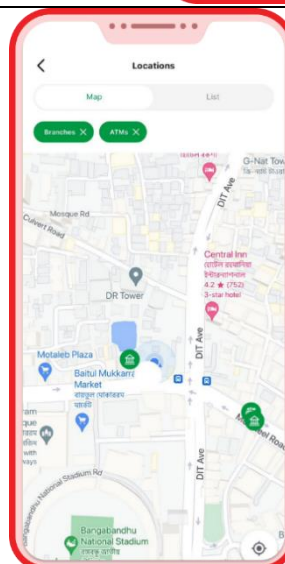
- Click Offers to see exclusive deals from IFIC



Location

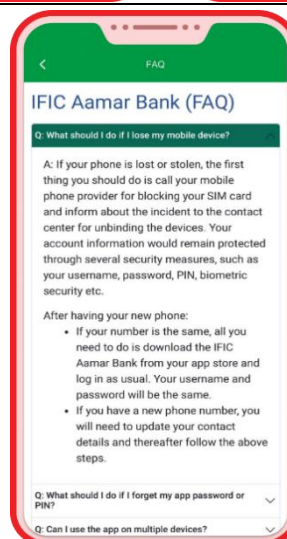
Find Nearest Branch/Uposhakha

- Map:** Click to see nearest branch or uposhakha in the map around your position.
- List:** Click to see the list of branches or uposhakhas available around your position



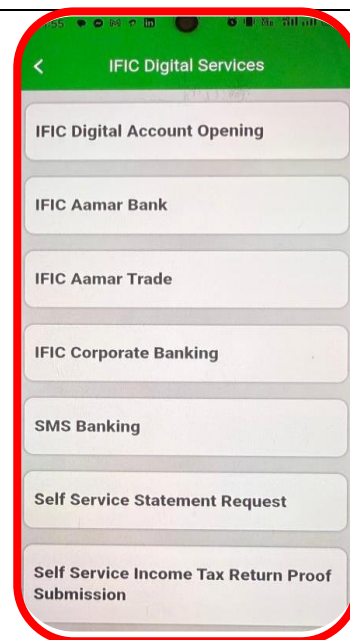
FAQ

- Click FAQ for any assistance regarding the app.



IFIC Digital Services

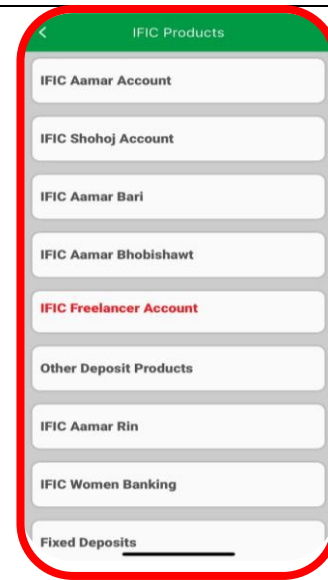
- IFIC Digital Account Opening
 - Customer can open account through online from home
 - Customer must have availability of mobile number, NID of customer and nominee and nominee's photo
 - After completing the procedure, to activate the account, customer must visit branch/uposhakha, that was selected by customer during the account opening procedure
- IFIC Aamar Bank
 - Get informed about the features of the IFIC Digital Banking (IFIC mobile app- 'IFIC Aamar Bank')
 - Get the link of IFIC mobile App for Android and iOS
 - Get the link of User Manual (from where customer can learn that how to use the IFIC Mobile App)
- IFIC Aamar Trade
 - Get informed about the available services in IFIC Aamar Trade
 - Get the link of service request form to enrol in this service
 - Get the link of IFIC Aamar Trade service
- IFIC Corporate Banking
 - It's a Corporate Digital Channel of IFIC Bank to offer convenient, secure, and efficient solutions to manage all aspects of corporate accounts
- SMS Banking
 - Get informed about the services available through IFIC SMS Banking
 - User Guideline is available for using IFIC SMS Banking
- Self Service Statement Request
 - Customer can generate half-yearly account statement by using his desired account number
- Self Service Income Tax Return Proof Submission
 - Customer can submit income tax return copy by using this digital platform of IFIC Bank



IFIC Products

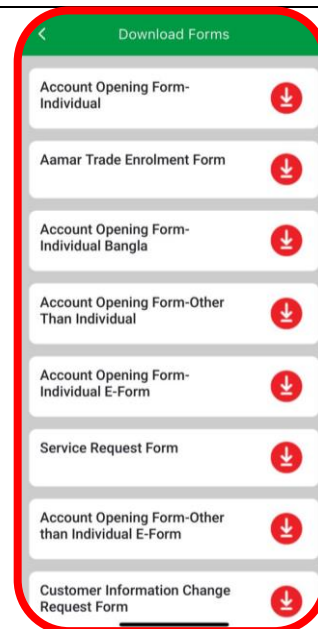
From here customers can learn about the features, relevant service charges (where applicable), list of required documents and other relevant information of different deposit and loan products of IFIC Bank.

- IFIC Aamar Account
- IFIC Shohoj Account
- IFIC Aamar Bari
- IFIC Aamar Bhobishawt
- IFIC Freelancer Account
- Other Deposit Products
- IFIC Aamar Rin
- IFIC Women Banking
- Fixed Deposits
- Cards



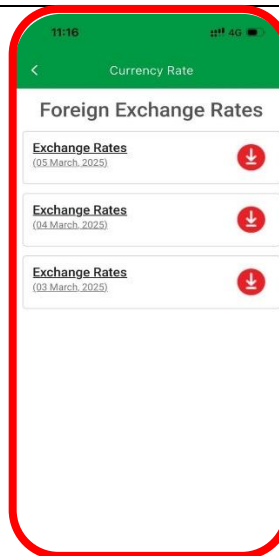
Download Forms

- Customer Service Request Forms are available here. Customer can download respective request form from here as required.



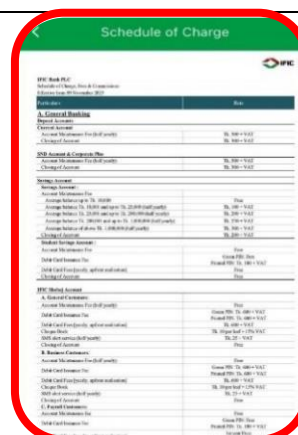
Currency Rate

- Customer can download current Foreign Exchange Rates (BDT in exchange of other countries' currencies) sheets of last three (3) days from here.



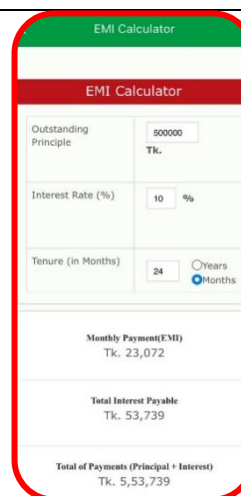
Schedule of Charge

- By clicking on 'Schedule of Charges,' a system-generated chart of service charge will appear, from where customer will get informed about the applicable charges for various services offered by IFIC Bank.



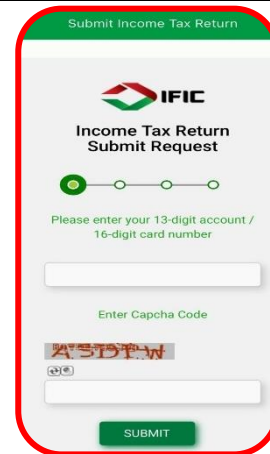
EMI Calculator

- Customer can easily calculate their EMI from here by putting following information in respective fields:
 - loan amount
 - interest rate
 - tenure of the loan



Submit Income Tax Return

- After clicking the option, this screen will appear, and customer will put account number and type Captcha Code, as shown in the screen. Customer will receive an OTP in his/her registered mobile number. To get entered this service, customer must submit the OTP.
- Then in the next screen customer is required to give his/her TIN Number, select Financial Year and upload the Return copy.



About Bank

- Click About Bank to know the historical activities of the Bank



Settings

Settings



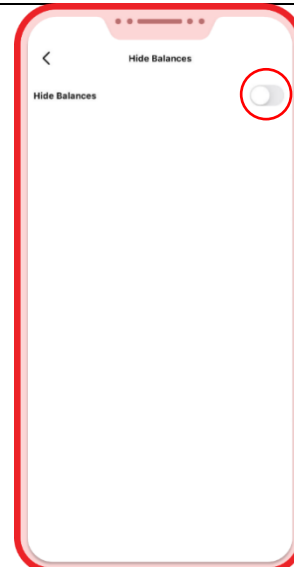
My Data

- Username, Login ID, Phone number and Email ID will be displayed here.



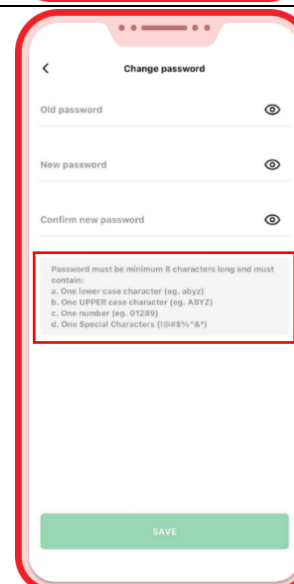
Hide Balances

- Turn on the hide balances function.
- All cards, accounts, deposits and credits balances will be hidden



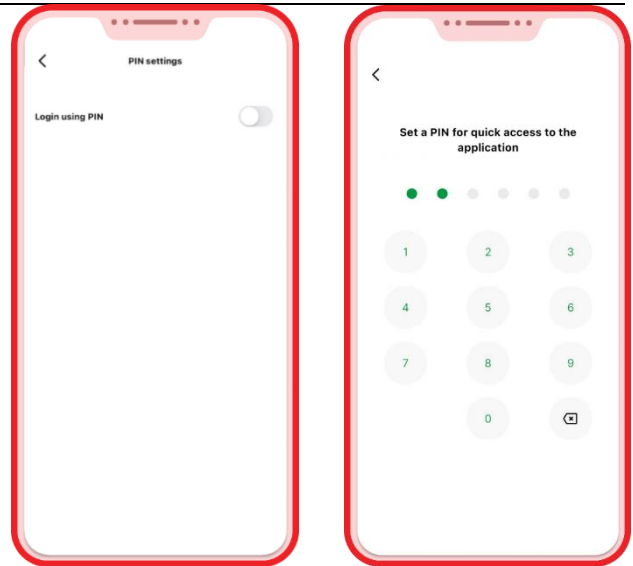
Change Password

- Type Old Password and New Password and confirm the New Password.
- Follow instruction to set the password

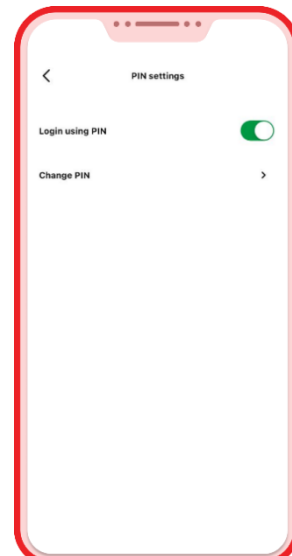


PIN Setting

- Turn on Login using PIN
- Set a PIN for quick access.

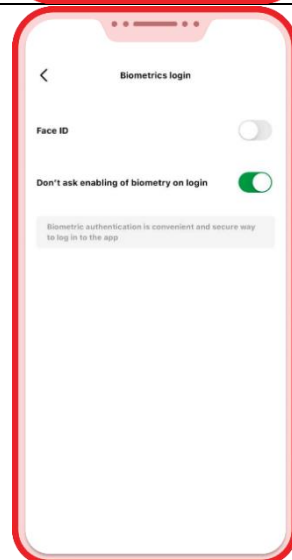


- Change your PIN anytime by selecting the Change PIN icon



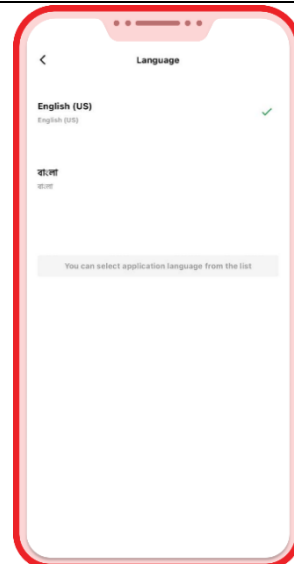
Biometrics Login

- Turn on the option from your app
 - For android there is **Fingerprint** option available.
 - For ios there is **Face Id** option available.
- Or Turn on “**Don’t ask biometry**” option if you don’t want to login biometrics.



Language

- Select language (English or Bengali) for the app



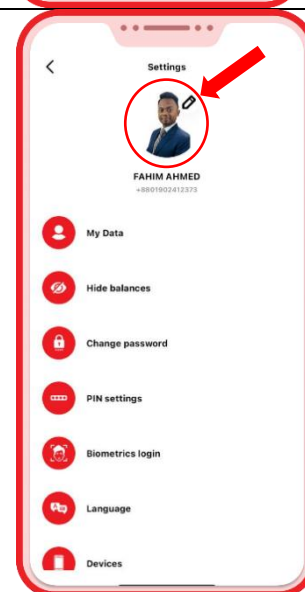
Device

- Bind device will be displayed here



Setting User Profile photo

- Click on the edit option to add photo



- Take photo from your mobile camera.
- Or upload from your Photo gallery

