DIGITAL BANKING
USER GUIDE
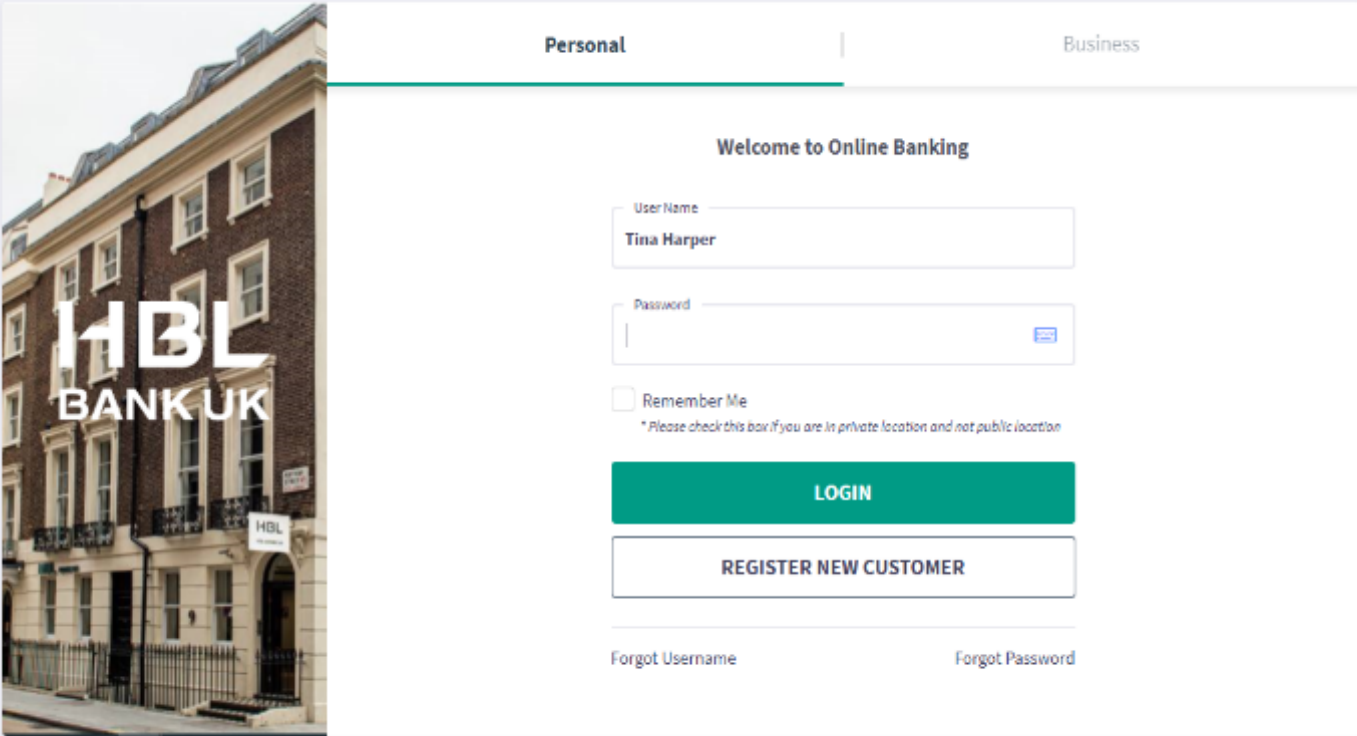
HBL BANK UK

TABLE OF CONTENTS

HBL BANK UK

CUSTOMER REGISTRATION

<u>Customer ID</u>

- You should have received your Customer ID number in the post from the Bank already.

- If you have not received your Customer ID already please contact your nearest branch or contact our call centre:

0344 8094258 (for calls from the United Kingdom) or +44 20 7780 1000 (for calls from outside the United Kingdom)
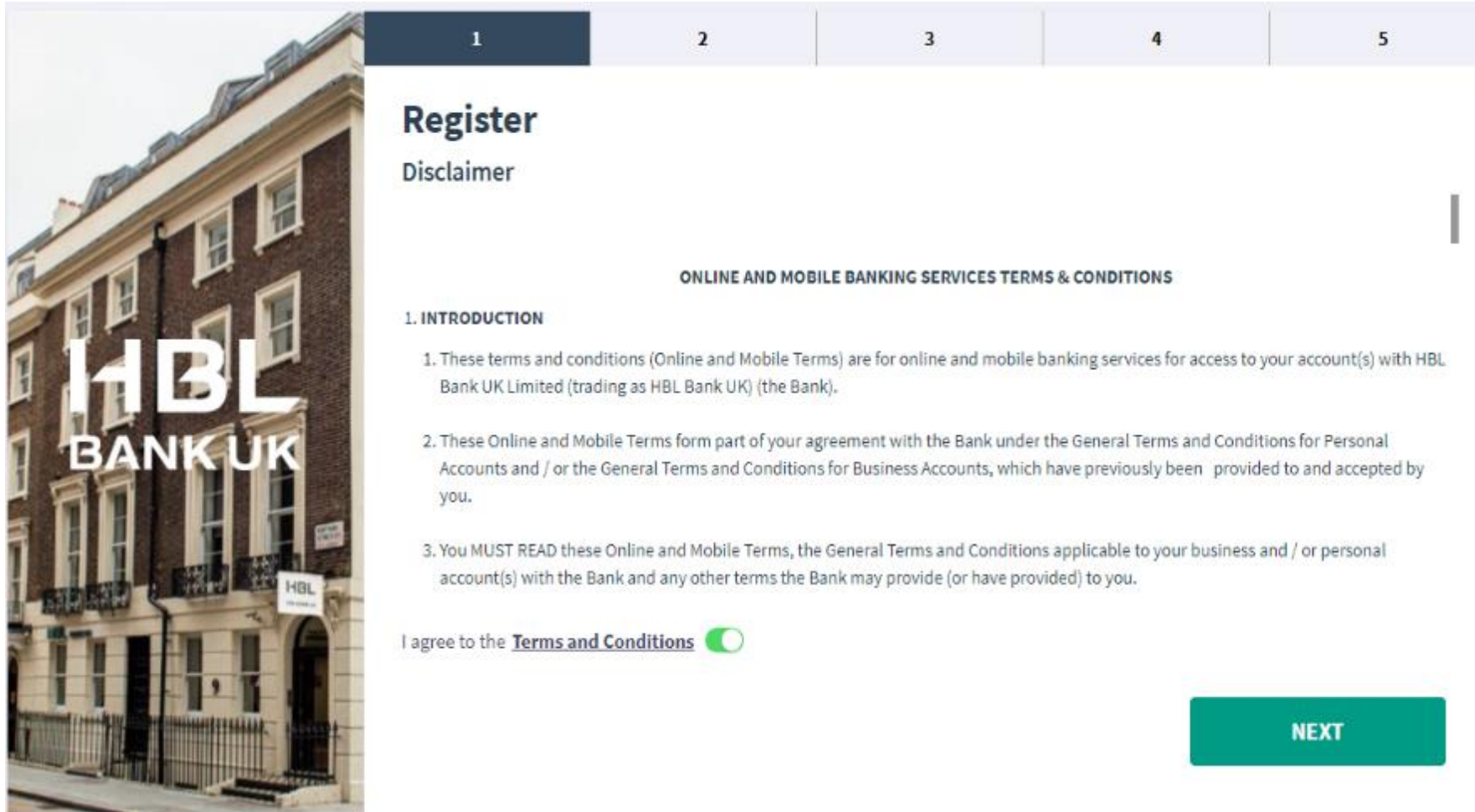
CUSTOMER REGISTRATION

Begin Registration:

1. Register

First step is to read and agree the terms and conditions, then click "Next".

CUSTOMER REGISTRATION

2. Enter Customer ID and details

Enter your communication preference, for example your email or mobile number.

Customer ID

Communication Preference
Mobile Number

Select your date of birth using the drop down box.

You will then be asked to fill in the "Captcha".

Enter the digits and letters as shown in the box.

Click "Next".

Date of Birth

15 Oct 1923

<	Oct	▼	1990	▼	>

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

BACK   NEXT

AVYJ7P   Captcha

BACK   NEXT

CUSTOMER REGISTRATION

3. Enter Username and Password.

Select registration details and enter your username and password.

Read and then select the agreement to the Terms & Conditions.

Click "Next".

CUSTOMER REGISTRATION

4. Login complete.

Please note

If login fails please call the Bank's Customer Service Contact Centre:

0344 8094258 (for calls from the United Kingdom) or +44 20 7780 1000 (for calls from outside the United Kingdom)

or by visiting one of the Bank's Branches.

How to register

Download the application via Google Play Store (Android) or App Store (Apple iPhone).

Once the application has been downloaded, select "Register".

For first-time registration via the HBL Bank UK app you will be asked to set up Face ID (Apple device) for every login or Connect the Dots (Android device).

You will be emailed a one-time password to complete your registration.

This will be sent to the email address entered at your initial registration.
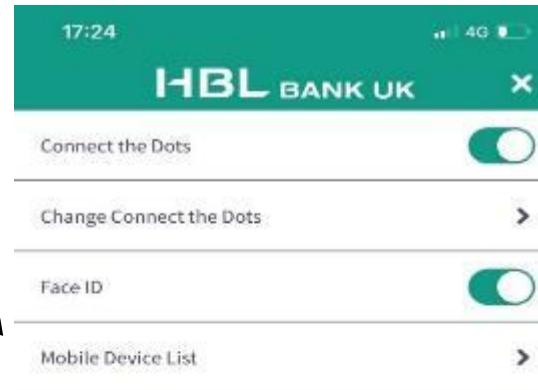
DIGITAL BANKING MOBILE APP

- Key in your "Customer ID".

- Key in your Date of Birth.

- Select from the drop-down list either your E-Mail or Mobile number.

- Type in the Security Captcha.

- Select "Next" when all steps have been completed.

- Key in a Username and Password of your choice.

- Note: Password must consist between 10-15 characters; 1 upper case; numerical and a special character.

DIGITAL BANKING MOBILE APP

- A SMS message or email will be sent with a one-time password (OTP) to be keyed in within the shown timeframe.

- Once the OTP has been keyed, select "Next" to proceed forward.

- A confirmation screen will appear on your mobile application.

- Select "Login" in order to login and complete the Security of your Digital Banking

- You will also be given instructions to set up fingerprint touch security and face recognition for the app if using an Apple smartphone.
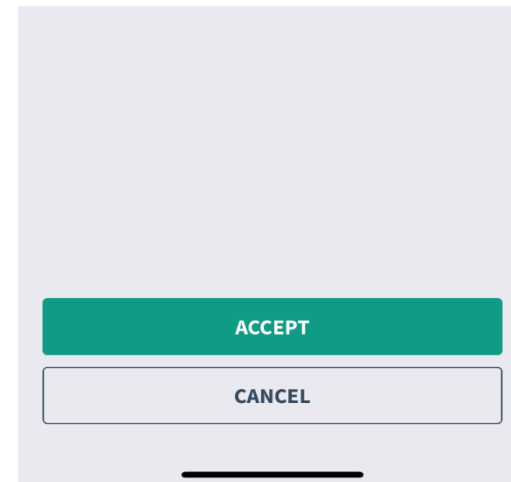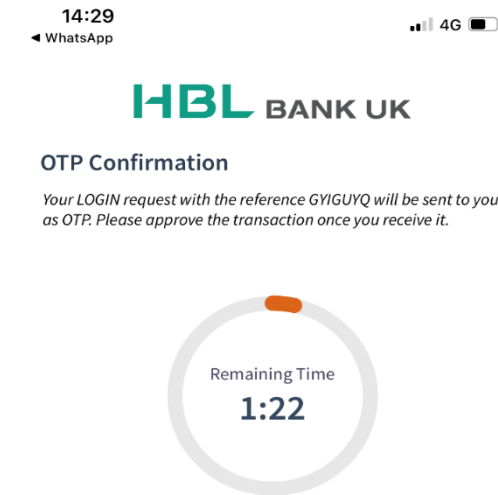
DIGITAL BANKING MOBILE APP

Key in your chosen Username and Password.

Select "Login".

A SMS/Email will be sent with a OTP password and must be keyed within the shown timeframe.

Once selected, read and tap the icon to approve the Terms and Conditions.
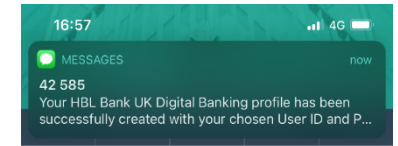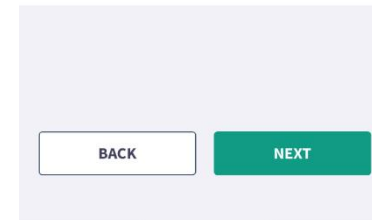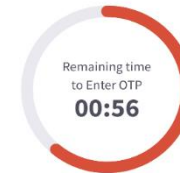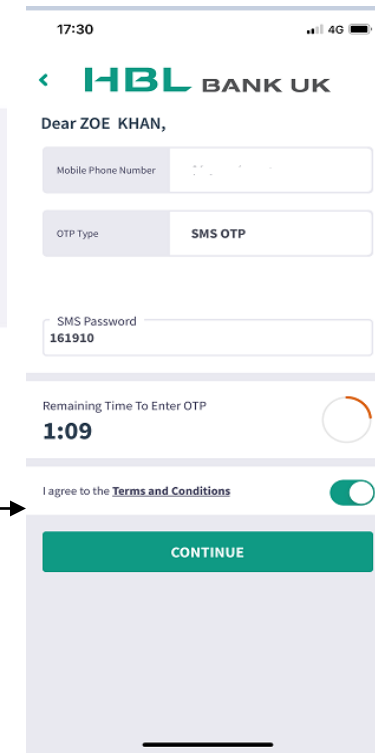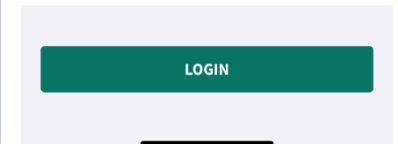
DIGITAL BANKING MOBILE APP

To avoid Phishing, you will be required to select 1 Security Image" from the application and key in a "Security Text."

These will appear when you login on the mobile app.

If the image or security text is different, **do not** proceed any further and contact HBL Bank UK immediately.

You will be prompted to select three different security questions. These security questions will be used to verify your password.

Each time you login to your mobile app you will receive a text message telling you have logged in.

DIGITAL BANKING MOBILE APP

You would have successfully logged into your HBL Bank UK Mobile Banking Application.

Once registered with the app you will then be able to proceed with all online banking functions.
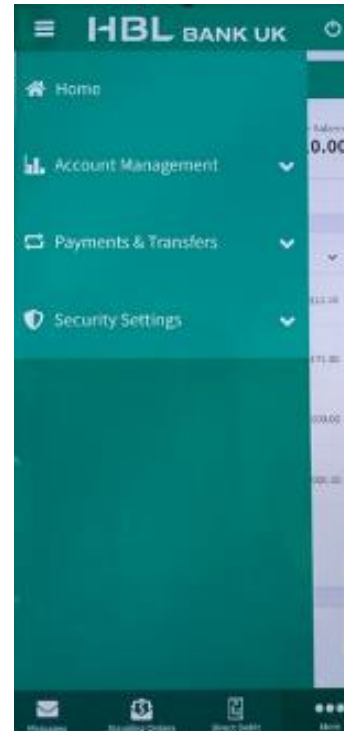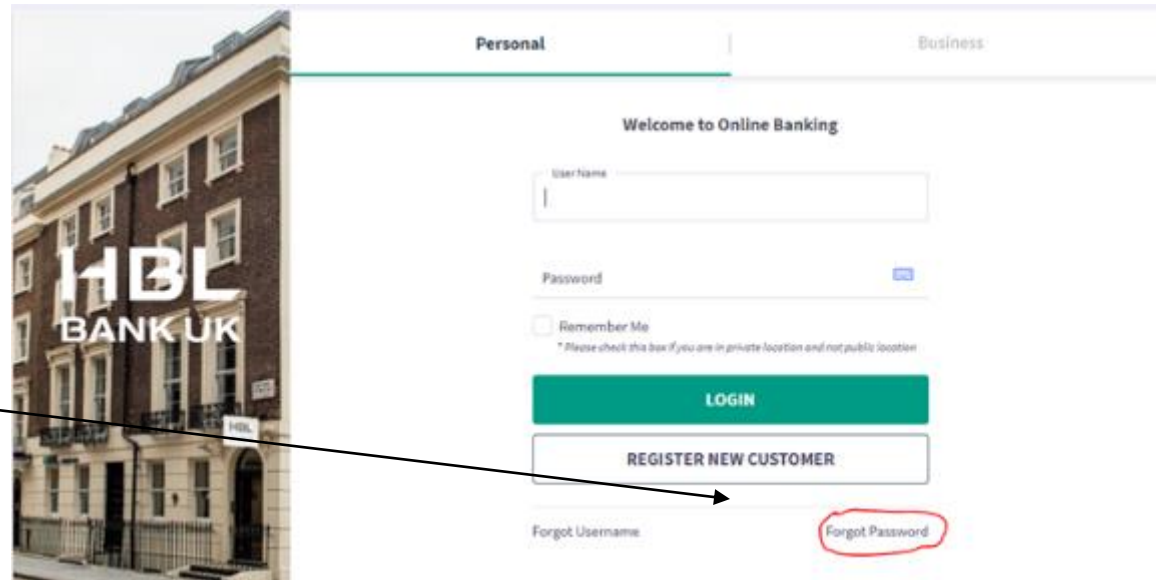
Please note: the session will time out after 1 minute 30 seconds.
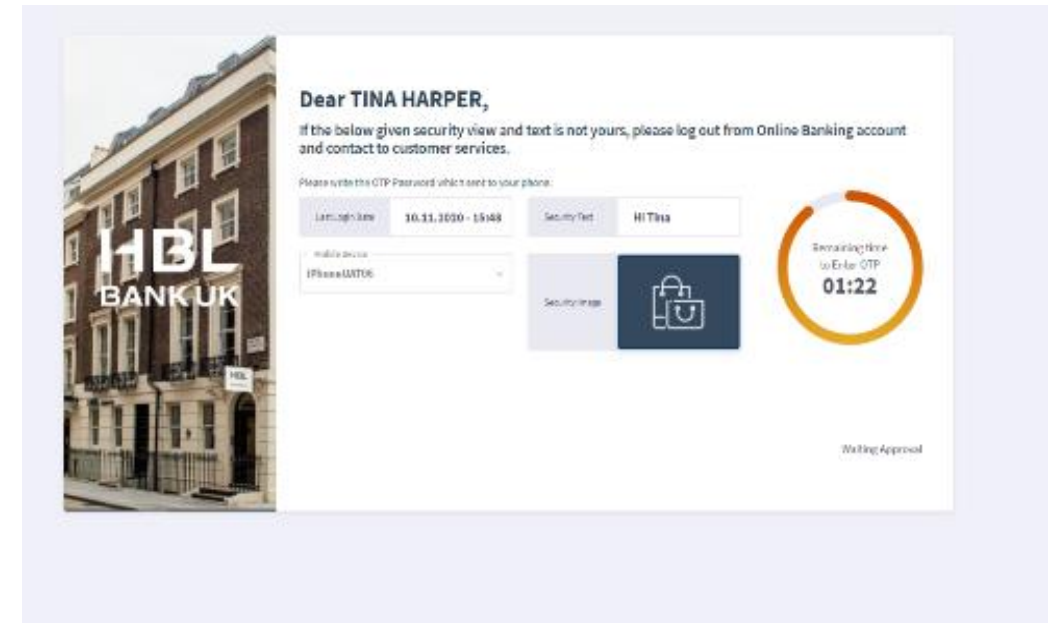
USER MANAGEMENT
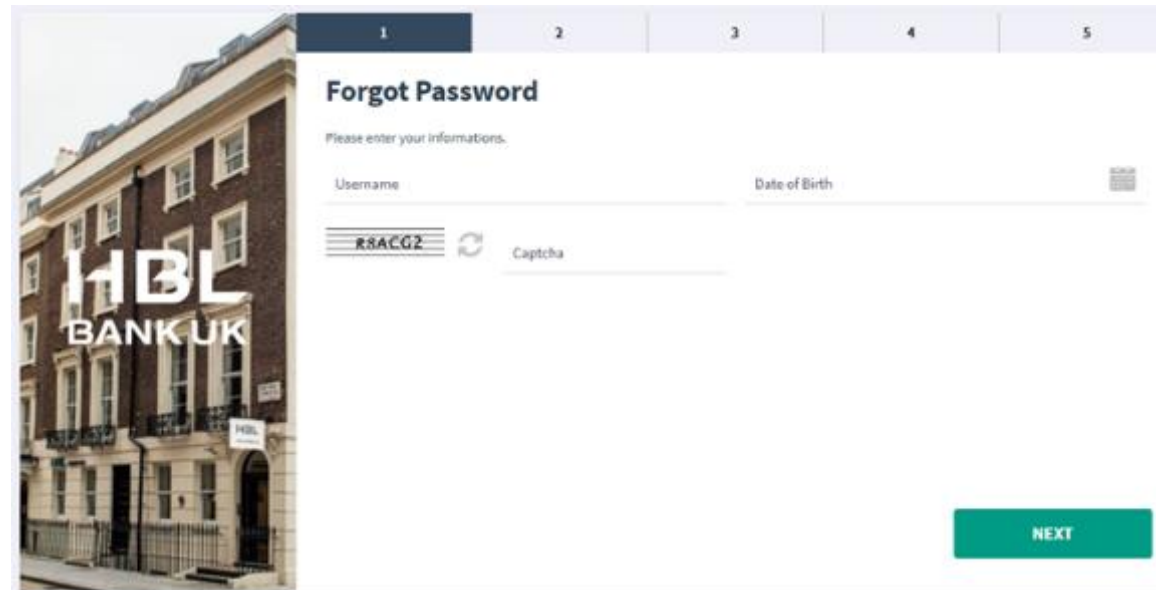
Forgot Password

Click "Forgot Password"

Follow the instructions to enter:

- Username
- Date of birth
- Captcha
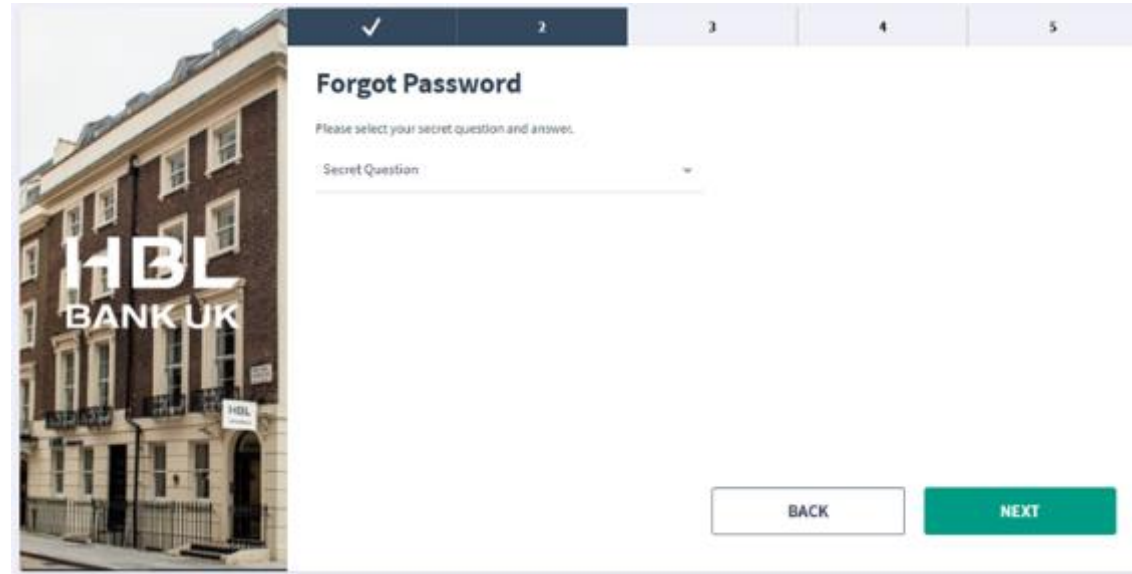
USER MANAGEMENT

Select your Secret Question and answer.

You will be asked for a secret question and

answer to enter when you have forgotten.

First time registration will prompt you for your secret

question and answer

USER MANAGEMENT

Enter SMS received on your Mobile Number.

Set your new password.

USER MANAGEMENT

Forgot Username

Click on forgot username on Home Page.

Enter Your Customer ID and Date of Birth.
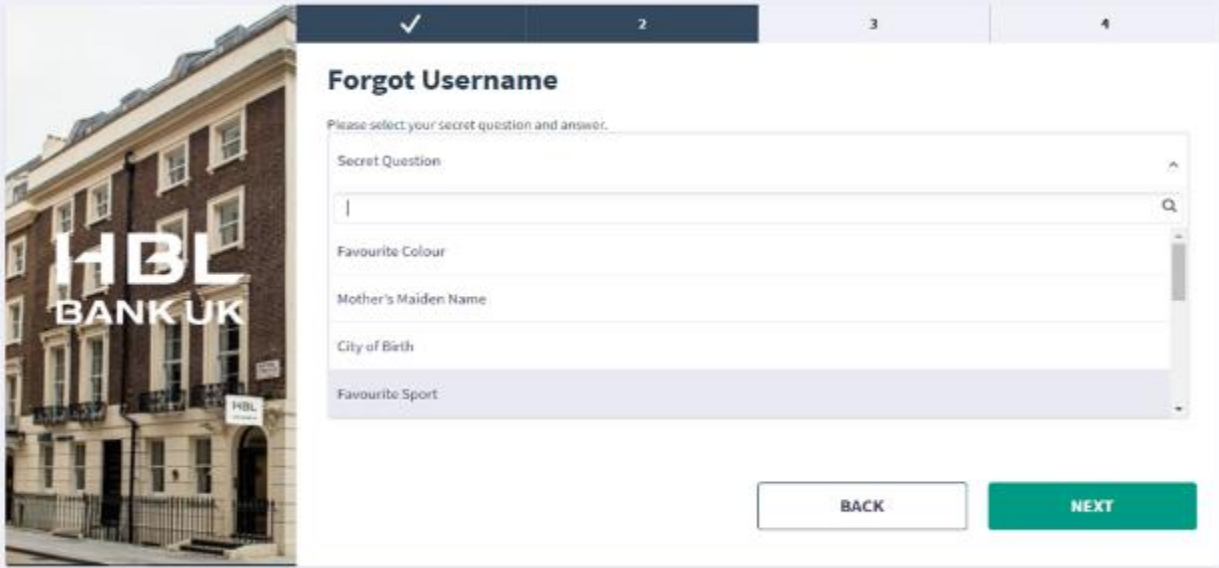
Click "Next".

Enter your Secret Question and Answer.

Click "Next".

Enter OTP Password SMS received on your Mobile.

Your Username will be sent to your

registered mobile number as an SMS.

DIGITAL BANKING MOBILE APP

Login complete.

You can now access your Dashboard and Digital Banking homepage.
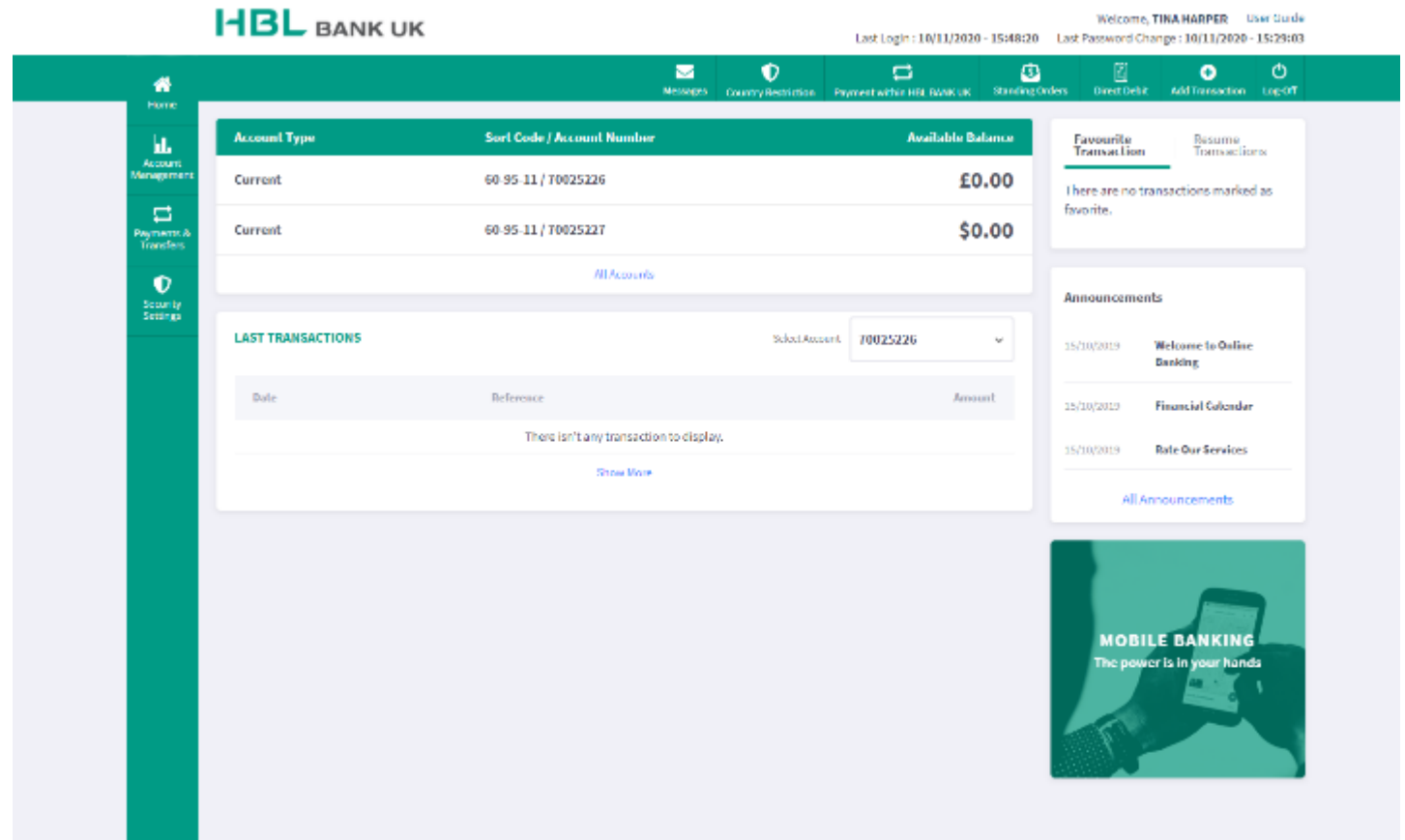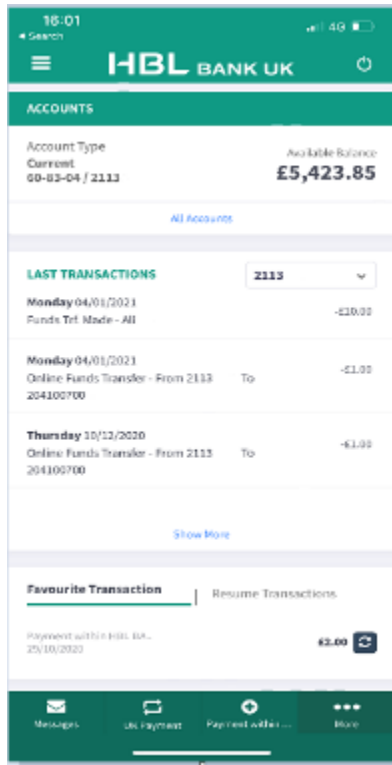
ACCOUNT MANAGEMENT

My Accounts

This Menu option will list:

- Current Account
- Term Deposit
- Loan Accounts
- View current and available balance
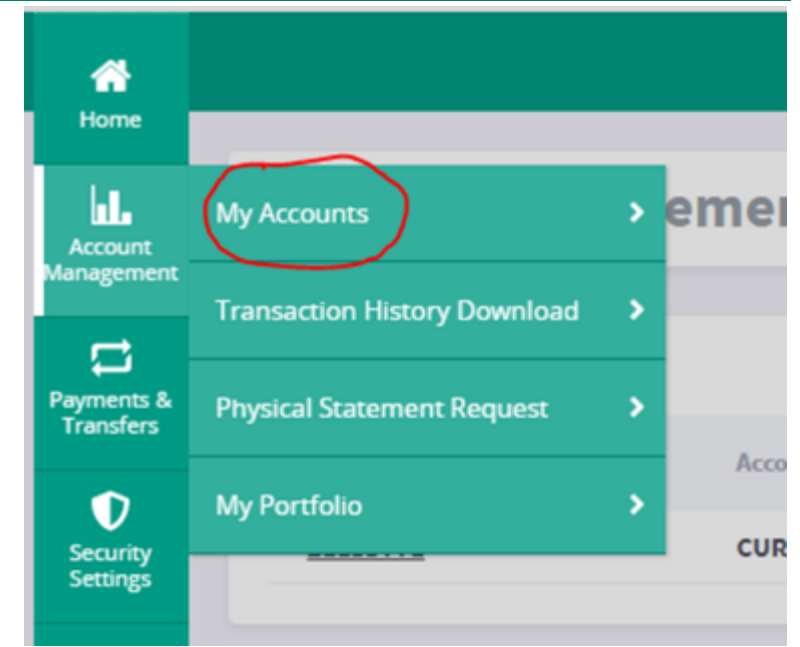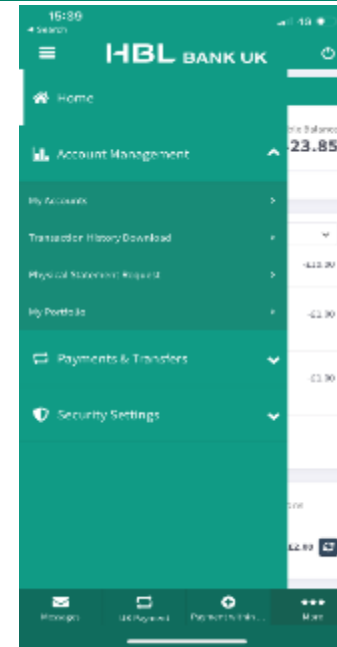
Account Management > My Accounts

CURRENT ACCOUNTS

Account Number	Account Type	Currency	Status	Available Balance	Current Balance
	CURRENT ACCOUNT	GBP	Active	5,434.85	5,434.85

TERM DEPOSIT ACCOUNTS

You do not have any account to shown.

LOAN ACCOUNTS

You do not have any account to shown.

ACCOUNT MANAGEMENT

Transaction History Download

- This Menu option will allow you to download your transaction history for all your accounts up to 12 months.
- The function allows you to select a specific date of a transaction, for example, 1 day, 1 week, 1 month, 3 months and so on.

Simply select the option from the drop down box.

Then select:
- Account Number
- Period
- Start Date
- End date

HBL BANK UK

ACCOUNT MANAGEMENT

Click "search" to access the transactions.

The results can be:

- Sent as an email
- Saved As Excel
- Save as PDF

You can also print these options on completion. See "Receipt".

ACCOUNT MANAGEMENT
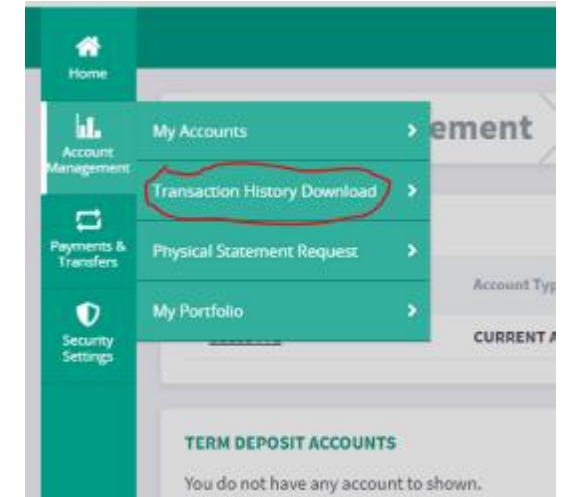
By selecting the "Transaction History Filter" drop down box you will be able to choose and view all transactions in any currency of the account.

TRANSACTION HISTORY FILTER

Please choose ⌄

70025226 / 609511 Current GBP

70025227 / 609511 Current USD

ACCOUNT MANAGEMENT

Physical Statement Request

You can request a paper statement from HBL Bank UK at any time.

For the statement you wish to view, simply select from the

options displayed:

- Account Number

- Start Date

- End Date

Then click "Next".

ACCOUNT MANAGEMENT

- Check your selection criteria on next screen and click "Confirm".

- This will send a secure Request to our Customer Services who will print your statement and then post it to you.

- You can also check status of your Request in your Secure Inbox (Messages)

ACCOUNT MANAGEMENT

My Portfolio

This option will display your entire portfolio with balances of all your accounts on one screen.
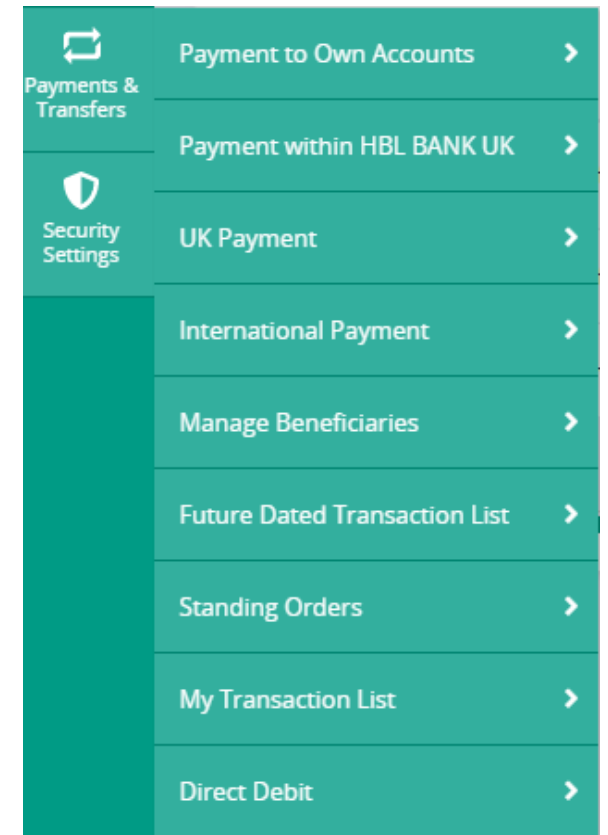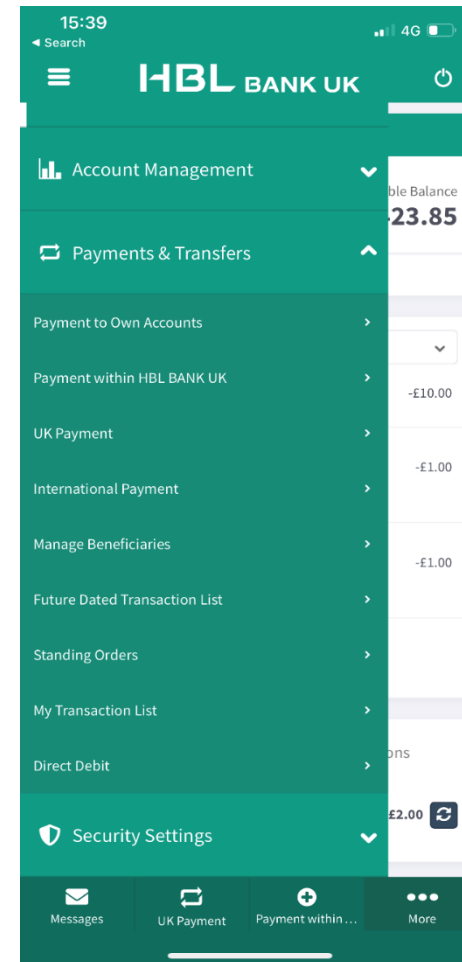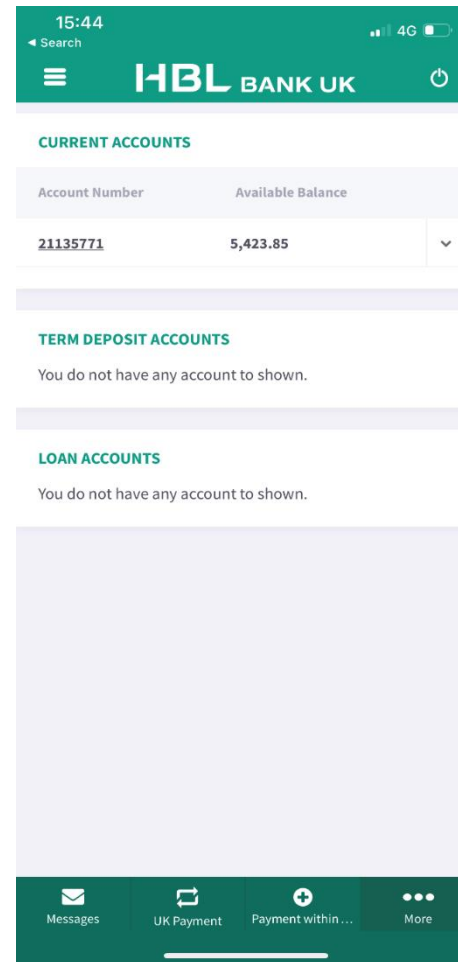
All other information such as, All Accounts (Current, Term Deposit, Loan Accounts).

Payments to Own Accounts

Hover over the Payments & Transfers tab to explore all payment options.

Payments to Own Accounts can be made by transferring funds between your own accounts held with HBL Bank UK.
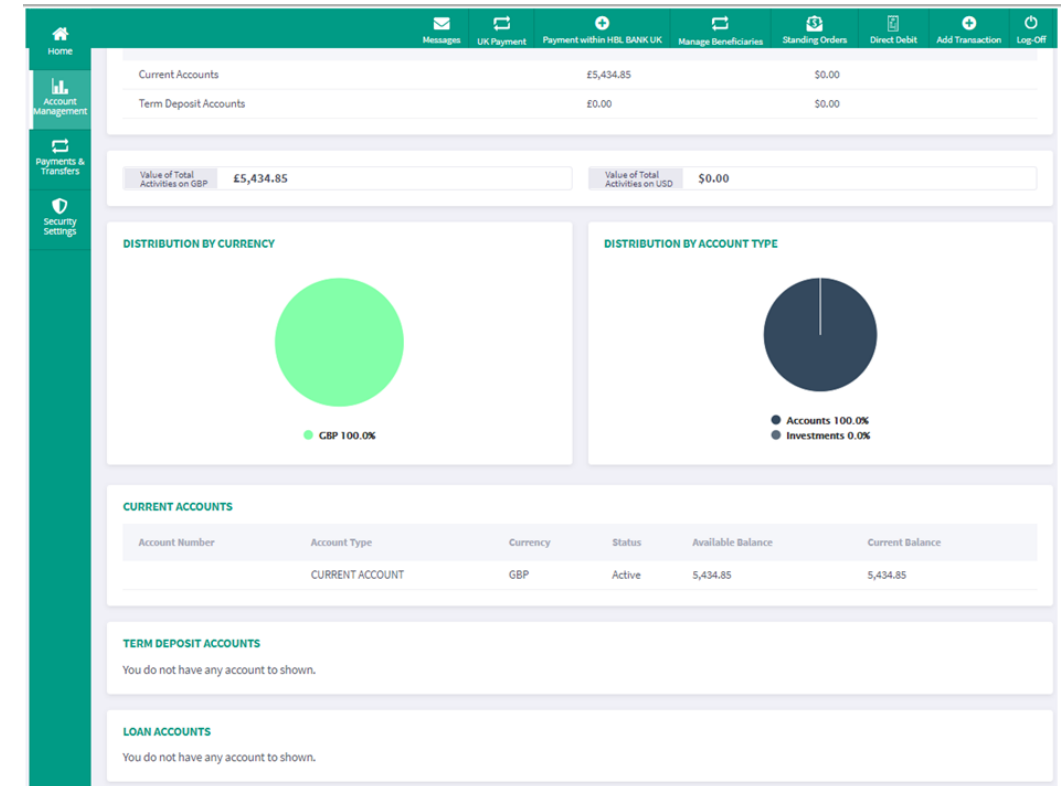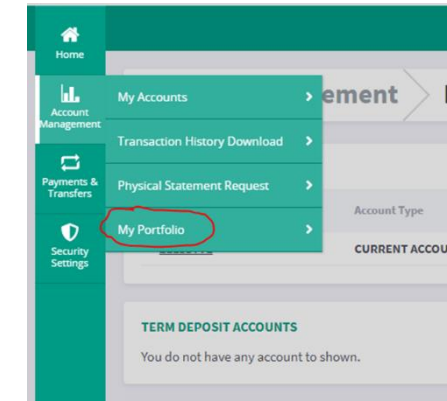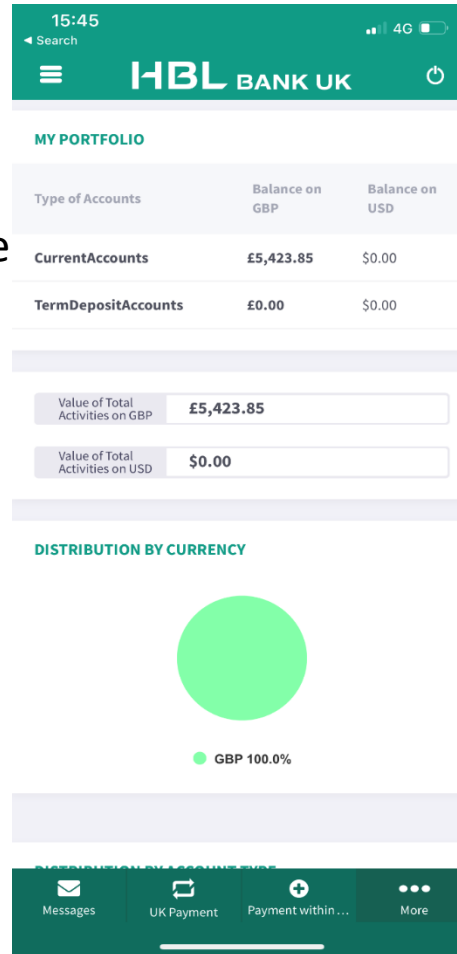
PAYMENTS AND TRANSFERS

Payments within HBL Bank UK

- This option can be used to Transfer funds to another customer who has an account with HBL Bank UK.

- You can either send payment to an Account or by selecting a Beneficiary that you have already added.

- To make a Payment you will need the following Details:

- 14 Digit HBL Bank UK Account Number of Beneficiary
- Amount
- Frequency (Immediate or Future Dated / Scheduled Payment)

PAYMENTS AND TRANSFERS

- On right hand side of the screen you can also look at the limits that have been allowed by the Bank for you to make this payment. Any amount above that limit will be rejected.

- After filling all the details please click "Next".

You will be notified via SMS when:

1. A payee is created
2. Changes are made to a payee
3. The registered mobile number for the user changes

PAYMENTS AND TRANSFERS

You will then receive confirmation that Payment has been completed successfully.

PAYMENTS AND TRANSFERS

If the payment is made to a Person that is not an existing beneficiary, you will then receive an OTP (one time passcode) on your Mobile device to confirm payment.

You will receive a Text and Email Message that your payment has been accepted for processing/ has been processed successfully.
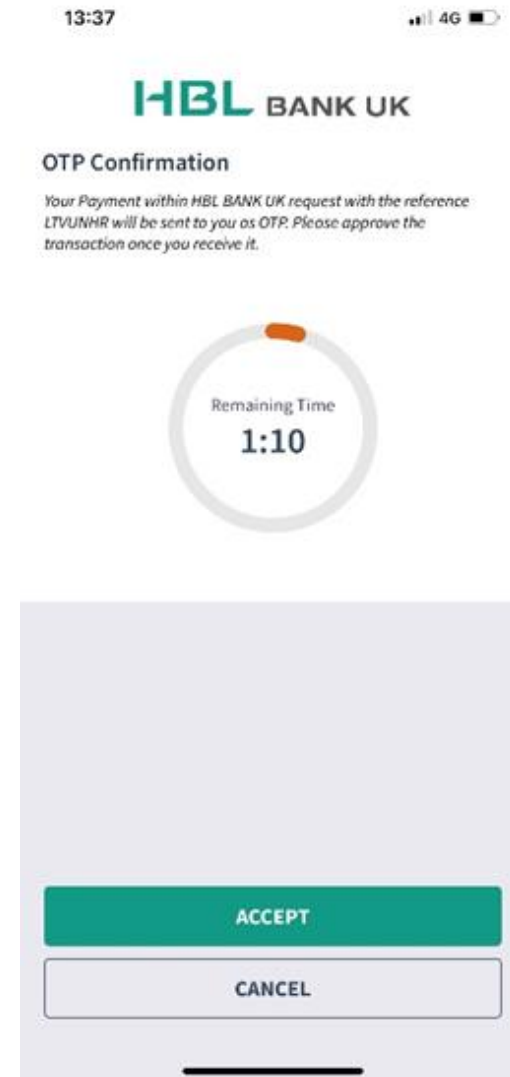
PAYMENTS AND TRANSFERS

Cut-Off Times:

For all payment types (Own Account, UK and International Payments):

- Payments done within working hours of 9:00am to 5:00pm UK Time will be processed same day.
- Payments made between 5:00pm and 11:59pm UK Time will be processed next working day.
- Payments made between 12:00am and 8:00am UK Time will be processed same working day after 9:00am.

PAYMENTS AND TRANSFERS

UK Payment

You can either send payment to a new Account or by selecting a Beneficiary that you have already added.

You can also set up a standing order or schedule a payment.

PAYMENTS AND TRANSFERS

Setting up Payments

You will need the following Details:

- 6 Digit Sort Code of Beneficiary Account
- 8 Digit Account number of Beneficiary Account
- Receiver's Name
- Amount
- Reference

PAYMENTS AND TRANSFERS

If the payment is made to a person that is not an existing beneficiary, you will then receive an OTP on your Mobile device to confirm payment.

After successful validation of OTP your payment will be processed.

PAYMENTS AND TRANSFERS

You can also generate a receipt of your payment by selecting the receipt button.

- Print

- Send the receipt as an E-Mail

- Save it as a PDF document

RECEIPT   x

Your transaction was executed successfully. **Reference Number: 7453656957503455**

TRANSFER INFORMATION

From Account	GBP
To Account	GB38LOYD
Receiver Sort Code	309392
Receiver Account Number	
Receiver Name	**Ali Asghar**
Final Transfer Amount	**GBP 10.00**
Request Date	04 Jan 2021
Receiver Bank	**LLOYDS BANK PLC**
Receiver Bank Branch	**HARROW STATION RD**

OTHER TRANSFER DETAILS

Transaction Type	**Immediate**
Transaction Date	04 Jan 2021
Number Of Transfers	1
Mark Favorite	No

HBL BANK UK

🖶 Print   ✉ Send an E-Mail   💾 Save as PDF

Payments & Transfers ＞ **UK Payment**

Your transaction has been submitted and under processing

Reference Number: 7453656957503455

BACK TO HOME PAGE   **RECEIPT**

International Payments

To make an International Payment you will need the following details:

- Receiver Name

- Receiver Bank SWIFT Code

- Receiver Account / IBAN Number

- Receiver Address / Email and Mobile Number

- Frequency (Immediate or Future Dated / Scheduled Payment

- Intermediary Bank Details (Optional)

- Currency

- Amount

- Payment Reference / Purpose of Payment

- Frequency (Immediate / Future Dated)

- First Transfer Date (Optional)
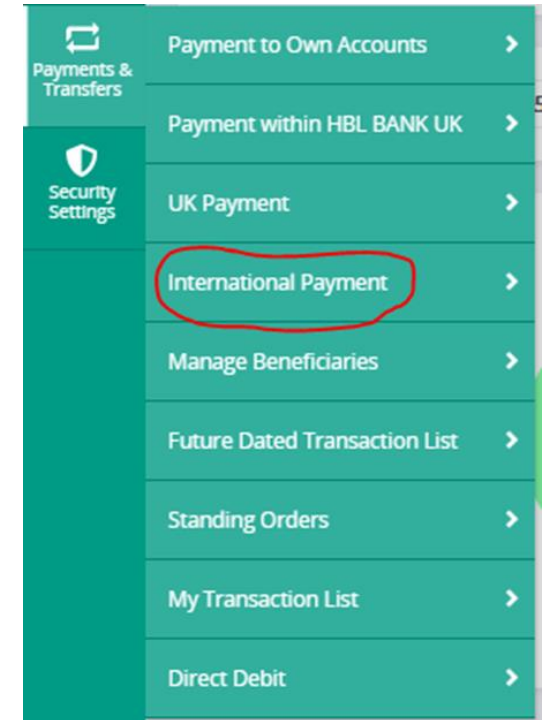
This option can be used to Transfer GBP funds to any International Banking account via SWIFT.

PAYMENTS AND TRANSFERS

You can also access the "Limits" setting that have been allowed by the Bank for you to make the payment.

Any amount above that limit will be rejected.
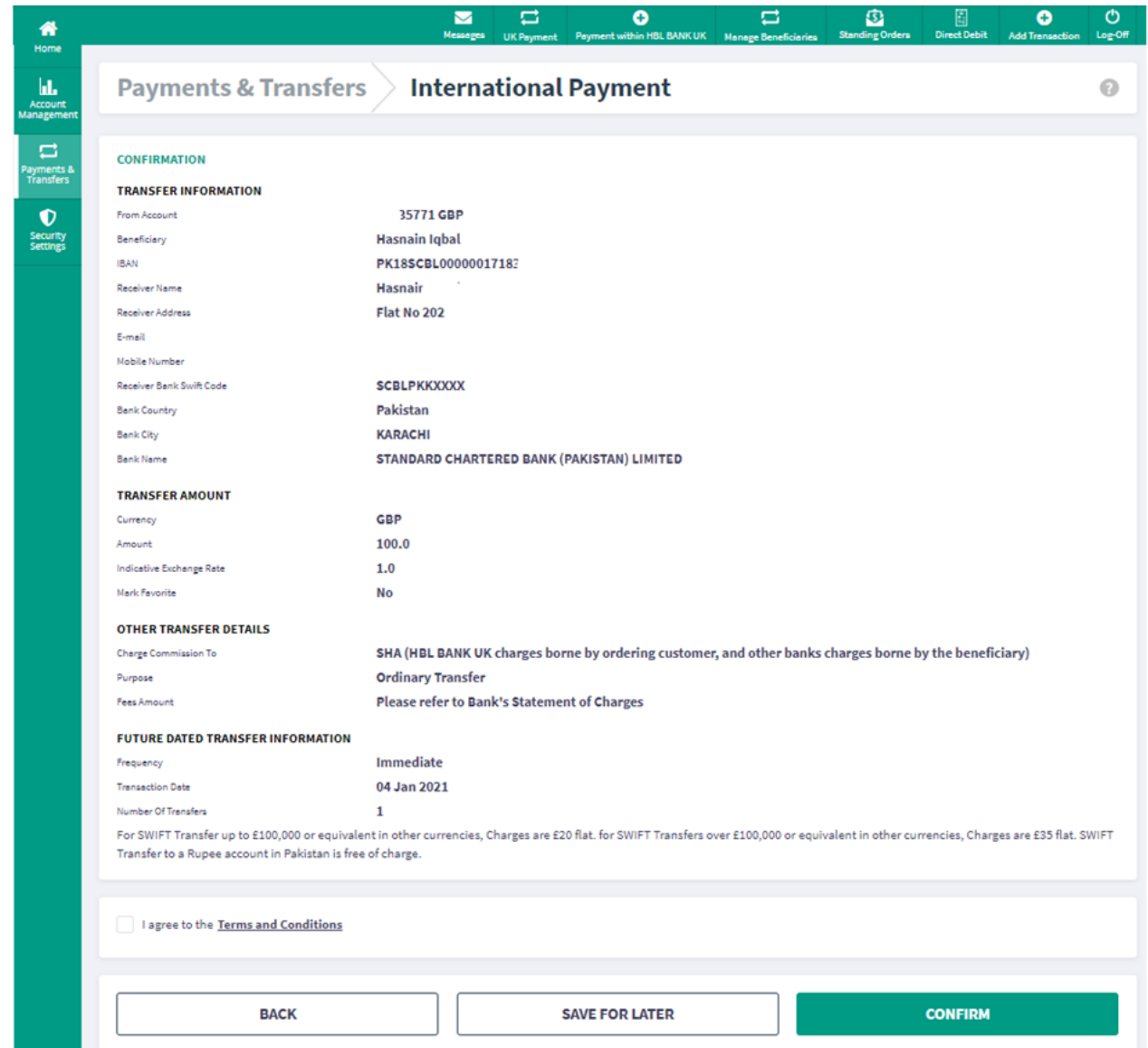
After filling all the details please click "Next".

Check details of your payment on next screen and click confirm.

PAYMENTS AND TRANSFERS

If the payment is made to a Person that is not an existing beneficiary, you will then receive an OTP on your Mobile device to confirm payment.

After successful validation of OTP your payment will be processed.

PAYMENTS AND TRANSFERS

You can also generate a receipt of your payment by selecting the Receipt button.

You can then:

- Print
- Send the receipt as an E-Mail
- Save it as a PDF document.

- International payments made using your mobile app, follow steps 1 – 3.

PAYMENTS AND TRANSFERS

MANAGE BENFICIARIES

You can use this screen to add Beneficiary for various Payment types.

Payment within HBL Bank UK, International and to other UK banks require:

- Beneficiary Name
- 14 Digit HBL Bank UK account number
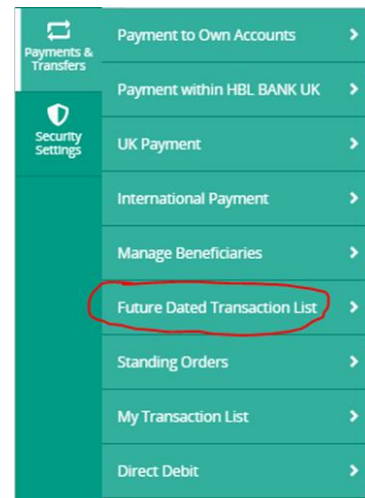
PAYMENTS AND TRANSFERS

<u>Future Dated Transaction List</u>

This option is used to find and search for all your Future Dated transactions and their status.

All transactions are listed below showing payments between your own accounts first, then payments between HBL Bank accounts.

* If a payment is made out of hours it will show up as a future transaction *

PAYMENTS AND TRANSFERS

Functions:

Using the search filter you can narrow down the search results, for example;
- dates
- times
- statuses of payments

PAYMENTS AND TRANSFERS

Standing Order

To view your transaction orders select Standing Orders tab along the top navigation bar.

You can view various transactions within the drop down box under "Please Choose".

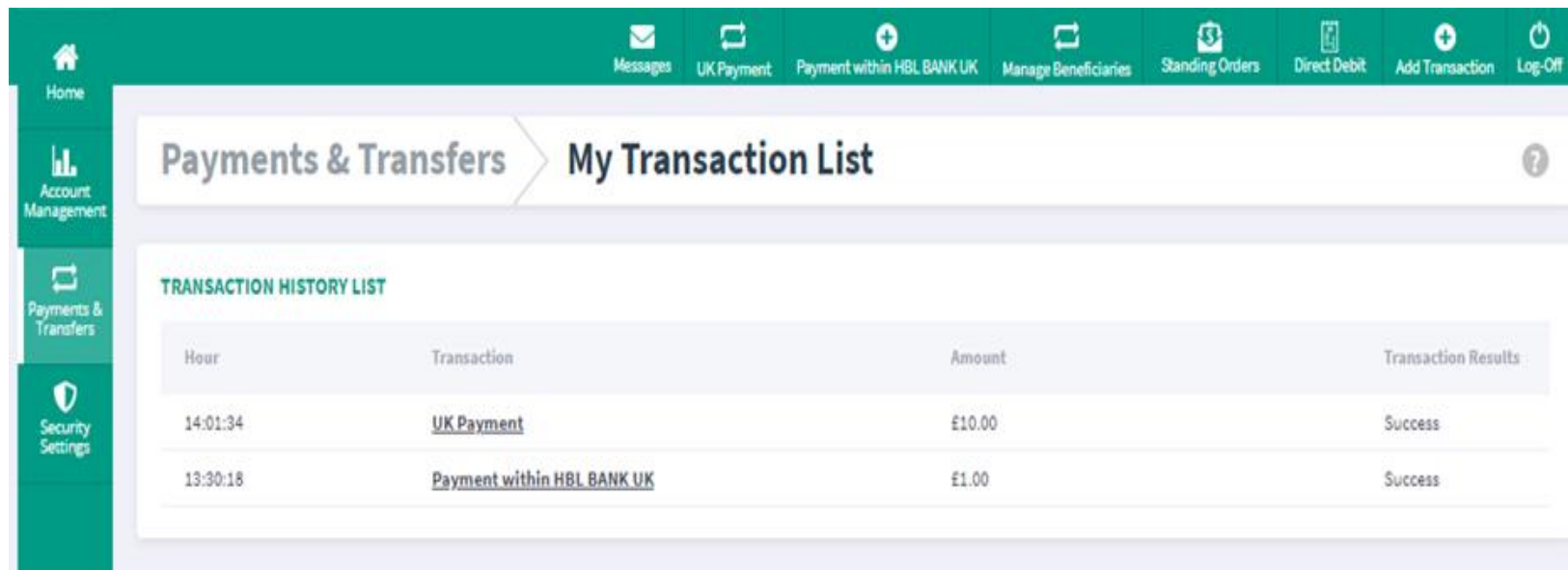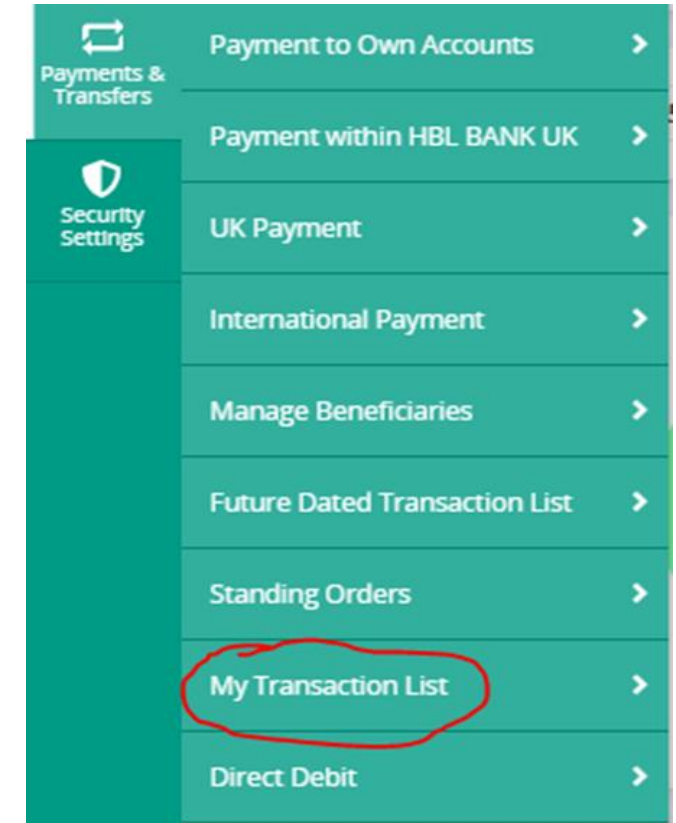Alternatively, enter the date for transactions you wish to search for.

PAYMENTS AND TRANSFERS

My Transaction List

- This option shows you your Transaction History of all your transactions that you have performed today.

- You can also search and select previous transactions in date order.
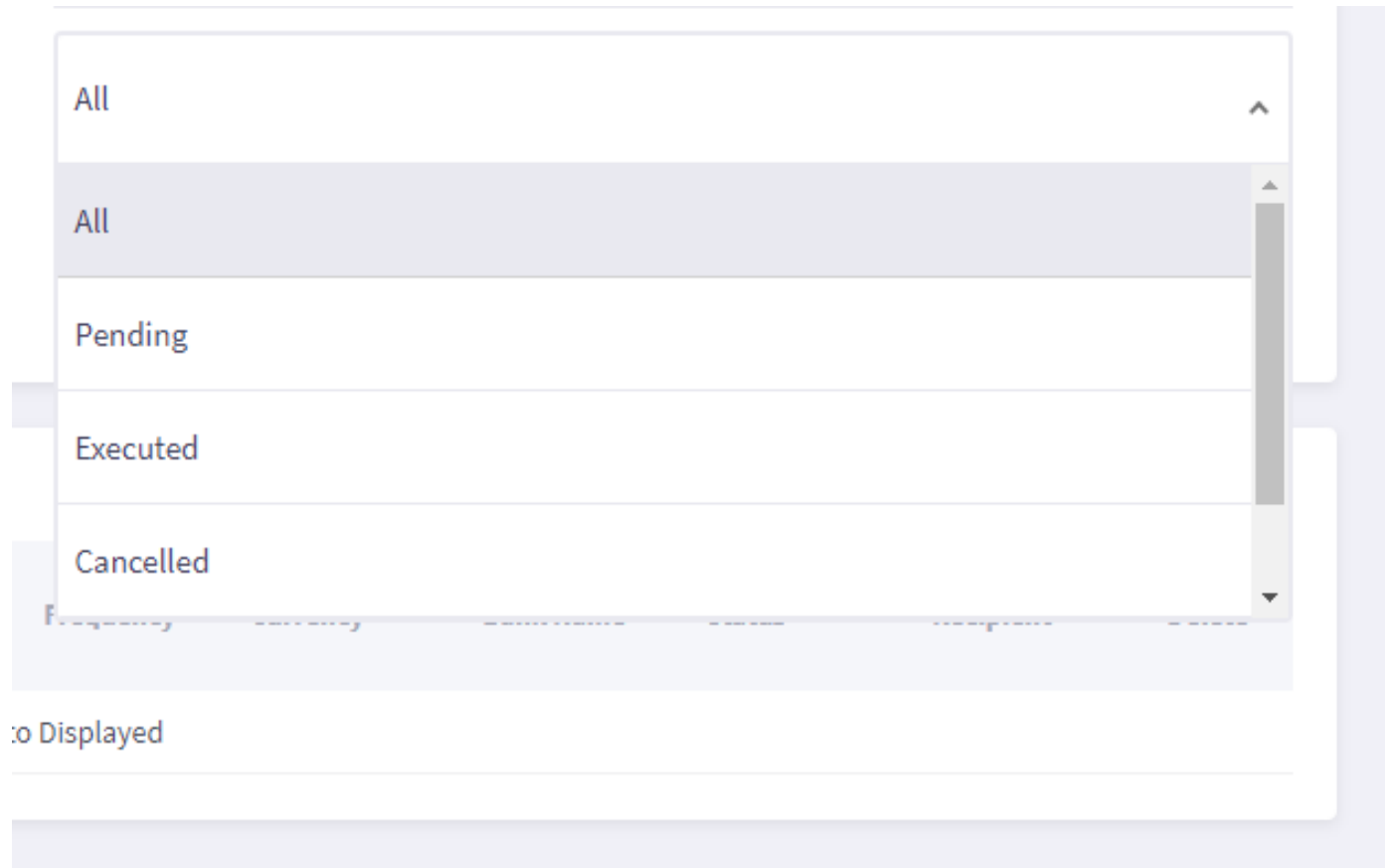
You can also search by:

- "Status" showing transactions pending

- Executed

- Cancelled or

- Failed

Simply select from the drop down box.

All

All

Pending

Executed

Cancelled

o Displayed

PAYMENTS AND TRANSFERS

You can also search by "Reference Number" or the "Receiver's name".

Your Standing Orders will appear along in the box below.

STANDING ORDERS

Reference Number	Start Date	Transaction Type	Total Number of Transfer	Transaction Amount	Frequency	Currency	Bank Name	Status	Recipient	Delete
				No Data to Displayed						

TRANSFERS AND PAYMENTS

Direct Debit

Select from the top navigation bar to access your direct debits or set up.

Select "From account" to choose the appropriate account.

Option to cancel is available when selecting a specific direct debit.

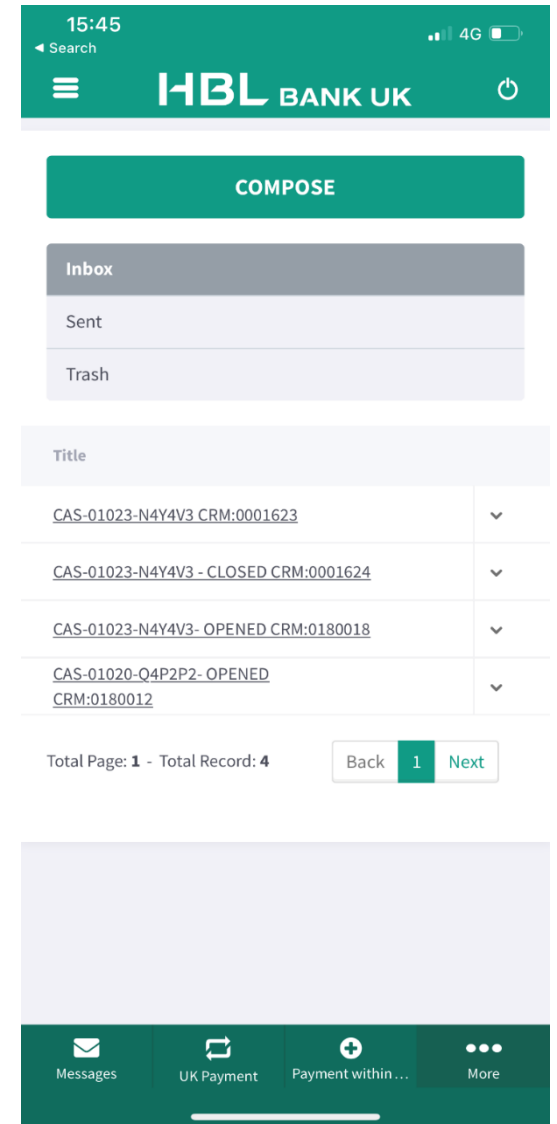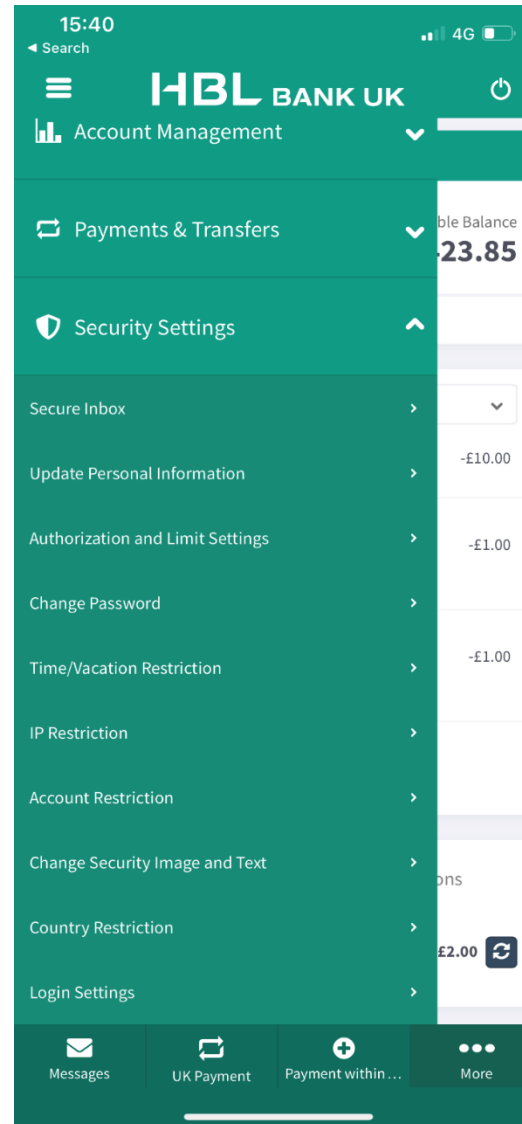All active Direct Debits will be shown below.

SECURITY SETTINGS

<u>Secure Inbox</u>

You can view or send messages through your secure inbox at any time.

Select your transaction to set and enable transaction limits.

This can be daily and monthly limits for e-Banking services.

SECURITY SETTINGS

Update Personal Information

Updating your email address / mobile number:

- Select the tab on the left and confirm your new email or mobile number on the right.
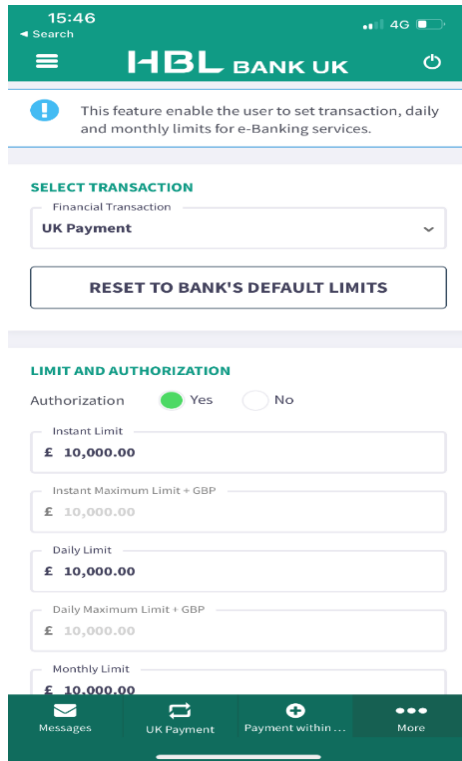
- Select "Next".
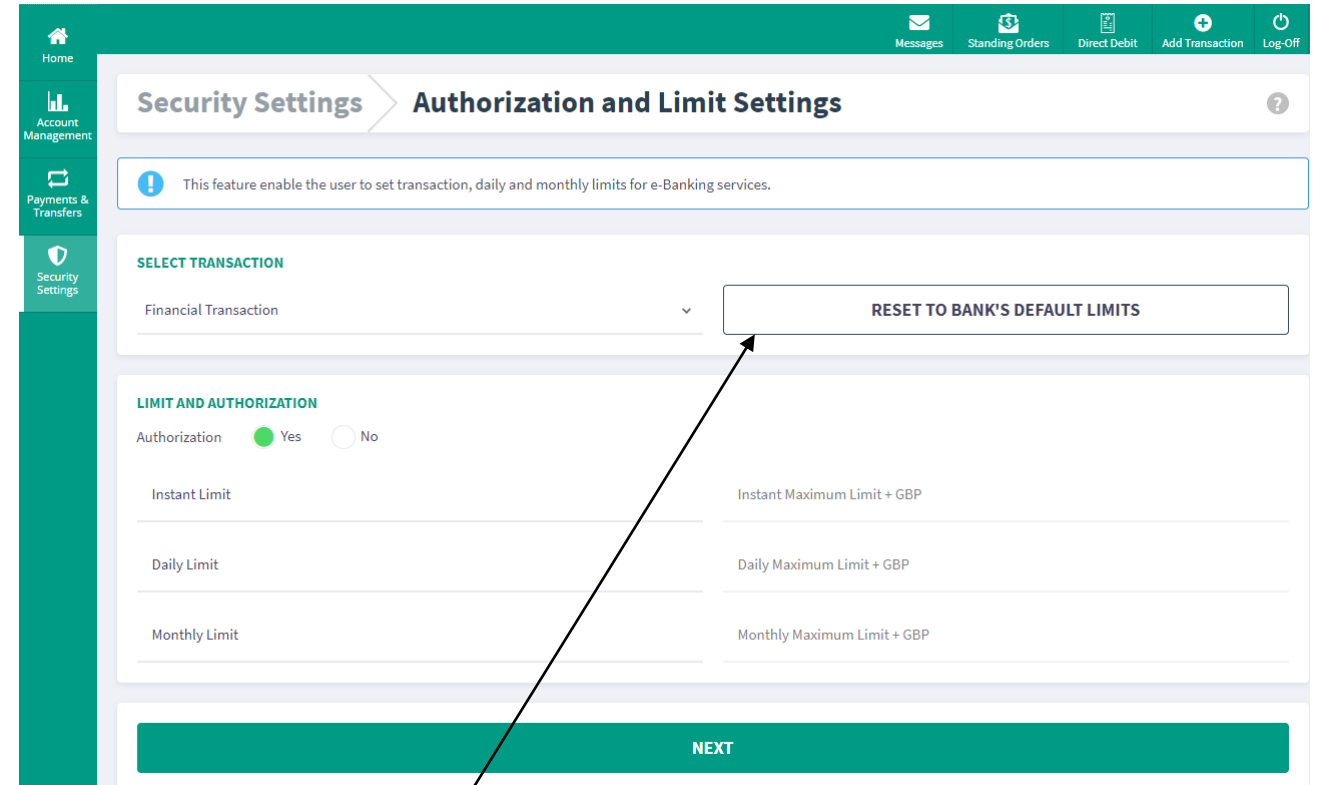
SECURITY SETTINGS

Authorisation and Limit Settings

You can change and update your account limits and spending limits under the settings.

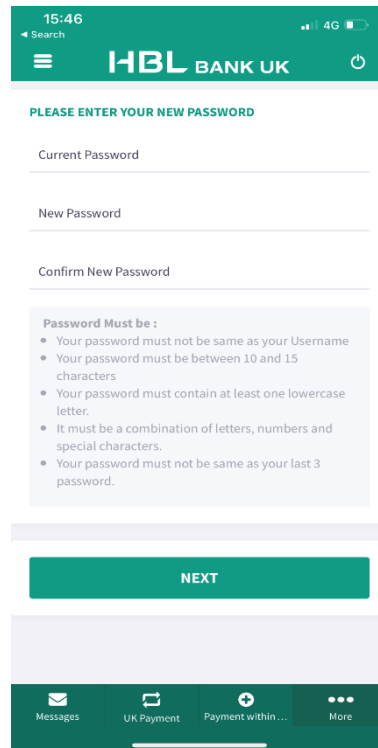This can be set by daily, monthly or instant limits.

There is also a setting to reset to the Bank's default limit.

SECURITY SETTINGS

Changing your password

You can update and change to a new password through the Security Settings tab.

- Follow the instructions entering your current password.

- Enter a new updated password as prompted.

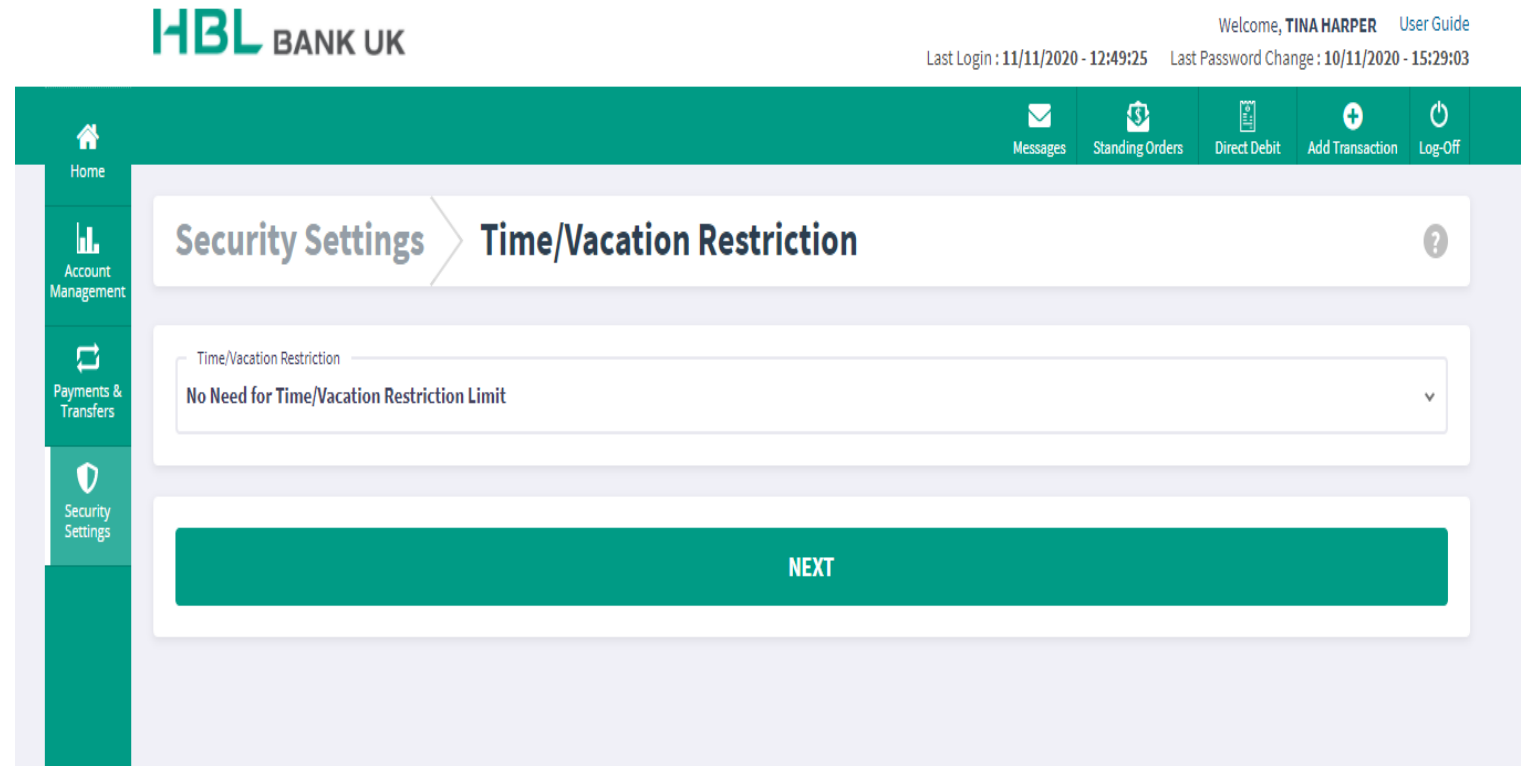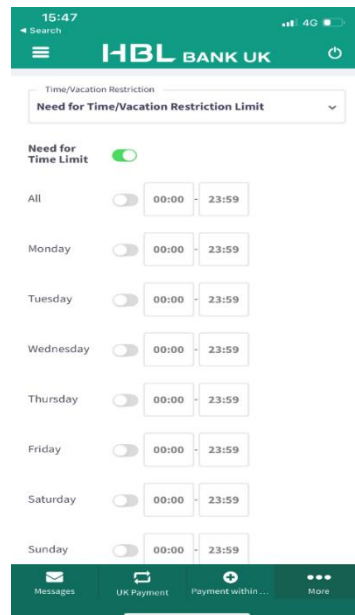- Select "Next" to complete.

SECURITY SETTINGS

Time/ Vacation Restriction

This is a fraud prevention measure, enabling you to update the duration of your absence on digital banking and make the restrictions whilst you're travelling.

Select from the drop down box options and click "Next".

SECURITY SETTINGS

IP Restriction

This option allows you to login from a specific IP address from which you can login to HBL Bank UK and digital banking.

If you want to change your IP Restriction you can select from the drop down box.

Click "Next" to save and proceed.

SECURITY SETTINGS

Account Restriction

- This part of the Account management safety measures.

- Account restrictions will give you options to select ways in which to restrict your account settings and secure your account transfers.
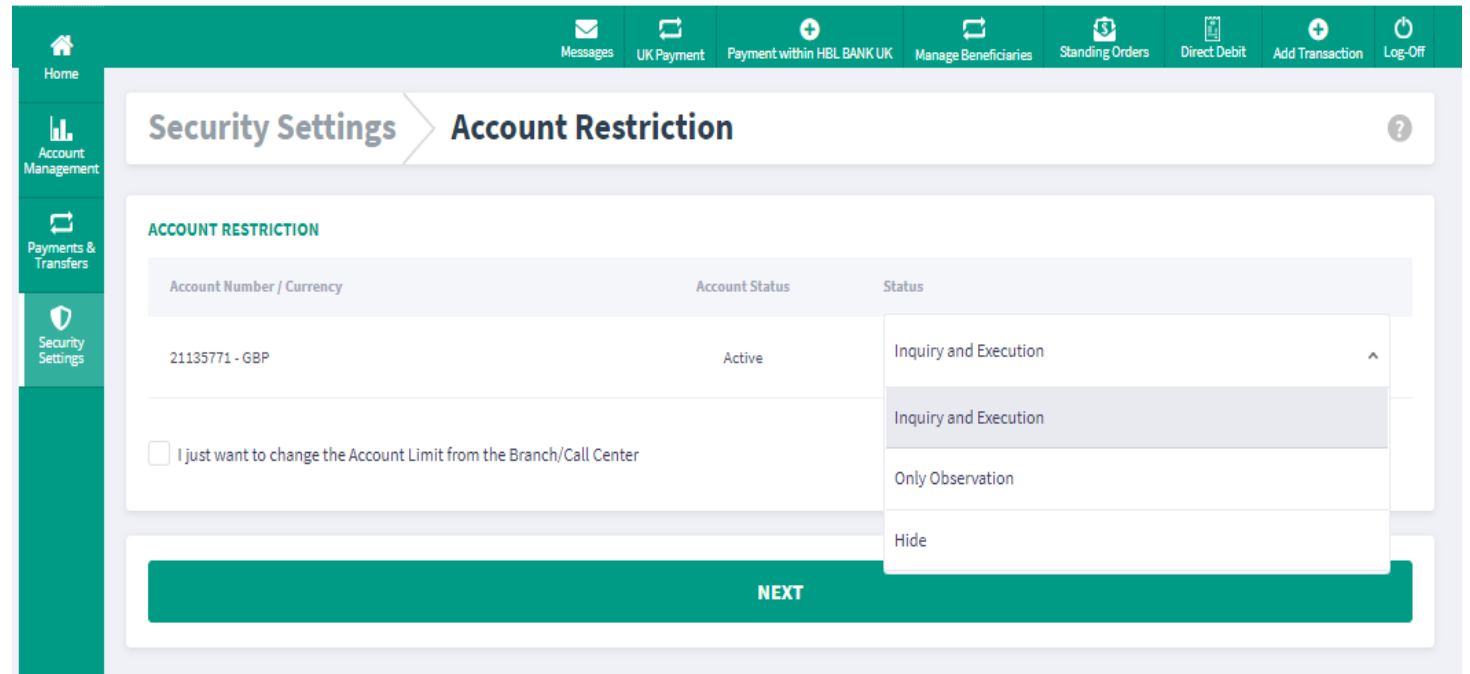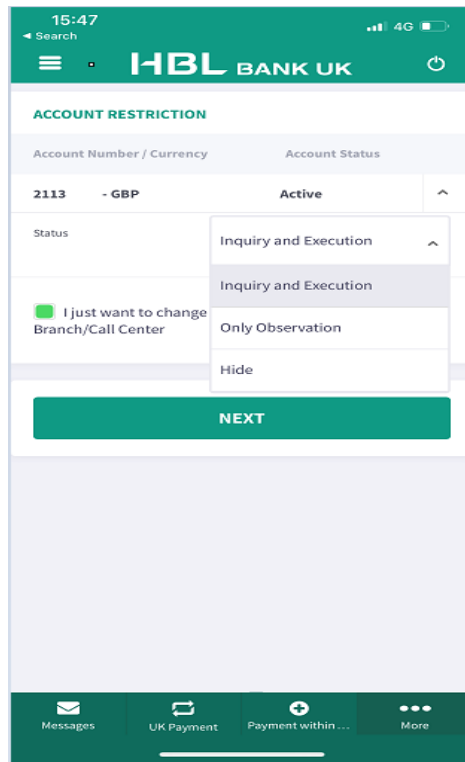
- Select particular account status actions.

SECURITY SETTINGS

Change Security Image and Text

Select an image and security text associated with your account for future logins.

SECURITY SETTINGS

Country Restriction

- Select the countries which you want the ability to login to online banking from.

- Select "Next".

SECURITY SETTINGS

The countries selected will then appear in the table listed below.

CUSTOMISING YOUR ONLINE BANKING PAGE

Navigation Bar "Quick Links"

A useful tool is adding your personalised tabs to the top navigation bar.

For example, to add and delete useful, quick links for popular or frequently used applications in your online banking simply click "Add Transaction".
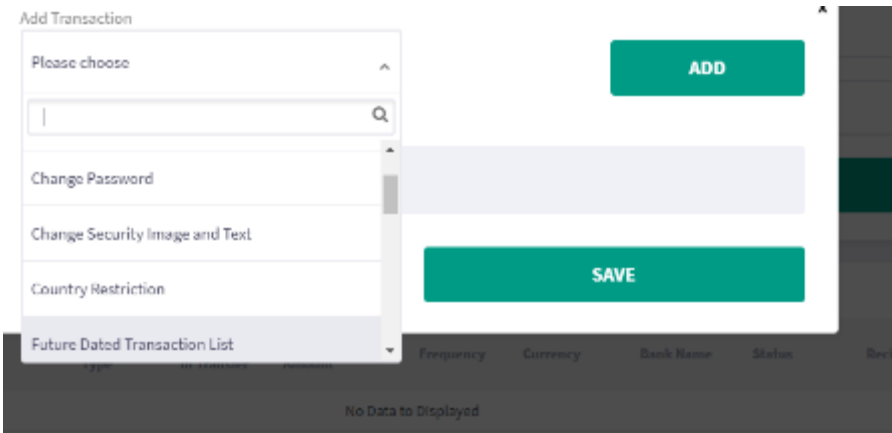
Welcome, **TINA HARPER**   User Guide
Last Password Change : **10/11/2020 - 15:29:03**

Direct Debit   Add Transaction   Log-Off
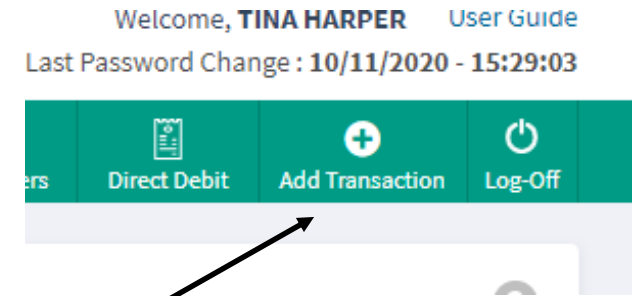
How to add any shortcut:

Select "Please choose" from the drop down box and add whichever transaction quick link you wish.
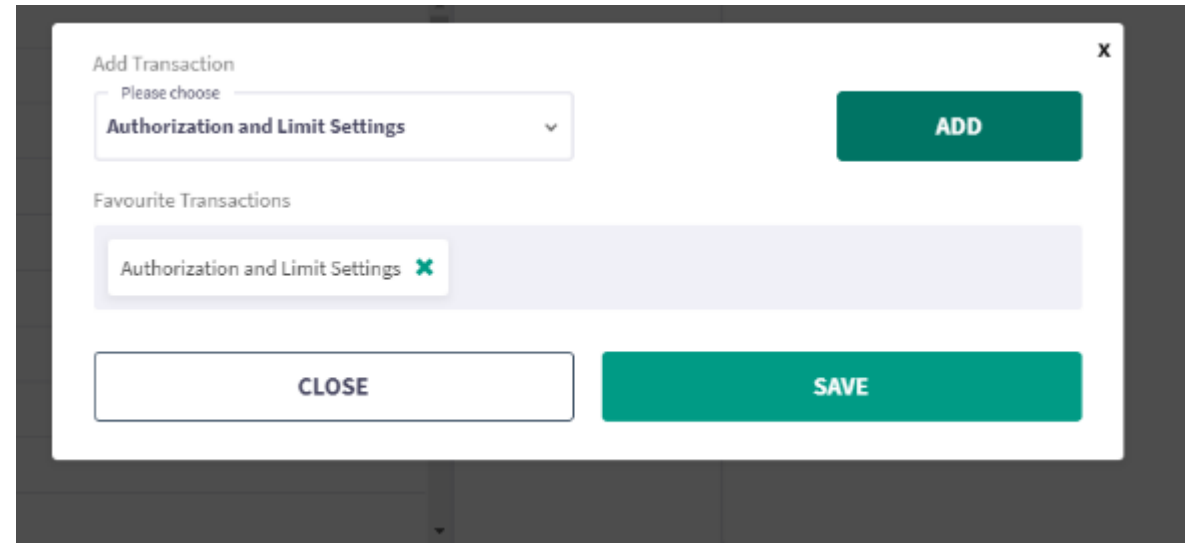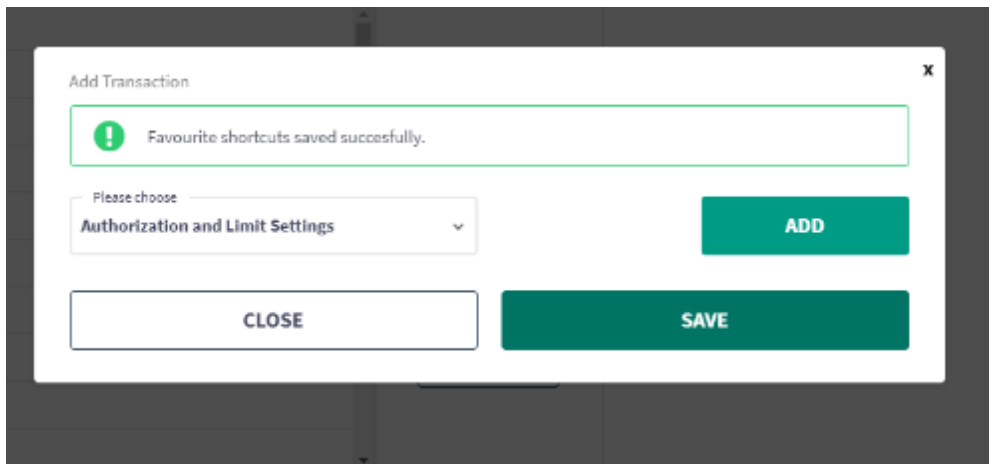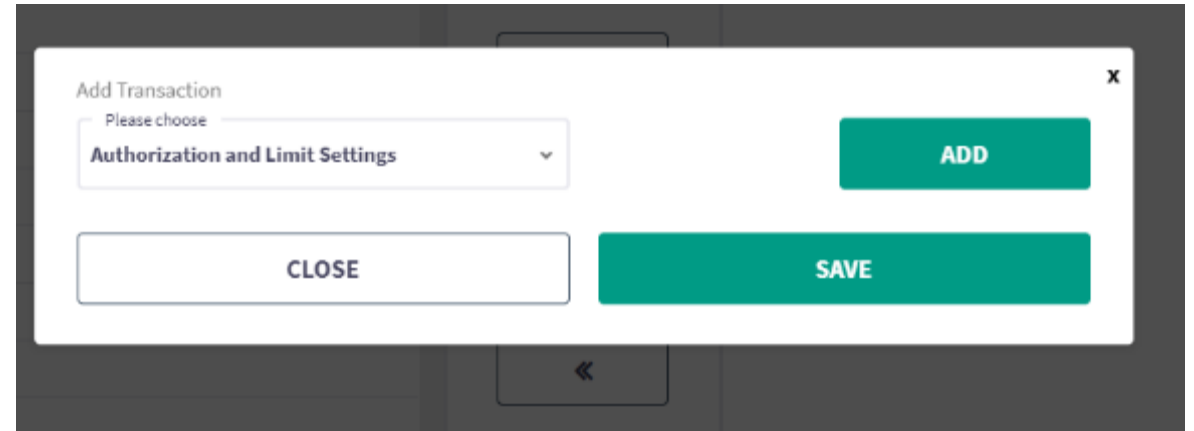
For example "Payment within HBL Bank UK".

Then click "Save".
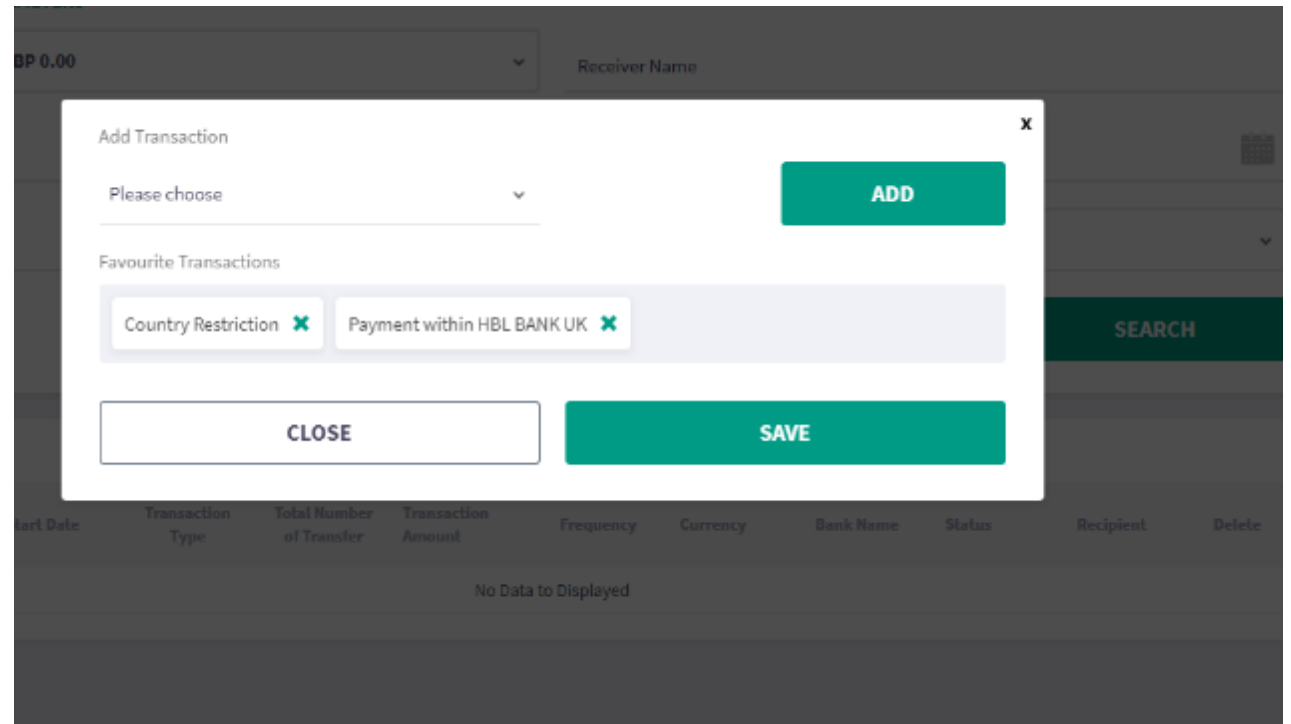
CUSTOMISING YOUR ONLINE BANKING PAGE

Click "Add" before saving it to the navigation bar.
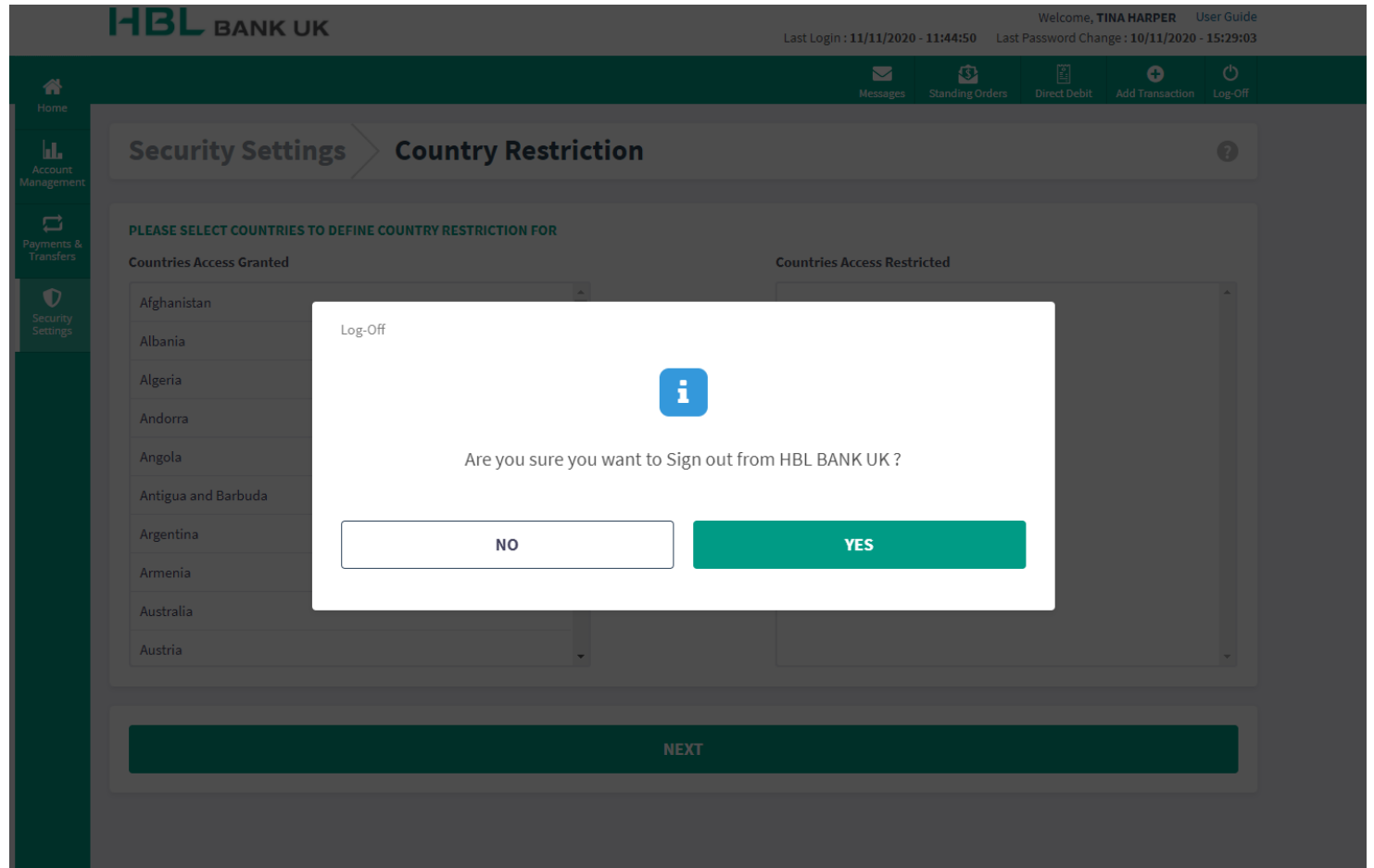
Then select "Save".

LOGGING OUT

Log Out

Once finished, click the log out button at the top right corner of the navigation bar.
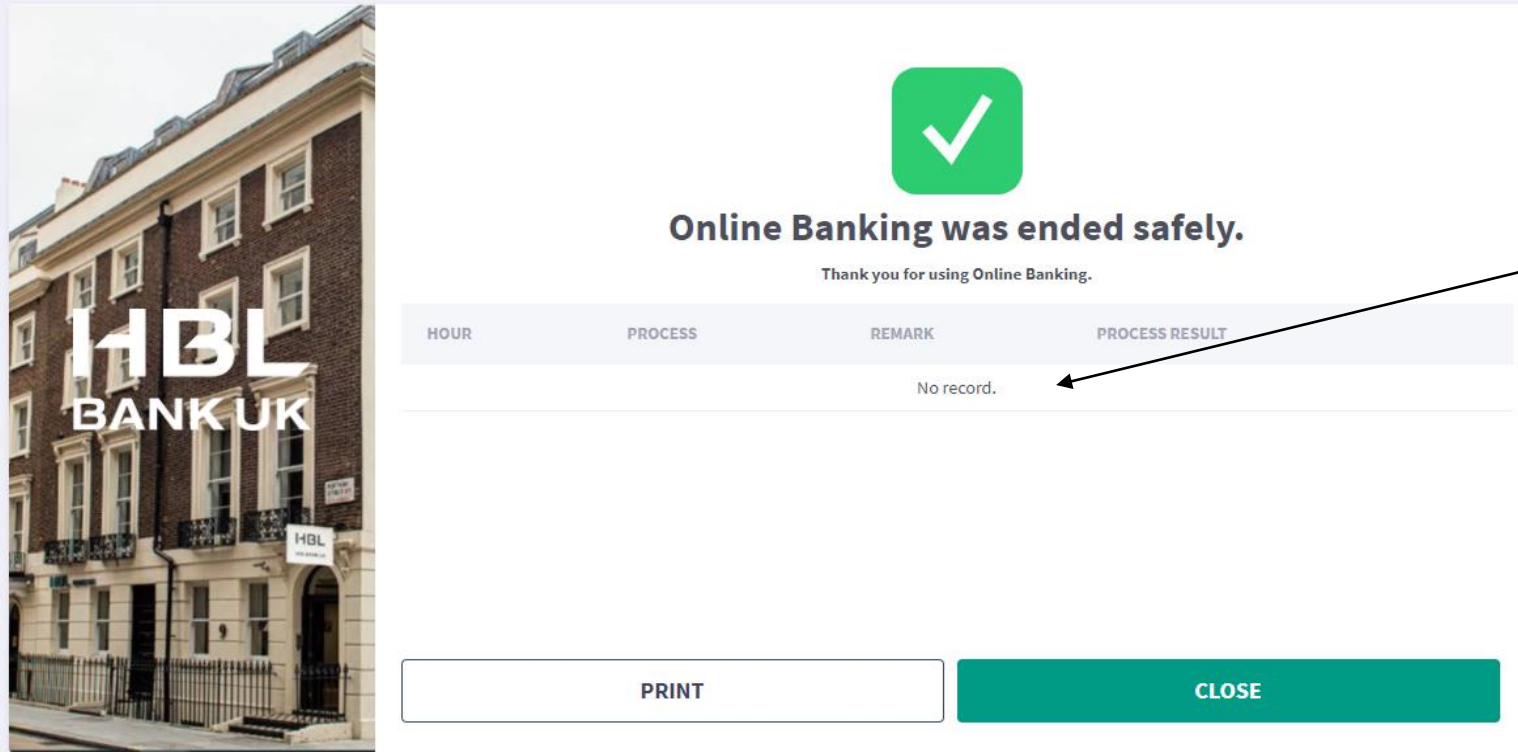
Select "Yes" when prompted.

LOGGING OUT

You have now successfully logged out of your personal online banking account.

Any actions completed during this session will show under "records" and you will have the option to print

We're here to help

If you have any questions about using HBL Bank UK online, you can find further
help and support at www.hbluk.com

T: +44 (0) 344 809 4258

W: www.hblbankuk.com

E: contactcentre@hbluk.com