



PUBALI BANK LIMITED



PI BANKING



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Date: December 13, 2020

Revision History

Author	Version	Change Description/ Remarks	Date
Md. Mahmudul Hassan Senior Officer (Computer), Software Development Division, 23, A.A. Bhaban, Motijheel, Dhaka-1000.	Version: 1.0	Initial Drafts	21 June, 2020
Md. Anisur Rahman Senior Officer (Computer), Software Development Division, 23, A.A. Bhaban, Motijheel, Dhaka-1000.	Version: 1.1	Added new features and descriptions	26 June, 2020
Abdullah Al – Matin Senior Officer (Computer), Software Development Division, 23, A.A. Bhaban, Motijheel, Dhaka-1000.	Version: 1.2	Formatting and fine tuning	08 July, 2020
Abdullah Al – Matin Senior Officer (Computer), Software Development Division, 23, A.A. Bhaban, Motijheel, Dhaka-1000.	Version: 1.3	Add new feature and modification	11 October, 2020
Abdullah Al – Matin Senior Officer (Computer), Software Development Division, 23, A.A. Bhaban, Motijheel, Dhaka-1000.	Version: 1.4	Adapt new changes and formatting	15 November, 2020
Abdullah Al – Matin Senior Officer (Computer), Software Development Division, 23, A.A. Bhaban, Motijheel, Dhaka-1000.	Version: 1.5	Added Loan Installment features	13 December, 2020

Approval

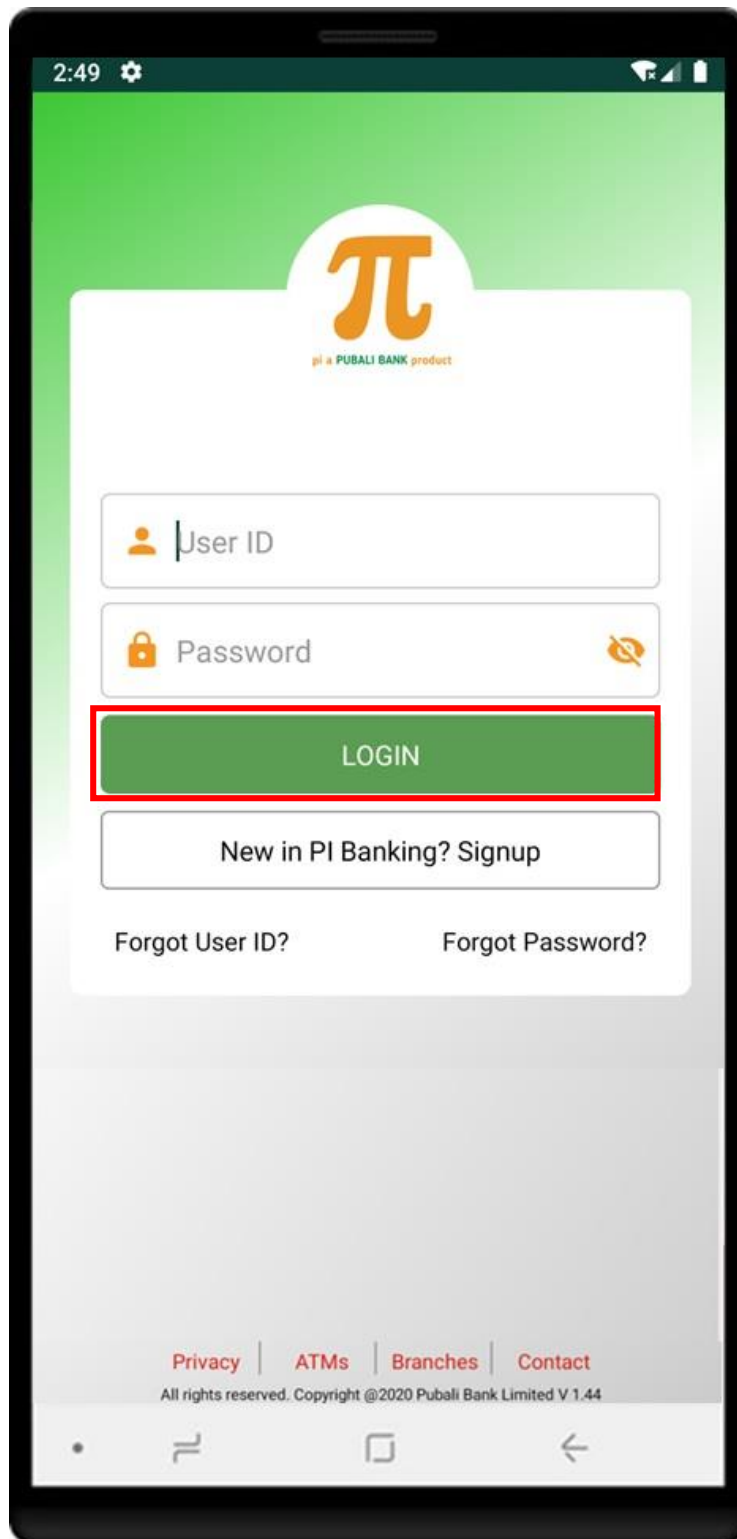
Reviewer/Approver	Version	Remarks	Date & Signature
Endra Mohan Sutradhar DGM & Division Head, Software Development Division, 23, A.A. Bhaban, Motijheel, Dhaka-1000.	Version: 1.5		

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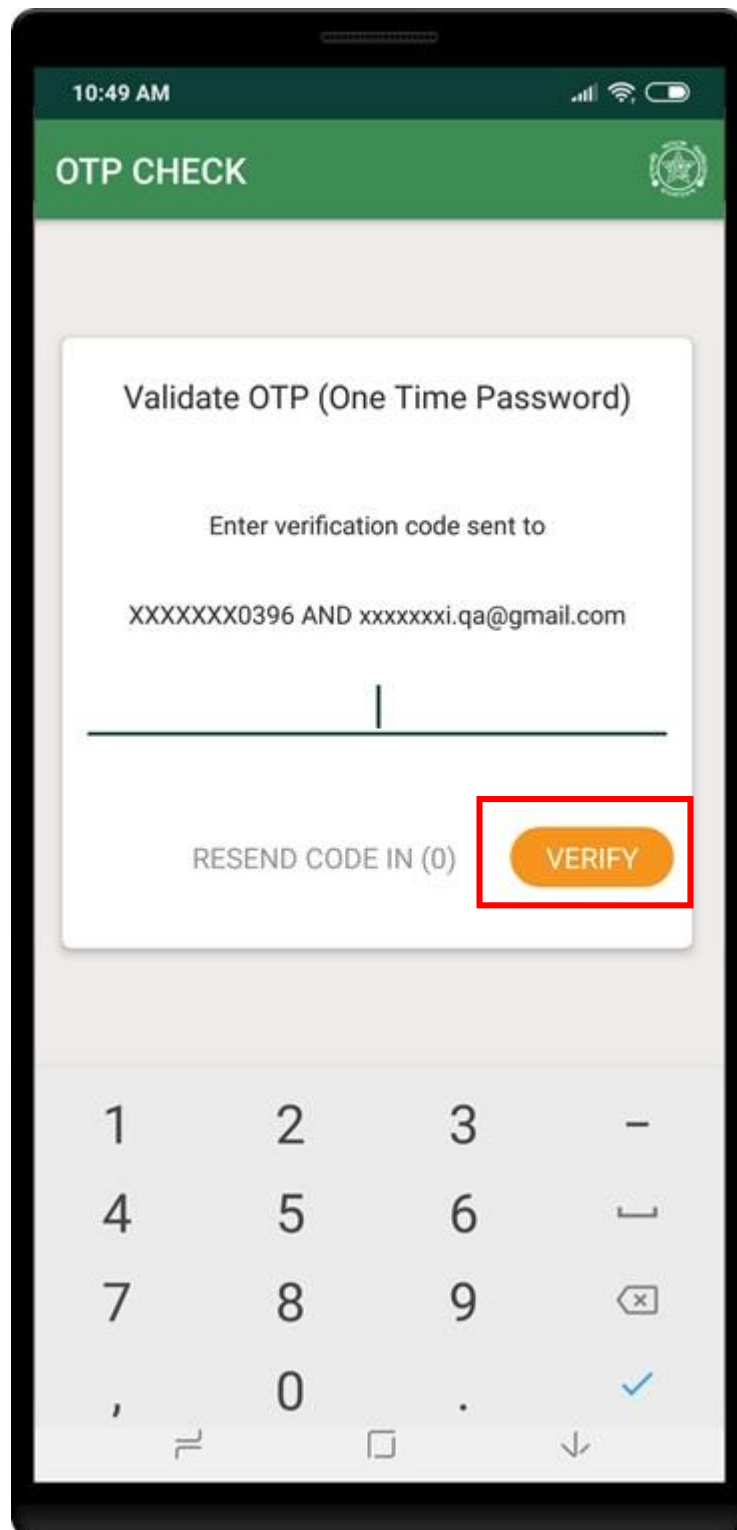
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LOGIN

Registered user needs to login his/her account using username and password. This is the first step in PI Banking App to get the PI Banking services. To login click on **LOGIN** after entering username and password.



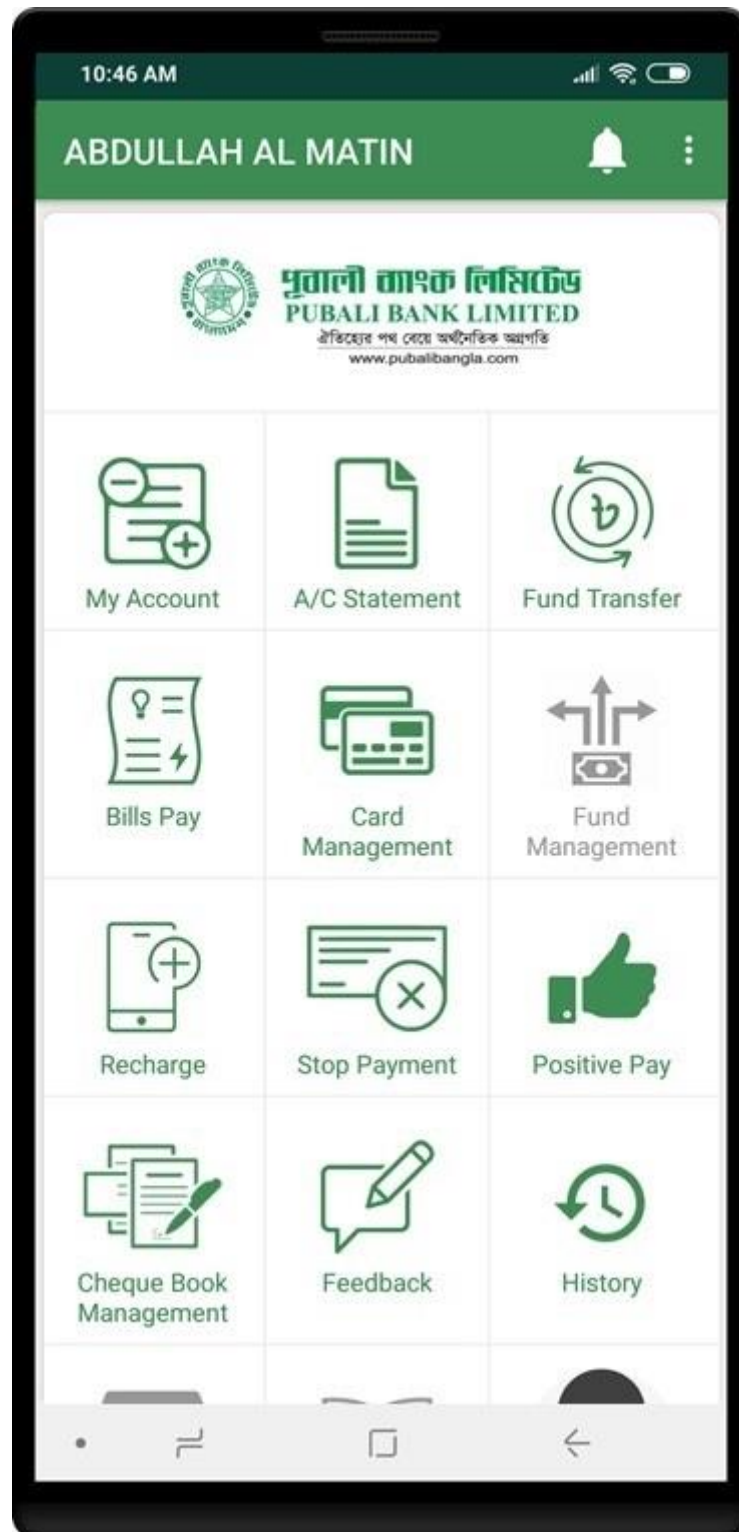
After clicking login button, user needs to enter OTP which is sent to his/her registered email and mobile number and then needs to click on **VERIFY** button. If user didn't get OTP then user can click on **RESEND CODE** button to request again for OTP.



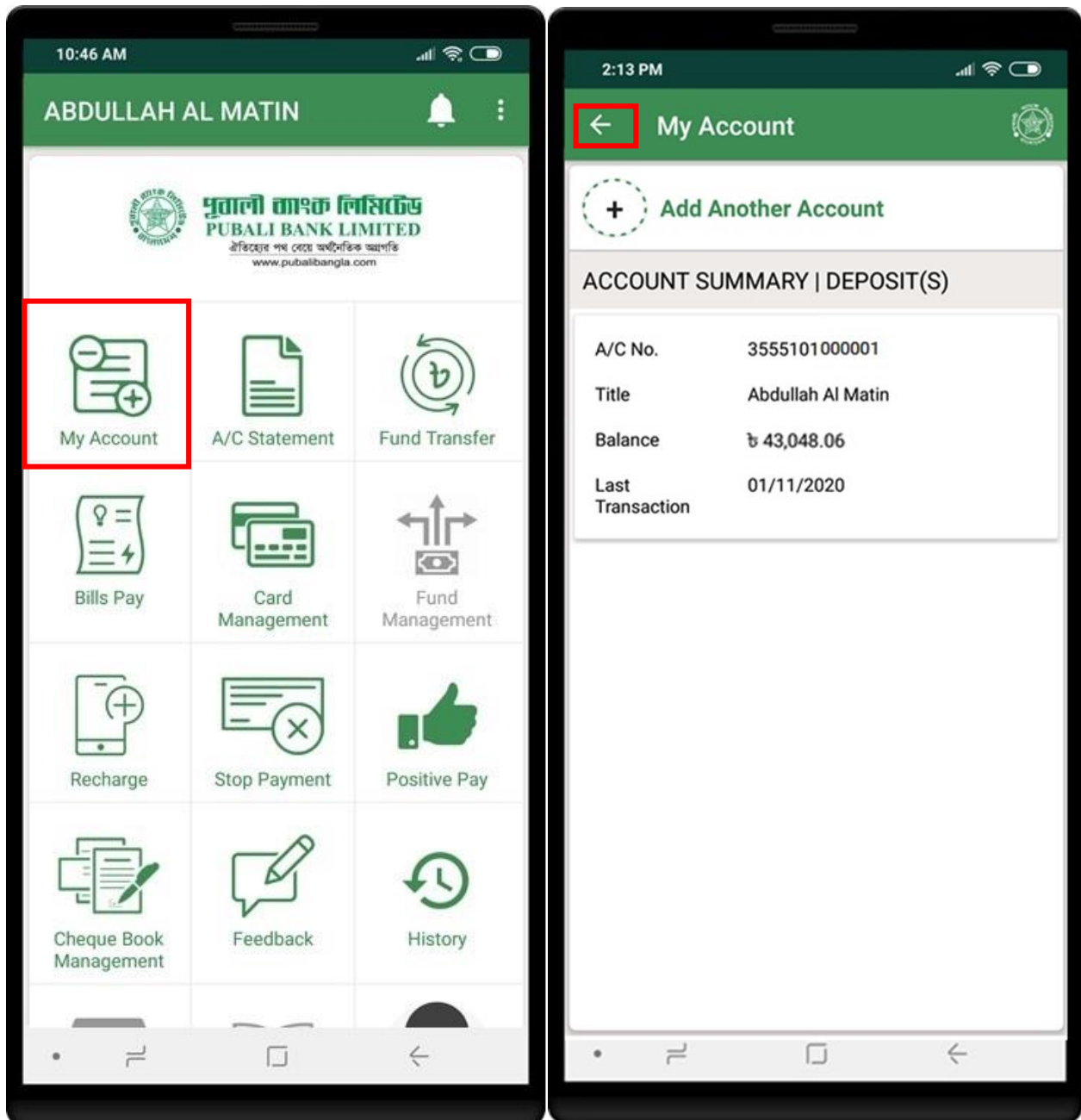
For the first time login, user needs to register his/her device. Enter his/her registered mobile number, date of birth, father's name and mother's name, Then click on **Submit** button.

The screenshot shows a mobile application interface for user registration. At the top, there is a green header with a back arrow, the text 'User Registration', and a circular logo. Below the header is a white box titled 'User Activation Form'. Inside this box, there is a section for 'OTP received by?' with three radio button options: 'SMS', 'Email', and 'Both'. The 'Both' option is selected. Below this is a section titled 'Answer the following security questions'. It contains four input fields: 'Mobile Number', 'What is your DOB (dd/mm/yyyy)?' (with a calendar icon), 'What is your mother's last name?', and 'What is your father's last name?'. At the bottom of the form, there are two buttons: 'Cancel' and 'Submit'. The 'Submit' button is highlighted with a red rectangular box. The mobile status bar at the top shows 41% battery and 2:24 pm.

After successful login user will see the dashboard. Dashboard will be shown for different services.

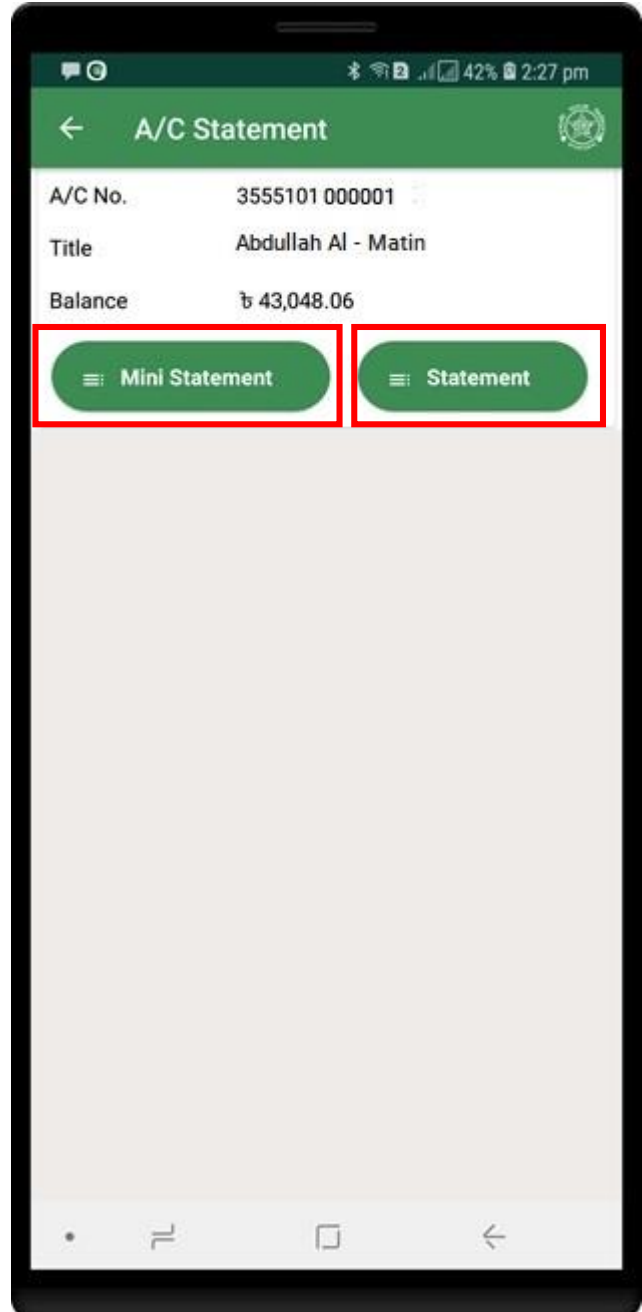
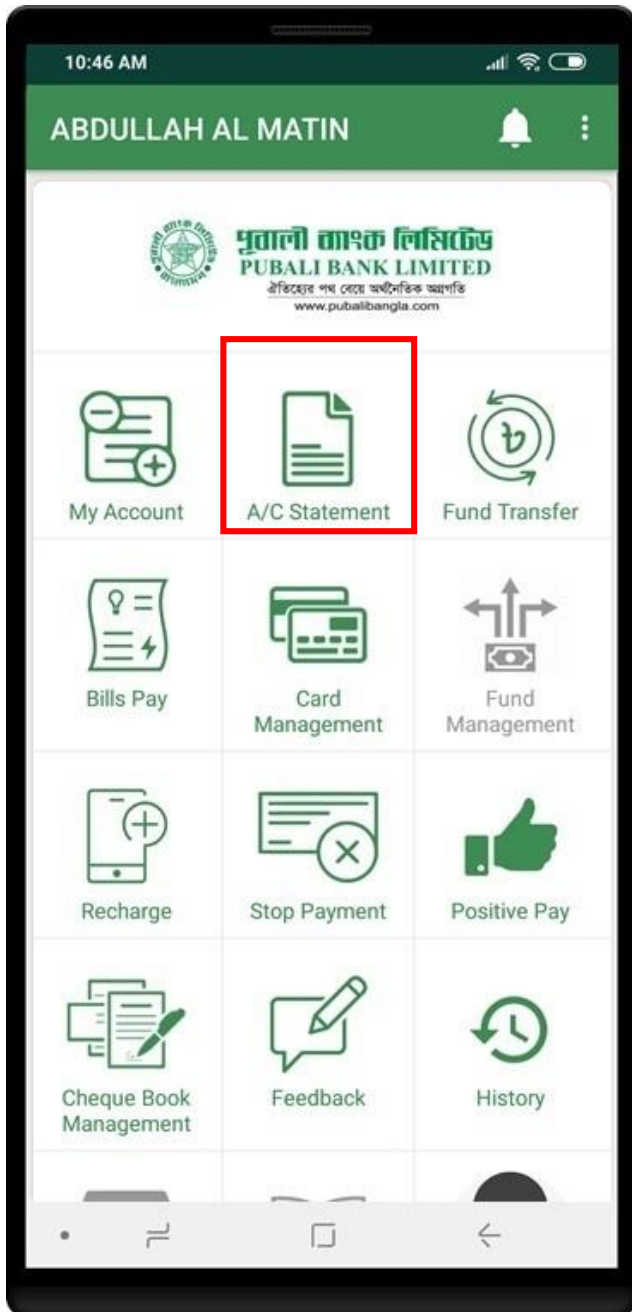


Click on **My Account** from dashboard to get details of account summary. User can go back to dashboard page by clicking the left arrow symbol in top-left.



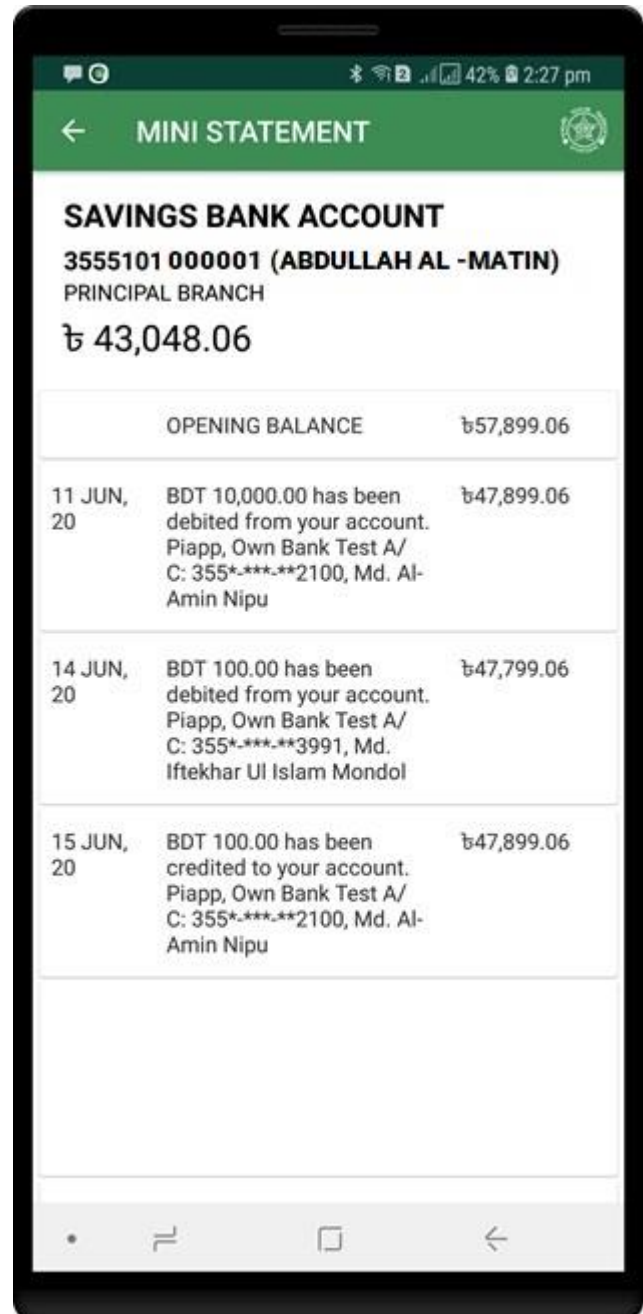
A/C STATEMENT

Click on **A/C Statement** to get details of account transactions. User can check two types of statements, 1) Mini Statetment 2) Statement

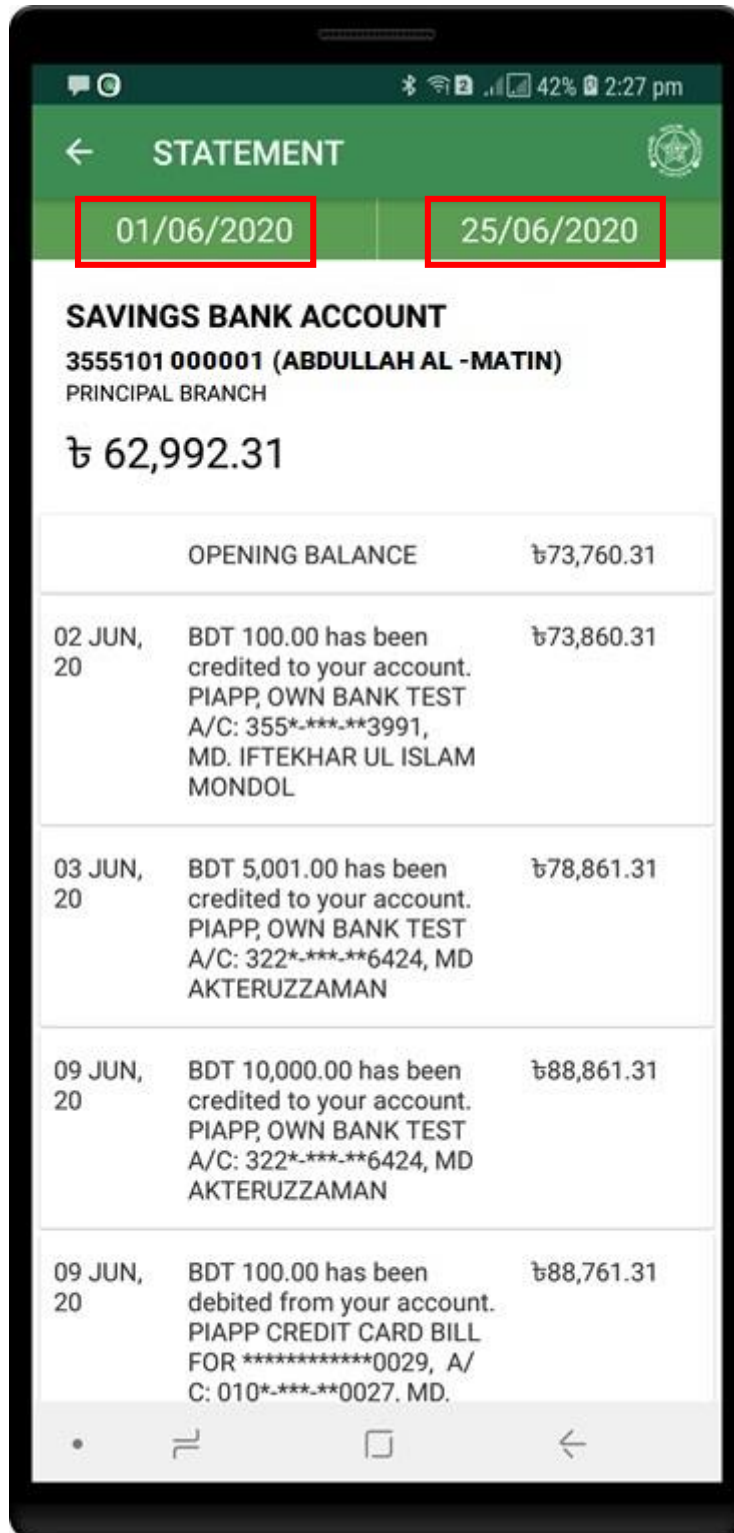


MINI STATEMENT

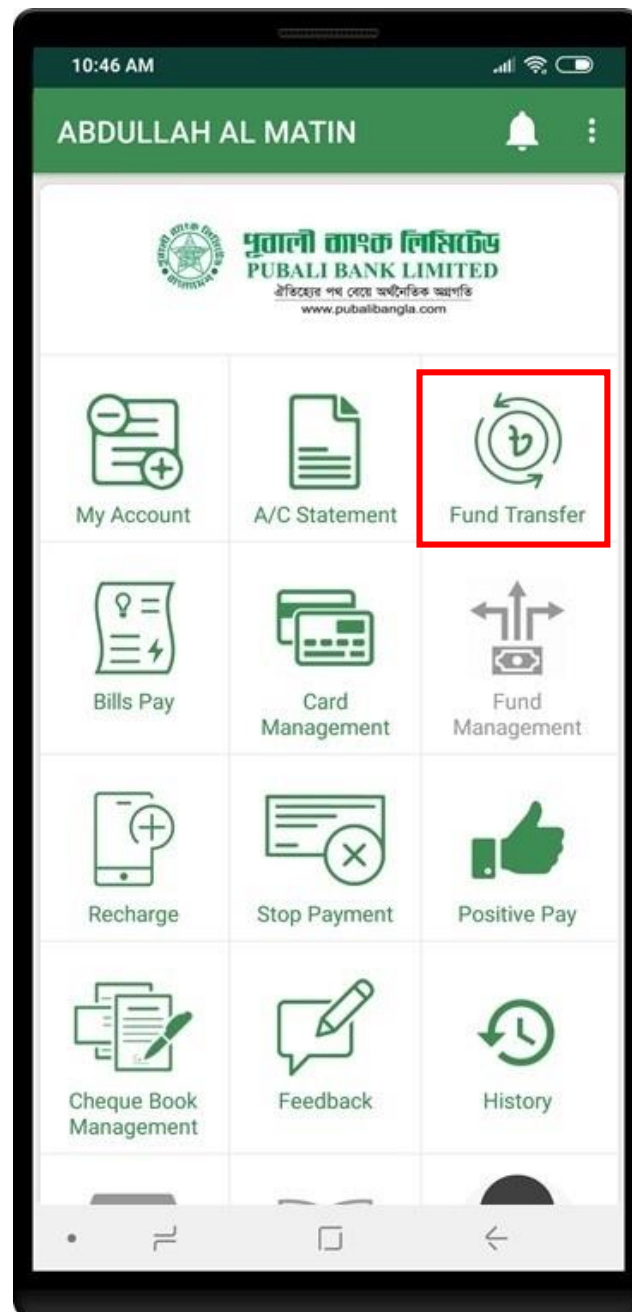
Click on **Mini Statement** to get last 5 transactions details. Click on **Statement** to get transactions details between a date range.



Click on **From date** and on **To date** to get transactions details.

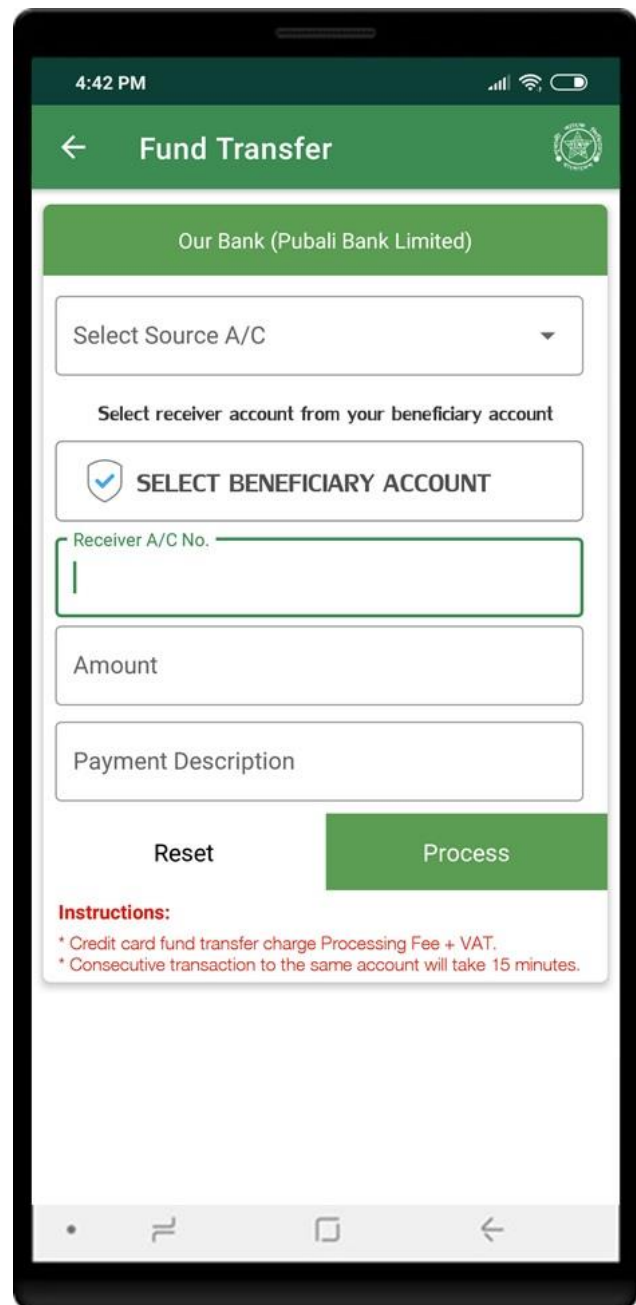
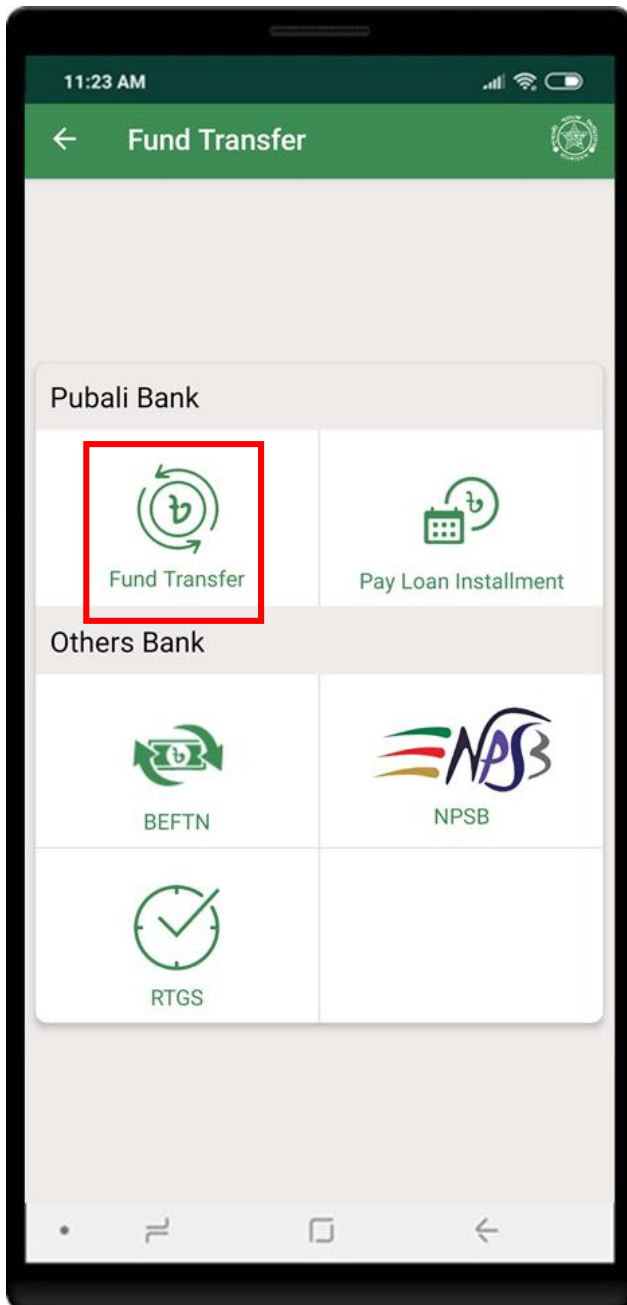


Click on **Fund Transfer** to get the fund transfer services. Fund Transfer is segregated into two types. One is Our Bank (within same bank) and another is Other Bank which includes BEFTN, RTGS, NPSB.



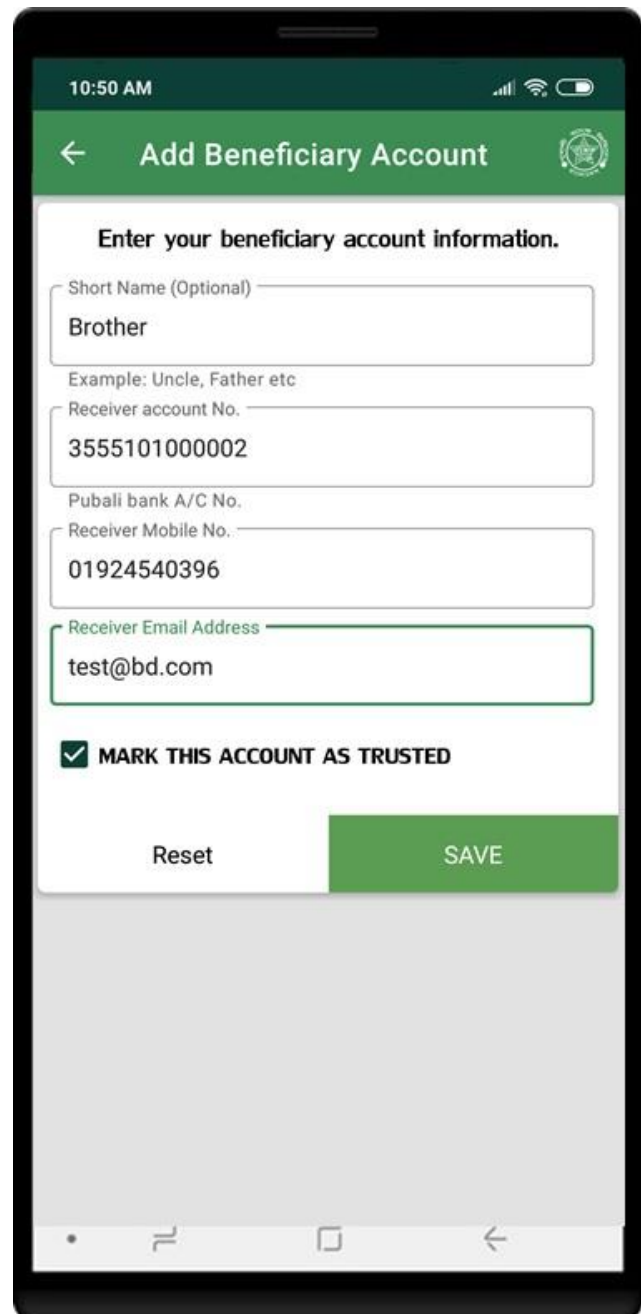
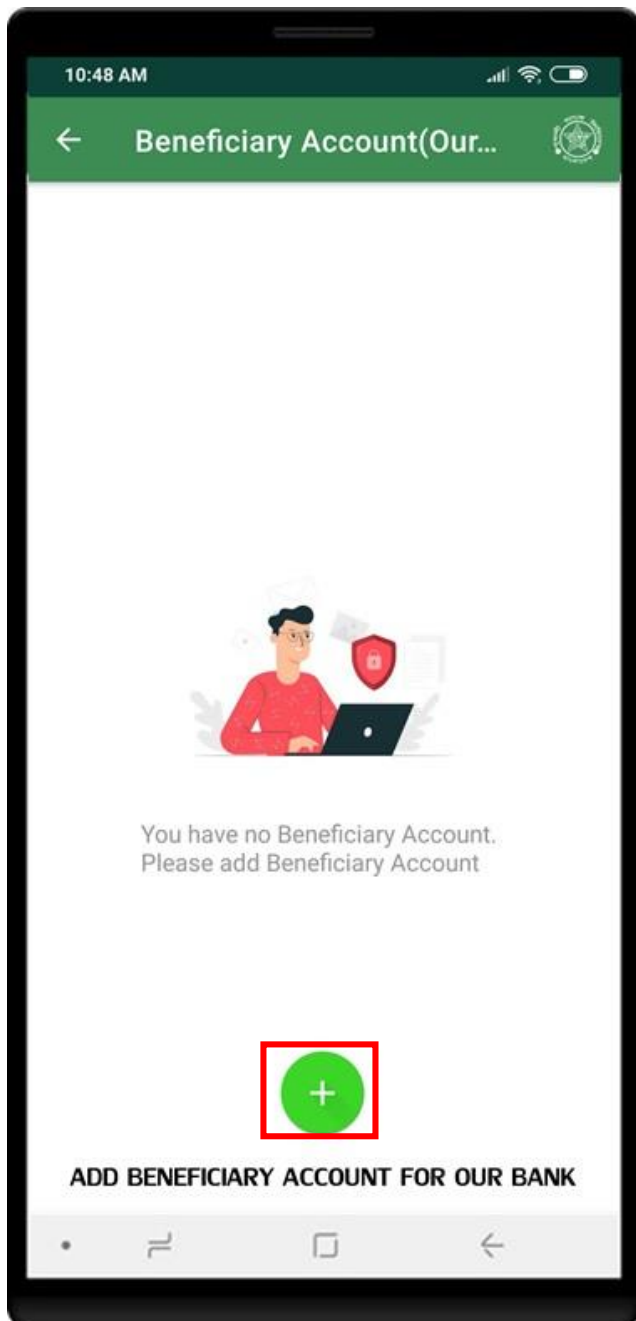
FUND TRANSFER (OUR BANK)

Click on **Fund Transfer** from **Our Bank** to get the our bank fund transfer service. To transfer fund, Beneficiary account should be added first. Tap on **SELECT BENEFICIARY ACCOUNT** to select/add beneficiary account.



FUND TRANSFER (OUR BANK)

Tap on “+” icon to add beneficiary account. Enter short name, receiver account no, receiver mobile no, email and click on **SAVE** button. Confirmation page will be shown to confirm the account details.



FUND TRANSFER (OUR BANK)

Click on **Confirm** button to save the beneficiary account. Beneficiary list will show the **newly added account** after successful addition.

11:20 AM

← Confirm Beneficiary Acco...

Account No.
3555101000002

Short Name
Brother

Account Title
RAHAT AHMED

Account Type
SAVINGS BANK ACCOUNT

Bank Name
PUBALI BANK LIMITED

Routing Number
175275357

Cancel Confirm

3:28 PM

← Beneficiary Account(Our...

✓ Brother

Account No.: 3555101000002
Account Title: RAHAT AHMED
Bank Name: PUBALI BANK LIMITED
Branch Name: PRINCIPAL BRANCH, DHAKA
Routing No.: 175275357

Delete SELECT THIS ACCOUNT

+

ADD BENEFICIARY ACCOUNT FOR OUR BANK

FUND TRANSFER (OUR BANK)

Select source account, beneficiary account, amount, payment description and click on **Process** button. OTP page will be shown if OTP validation is required.

11:20 AM

← Fund Transfer

Our Bank (Pubali Bank Limited)

Select Source A/C
3555101000001
Abdullah Al Matin

Select receiver account from your beneficiary account

SELECT BENEFICIARY ACCOUNT

Receiver A/C No.
3555101000002
Rahat Ahmed

Amount
150
Tk One Hundred and Fifty Only

Payment Description
Fund Transfer

Reset Process

Instructions:
* Credit card fund transfer charge Processing Fee + VAT.
* Consecutive transaction to the same account will take 15 minutes.

10:49 AM

OTP CHECK

Validate OTP (One Time Password)

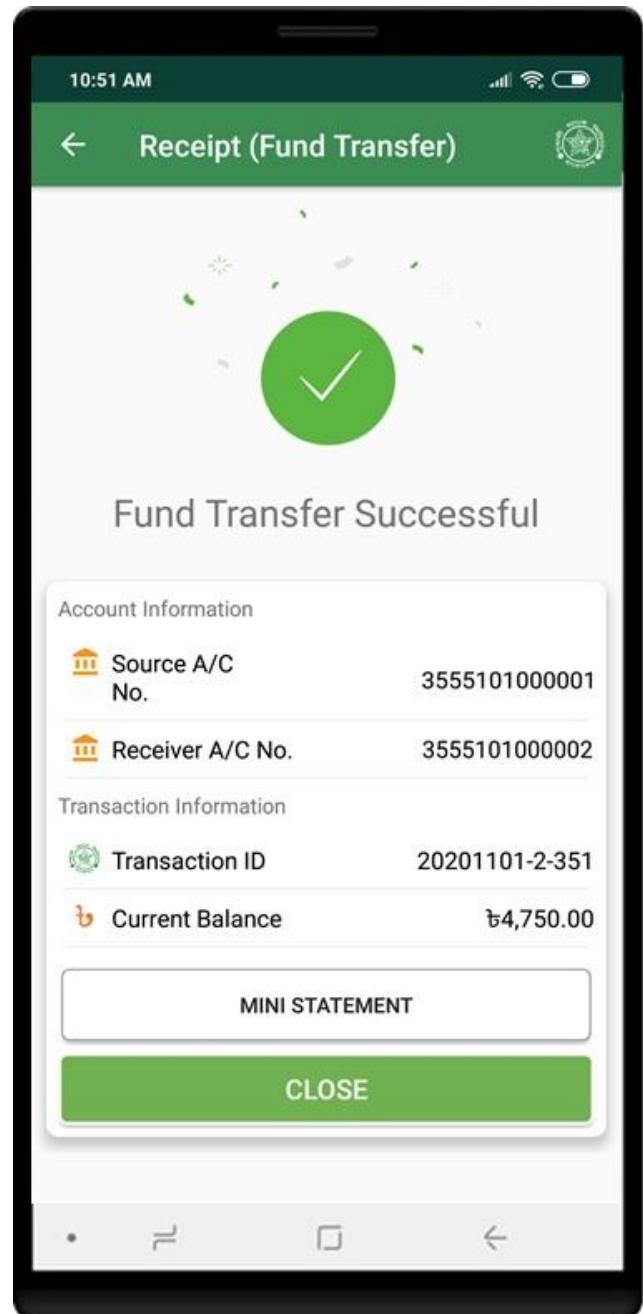
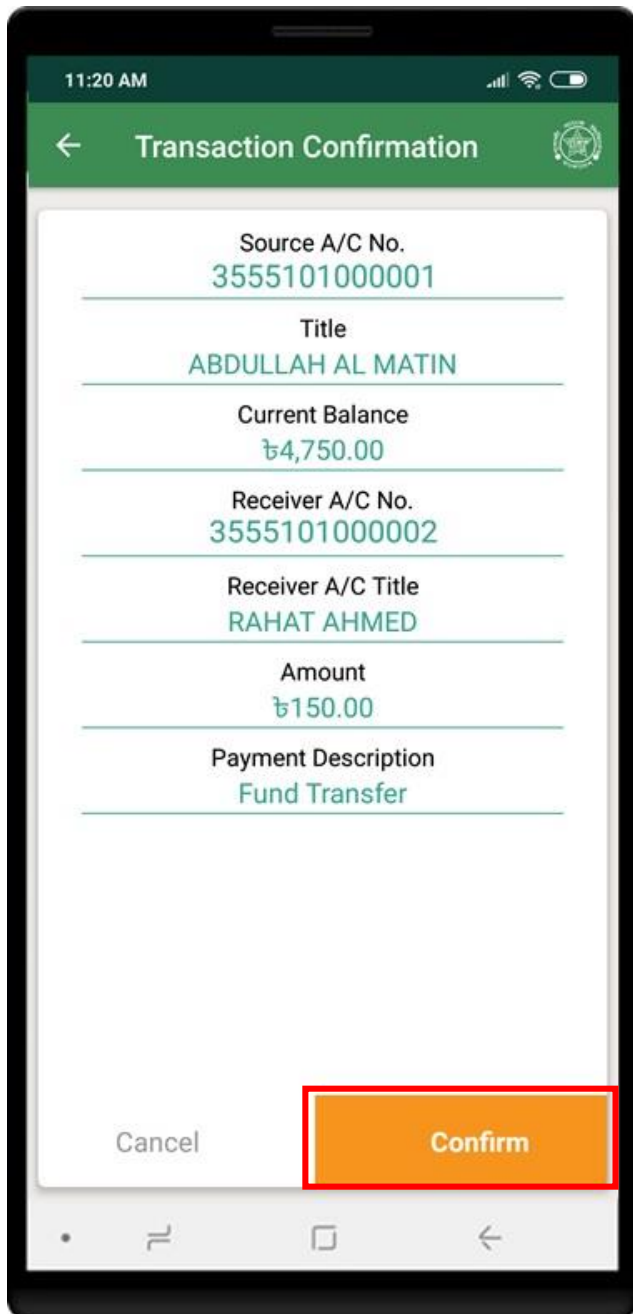
Enter verification code sent to
XXXXXXXX0396 AND xxxxxxxxi.qa@gmail.com

RESEND CODE IN (0) VERIFY

1 2 3 -
4 5 6 -
7 8 9 ×
, 0 . ✓

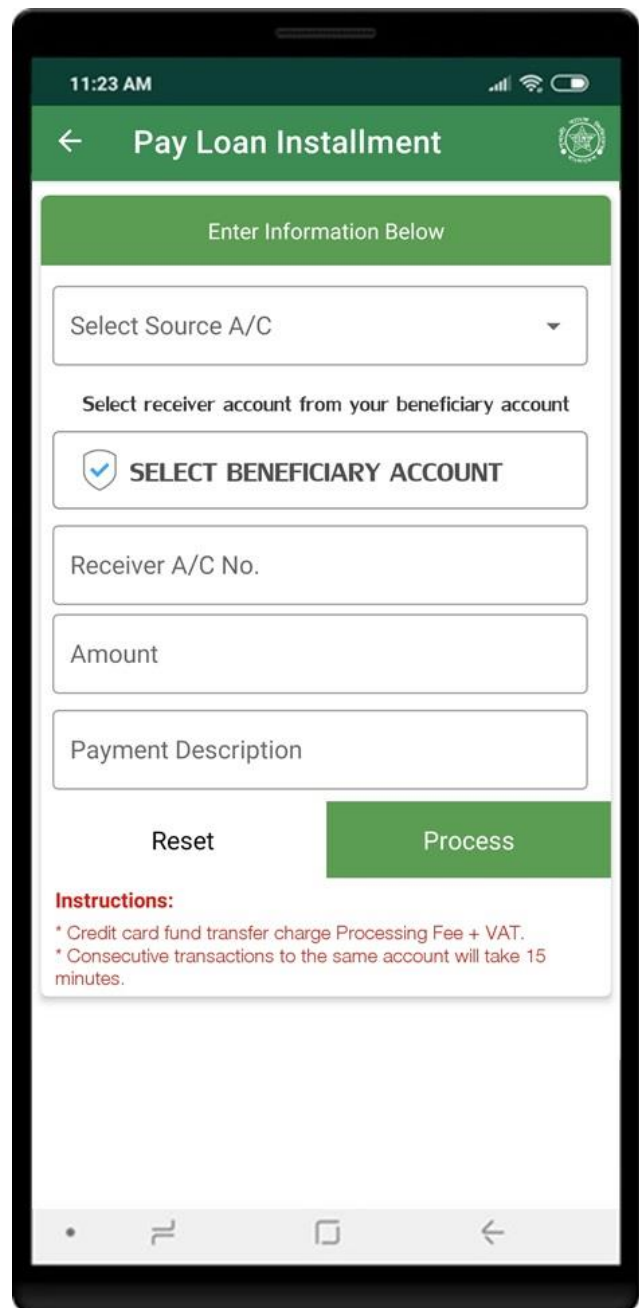
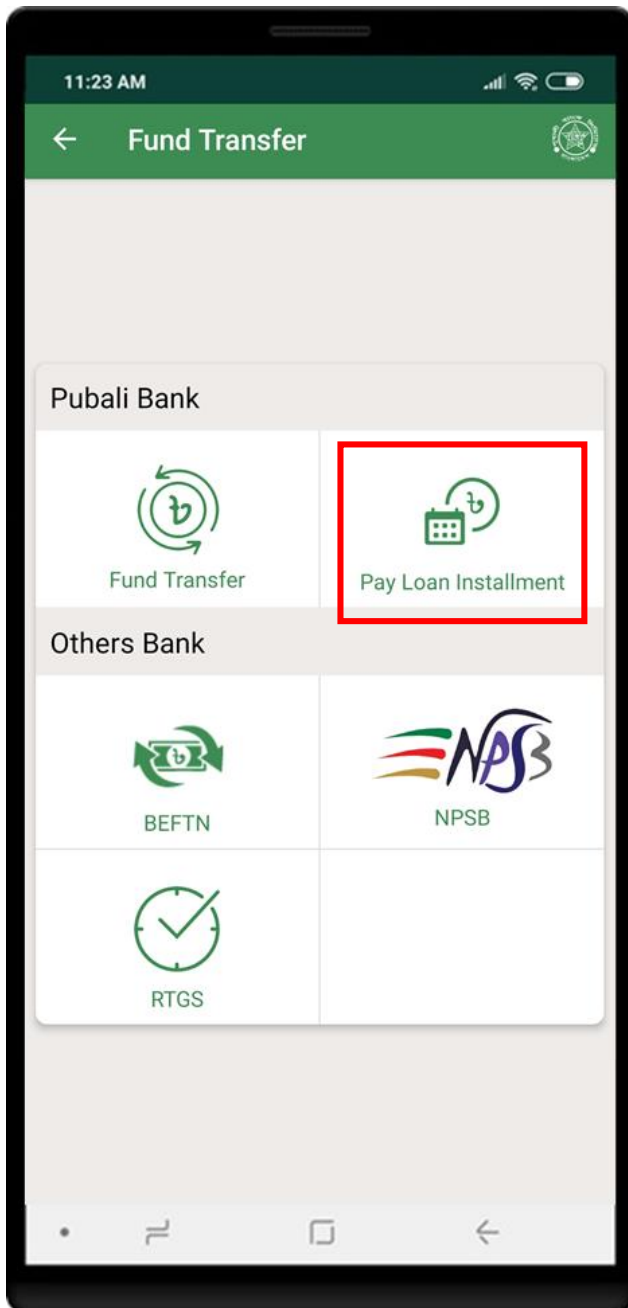
FUND TRANSFER (OUR BANK)

Click on **Confirm** button to perform the transaction. Successful transaction will show the **Receipt**.



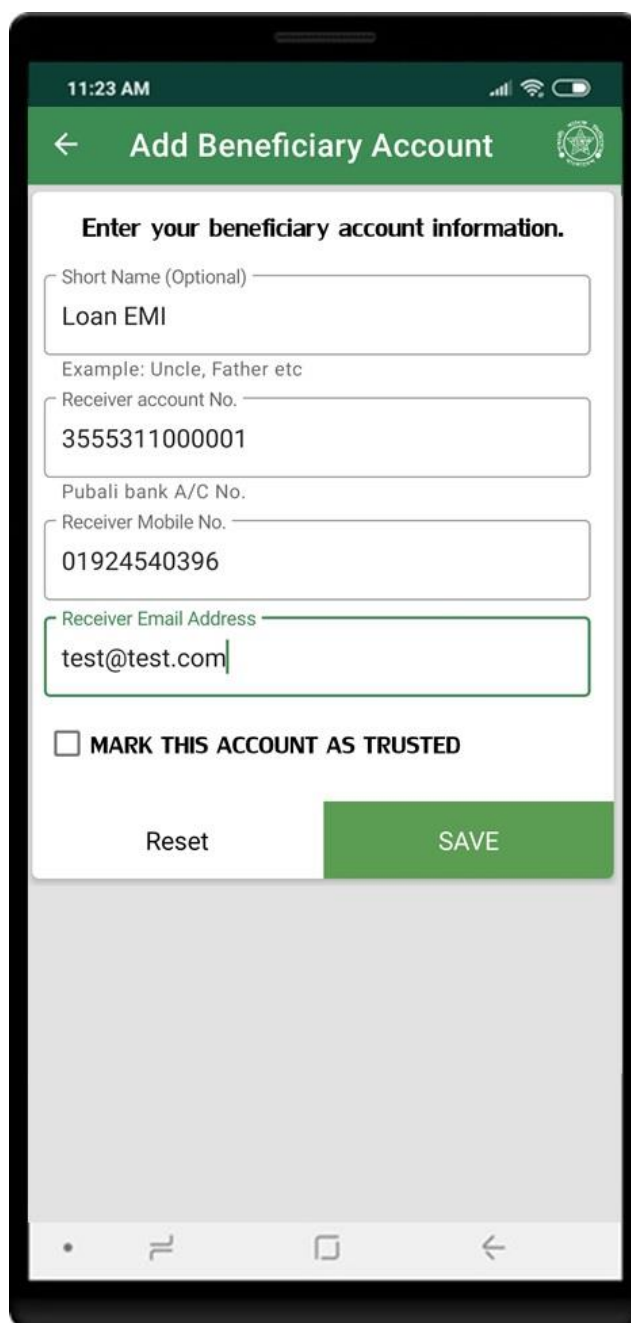
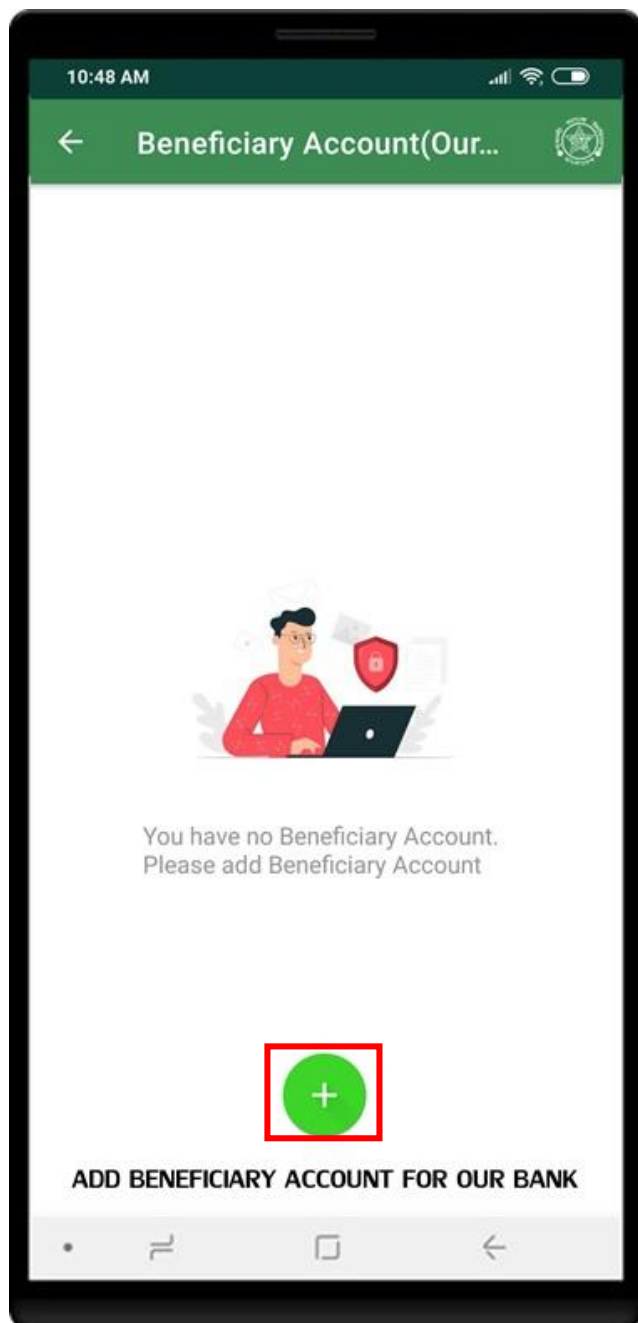
FUND TRANSFER (PAY LOAN INSTALLMENT)

Click on **Pay Loan Installment** from **Pubali Bank** to pay loan installment. To pay installment, Beneficiary account should be added first. Tap on **SELECT BENEFICIARY ACCOUNT** to select/add beneficiary account.



FUND TRANSFER (PAY LOAN INSTALLMENT)

Tap on “+” icon to add beneficiary account. Enter short name, receiver account no, receiver mobile no, email and click on **SAVE** button. Confirmation page will be shown to confirm the account details.



FUND TRANSFER (PAY LOAN INSTALLMENT)

Click on **Confirm** button to save the beneficiary account. Beneficiary list will show the **newly added account** after successful addition.

11:23 AM

← Confirm Beneficiary Acco...

Account No.
3555311000001

Short Name
Loan EMI

Account Title
RAHAT AHMED

Account Type
LOAN AGAINST PF

Bank Name
PUBALI BANK LIMITED

Routing Number
175272321

Cancel **Confirm**

11:23 AM

← Beneficiary Account(Our...

Loan EMI

Account No.: 3555311000001
Account Title: RAHAT AHMED
Bank Name: PUBALI BANK LIMITED
Branch Name: PRINCIPAL BRANCH, DHAKA
Routing No.: 175275357

Delete **SELECT THIS ACCOUNT**

+

ADD BENEFICIARY ACCOUNT FOR OUR BANK

FUND TRANSFER (PAY LOAN INSTALLMENT)

Select source account, beneficiary account, amount, payment description and click on **Process** button. OTP page will be shown if OTP validation is required.

LOAN EMI

Enter Information Below

Select Source A/C
3555101000001
Abdullah Al Matin

Select receiver account from your beneficiary account

SELECT BENEFICIARY ACCOUNT

Receiver A/C No.
3555311000001
Rahat Ahmed

Amount
100
Tk One Hundred Only

Payment Description
Loan payment

Reset **Process**

Instructions:
* Credit card fund transfer charge Processing Fee + VAT.
* Consecutive transactions to the same account will take 15 minutes.

OTP CHECK

Validate OTP (One Time Password)

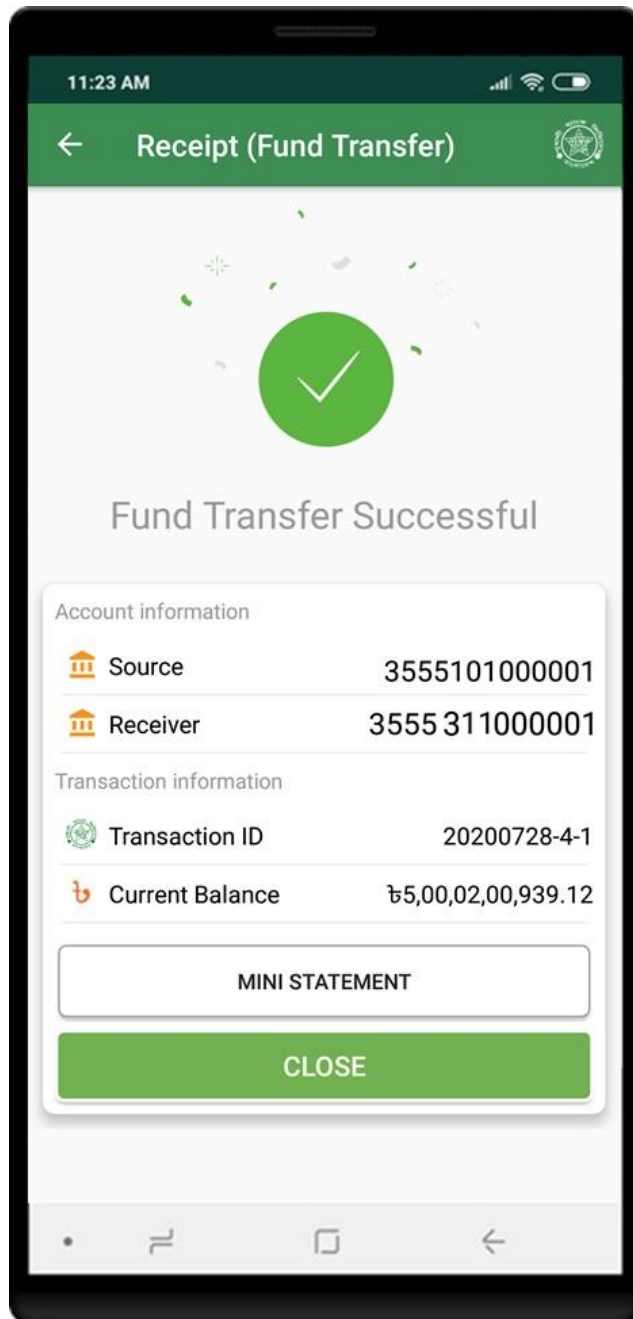
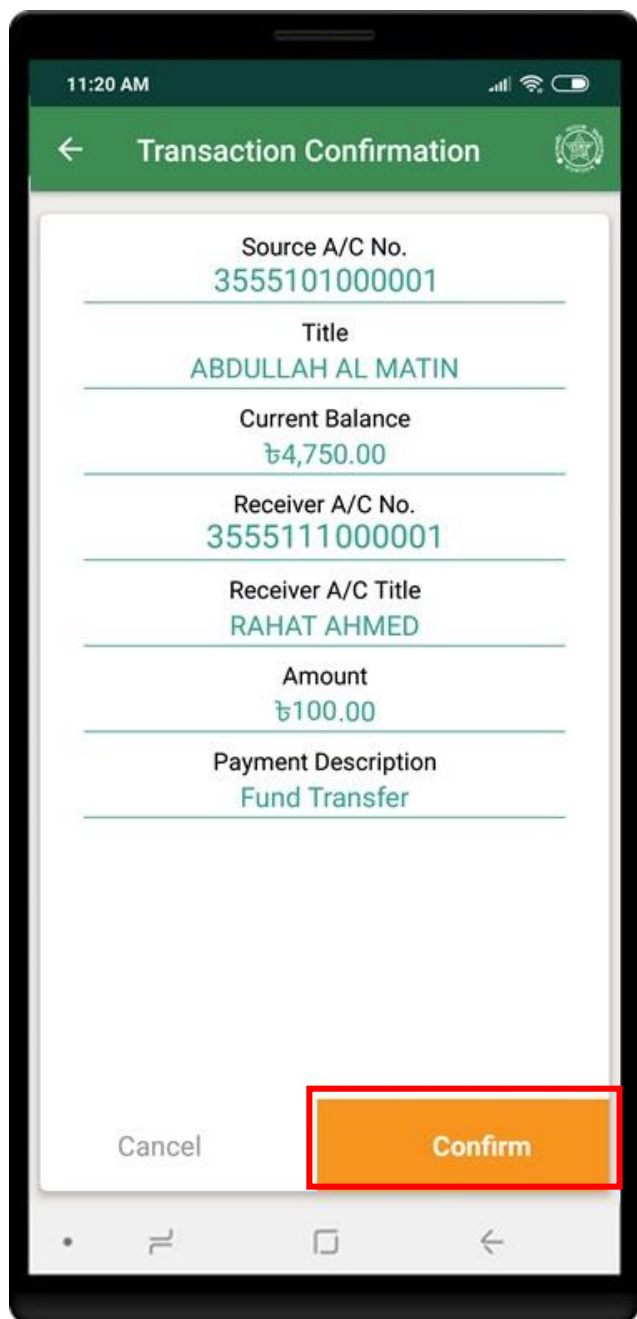
Enter verification code sent to
XXXXXXXX0396 AND xxxxxxxxi.qa@gmail.com

RESEND CODE IN (0) **VERIFY**

1 2 3 -
4 5 6 -
7 8 9 -
, 0 . ✓

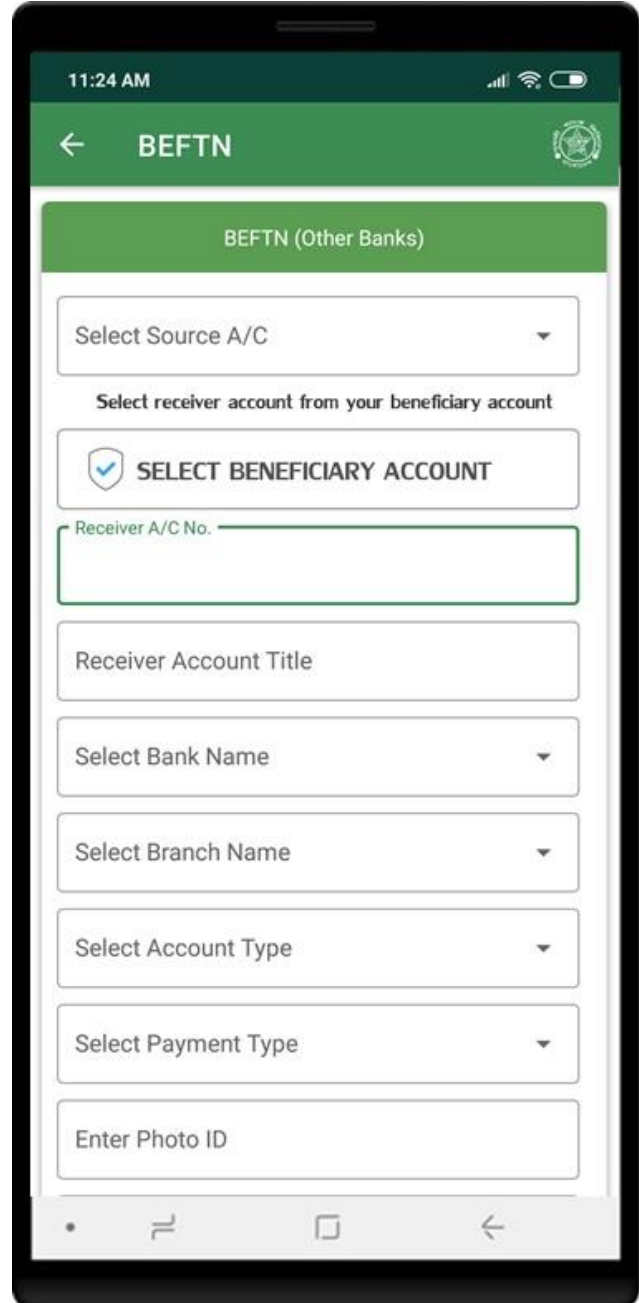
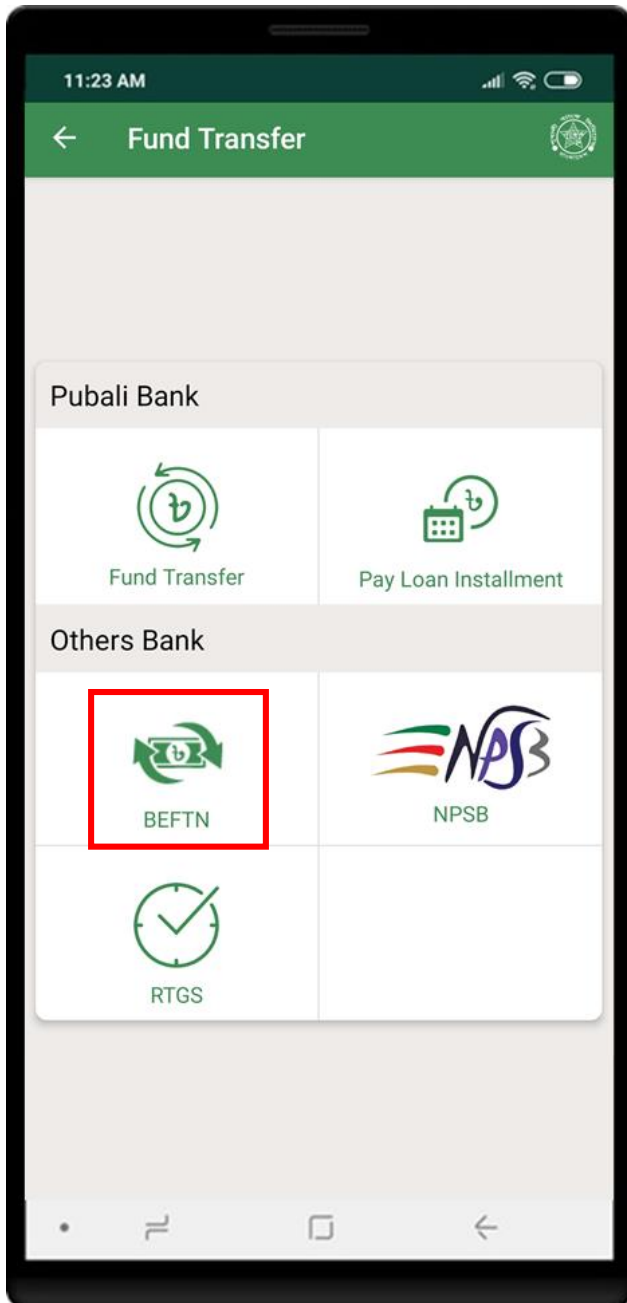
FUND TRANSFER (PAY LOAN INSTALLMENT)

Click on **Confirm** button to perform the transaction. Successful transaction will show the **Receipt**.



FUND TRANSFER (OTHER BANK) - BEFTN

Click on **BEFTN** from **Others Bank** to get the others bank fund transfer service. To transfer fund, Beneficiary account should be added first. Tap on **SELECT BENEFICIARY ACCOUNT** to select/add beneficiary account.



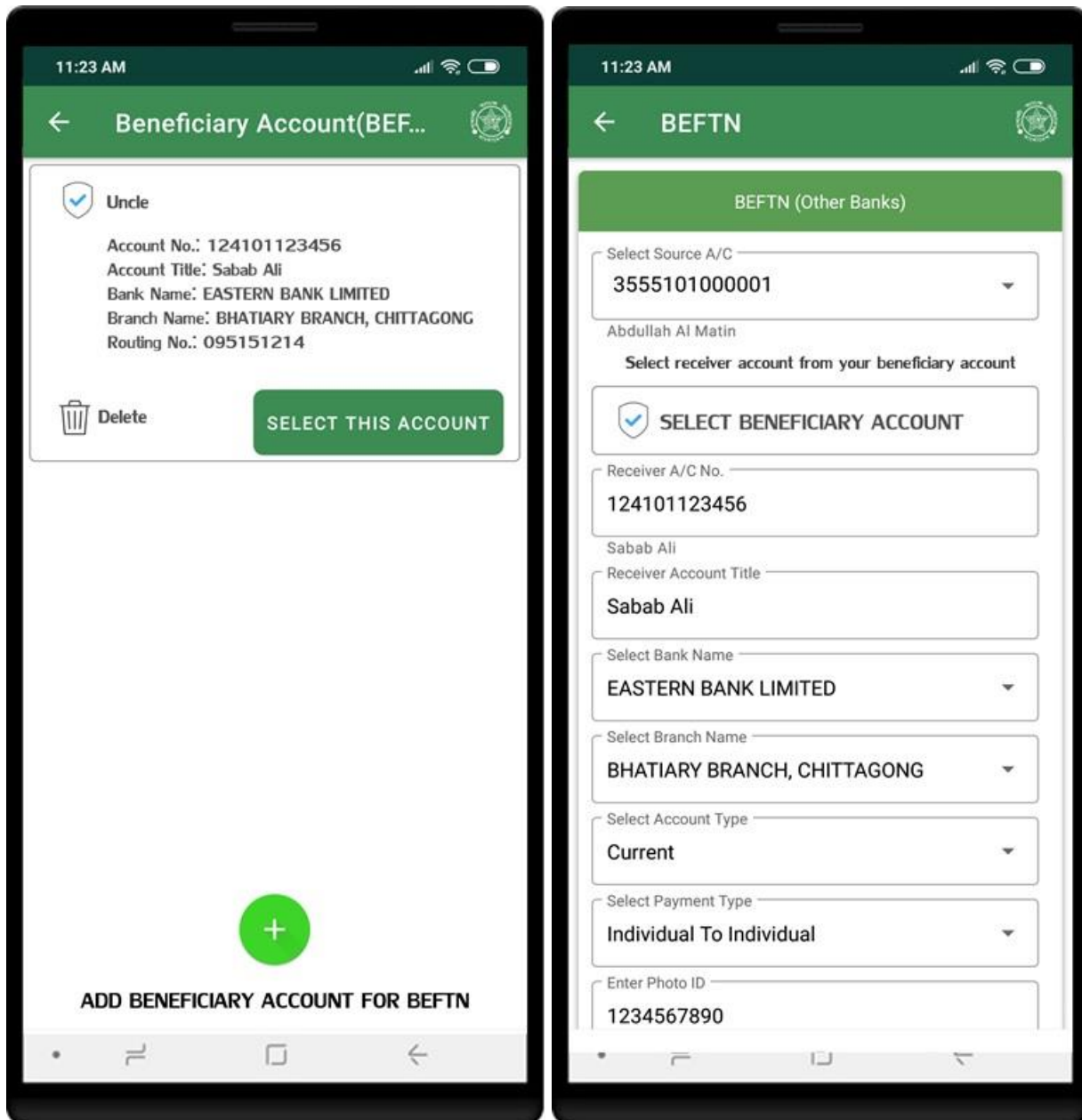
FUND TRANSFER (OTHER BANK) - BEFTN

Enter necessary information to add beneficiary accounts. click on **Process** button. Confirmation page will be shown to confirm the account details. Click on **Confirm**. Successful action, beneficiary list will show the **newly added account**.

The image displays two sequential steps in a mobile application for adding a beneficiary account. The first screen, titled 'Add Beneficiary Account', prompts the user to 'Enter your beneficiary account information.' and contains several input fields: 'Short Name (Optional)' with the value 'Uncle', 'Receiver account No.' with '124101123456', 'Receiver bank A/C No.', 'Receiver Account Title' with 'Sabab Ali', 'Select Bank Name' with 'EASTERN BANK LTD.', 'Select Branch Name' with 'BHATIARY BRANCH, CHITTAGONG', 'Routing No: 095151214', 'Select Account Type' with 'Current', 'Select Payment Type' with 'Individual To Individual', 'Receiver Photo ID' with '1234567890', and 'Receiver Mobile No.' with '01910000000'. The second screen, titled 'Confirm Beneficiary Acco...', displays the entered information for confirmation: 'Account No. 124101123456', 'Short Name Uncle', 'Account Title Sabab Ali', 'Account Type Current', 'Bank Name EASTERN BANK LIMITED', and 'Routing Number 095151214'. At the bottom of this screen, there are 'Cancel' and 'Confirm' buttons, with the 'Confirm' button highlighted by a red rectangular box.

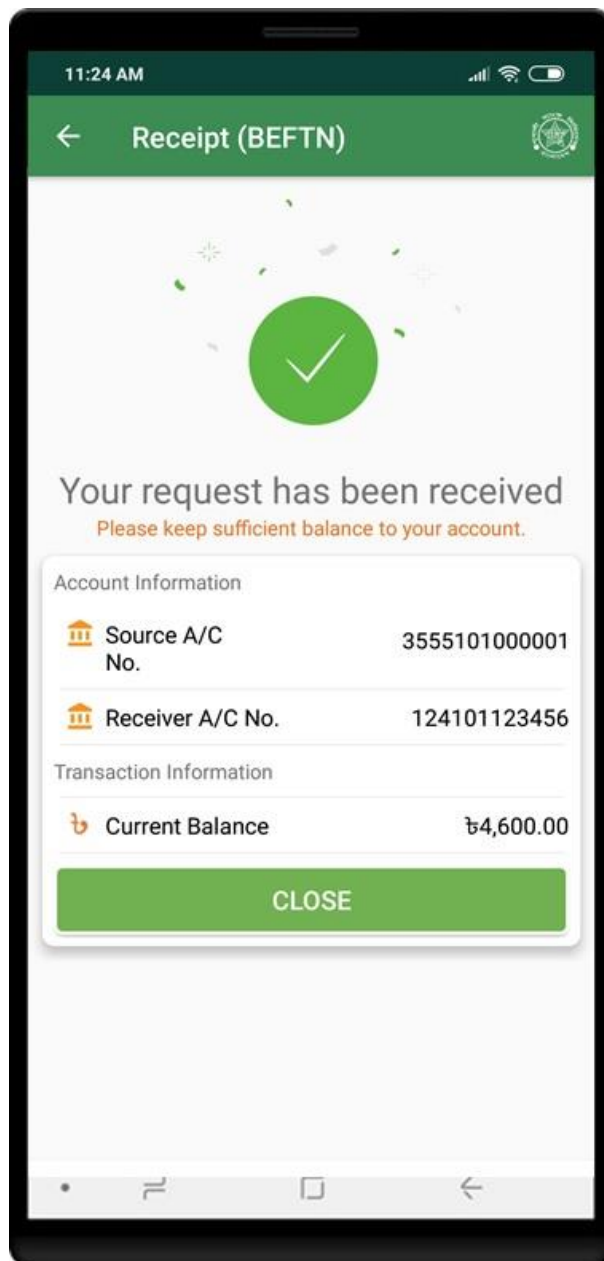
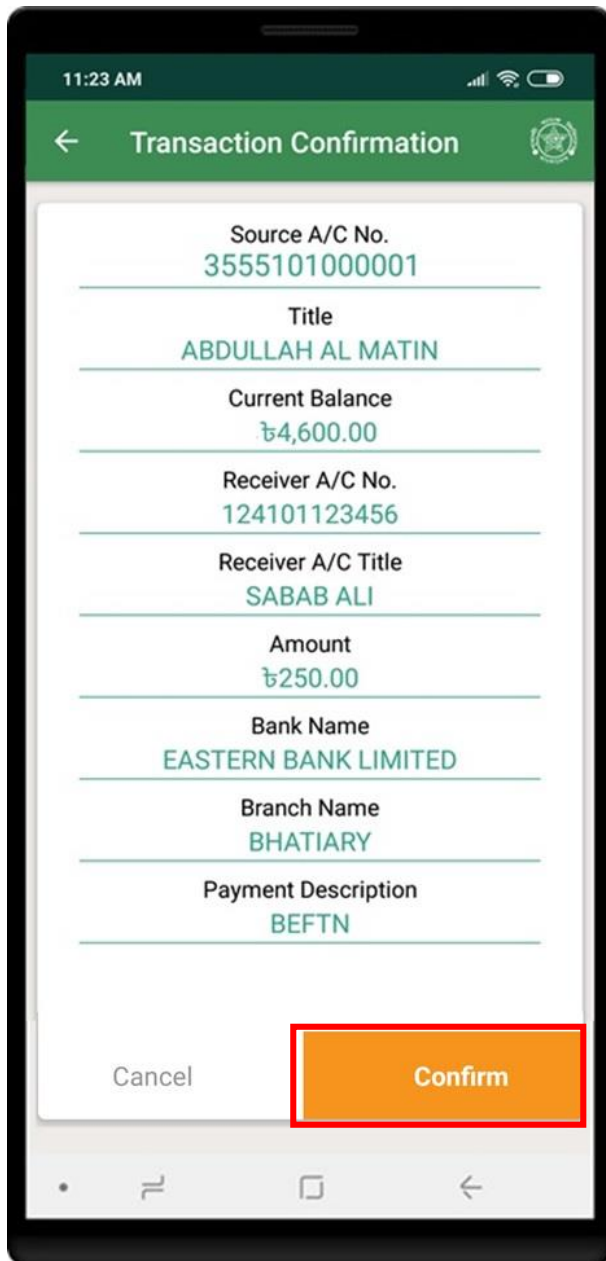
FUND TRANSFER (OTHER BANK) - BEFTN

Click on **SELECT THIS ACCOUNT** to select the beneficiary account. Select source account and other information and click **Process**.



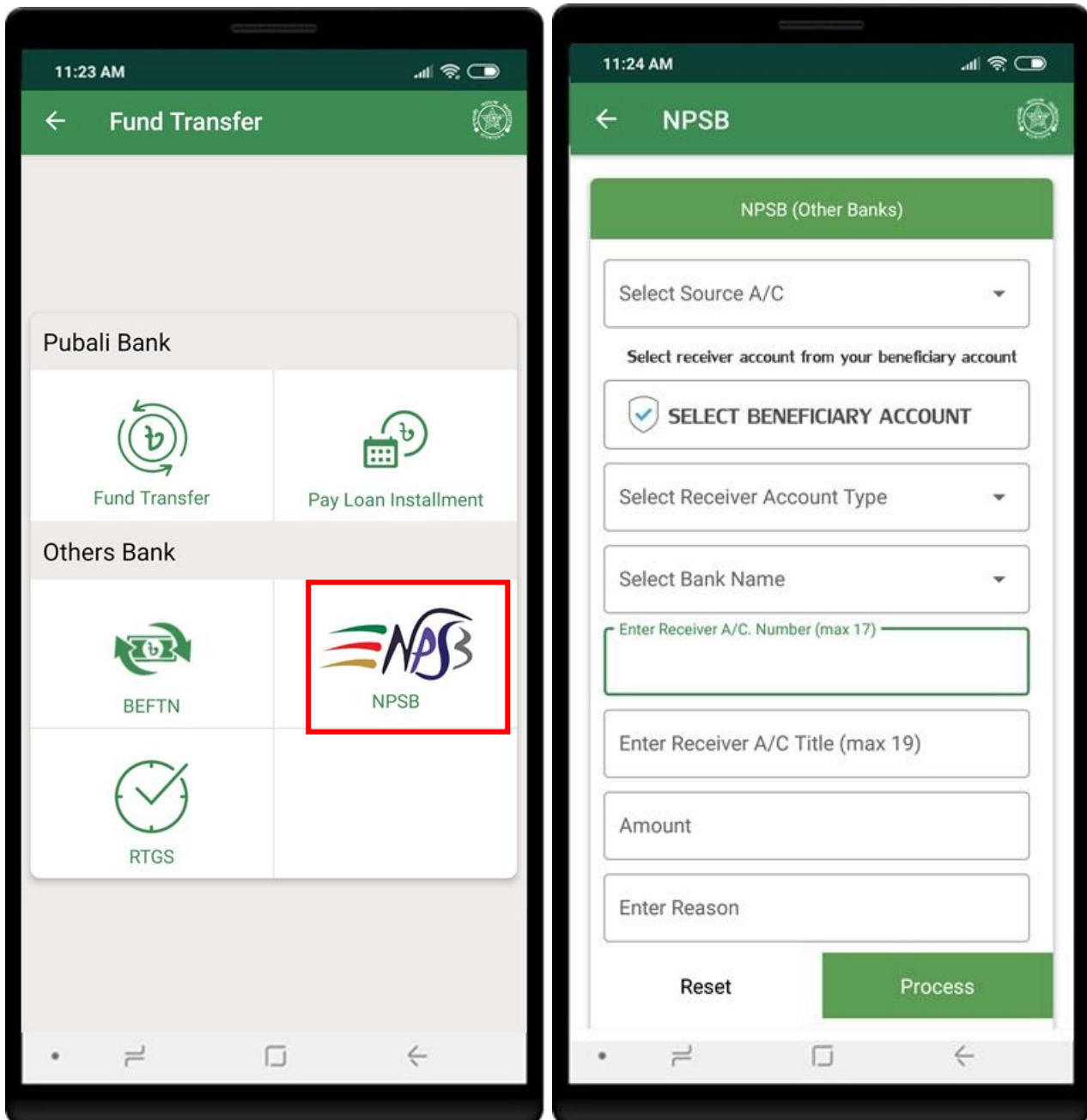
FUND TRANSFER (OTHER BANK) - BEFTN

Click on **Confirm** button to perform the transaction. Successful transaction will show the **Receipt**.



FUND TRANSFER (OTHER BANK) - NPSB

Click on **NPSB** from Others Bank to get the others bank fund transfer service in real time. To transfer fund, Beneficiary account should be added first. Tap on **SELECT BENEFICIARY ACCOUNT** to select/add beneficiary account.



FUND TRANSFER (OTHER BANK) - NPSB

Enter necessary information to add beneficiary accounts. click on **Process** button. Confirmation page will be shown to confirm the account details. Click on **Confirm**. Beneficiary list will show the **newly added account** after successful addition.

11:26 AM

← Add Beneficiary Account

Enter your beneficiary account information.

Short Name (Optional)
Father
Example: Uncle, Father etc

Select Account Type
Bank account

Select Bank Name
DHAKA BANK LIMITED

Enter Receiver A/C No.
1240101123456

Enter Receiver A/C Title
Shafiq Khan

Receiver Mobile No.
01924540396

Receiver Email Address
test@dhaka.com

Reset SAVE

11:26 AM

← Confirm Beneficiary Acco...

Account No.
1240101123456

Short Name
Father

Account Title
Shafiq Khan

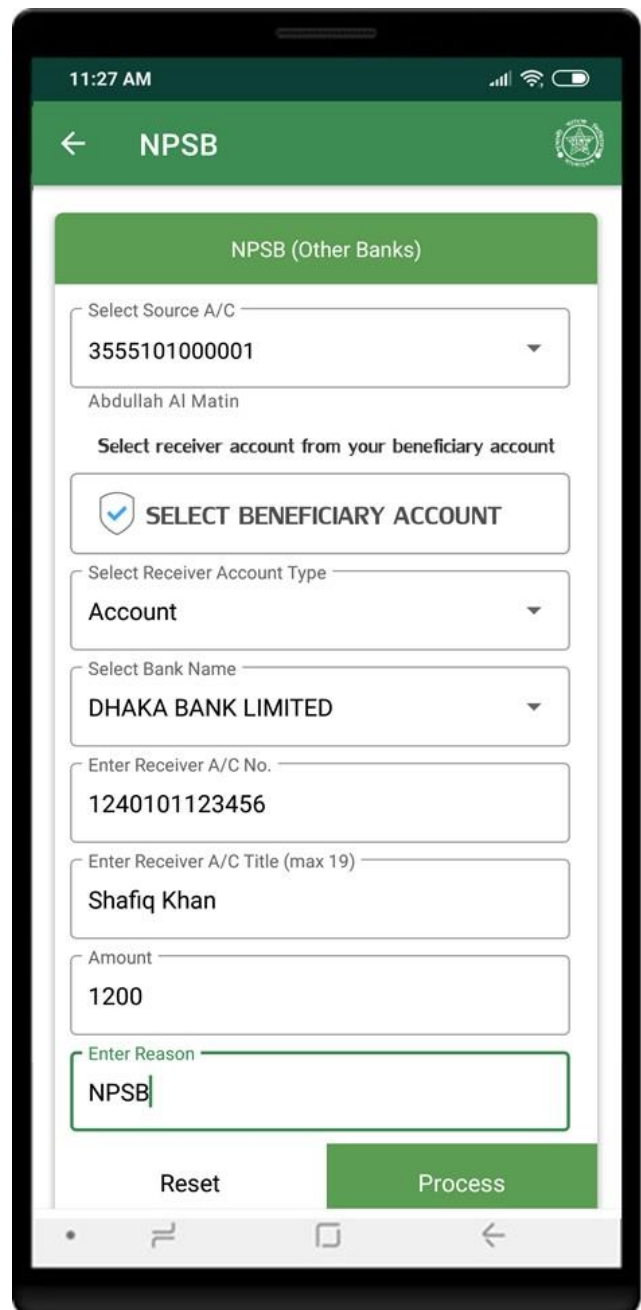
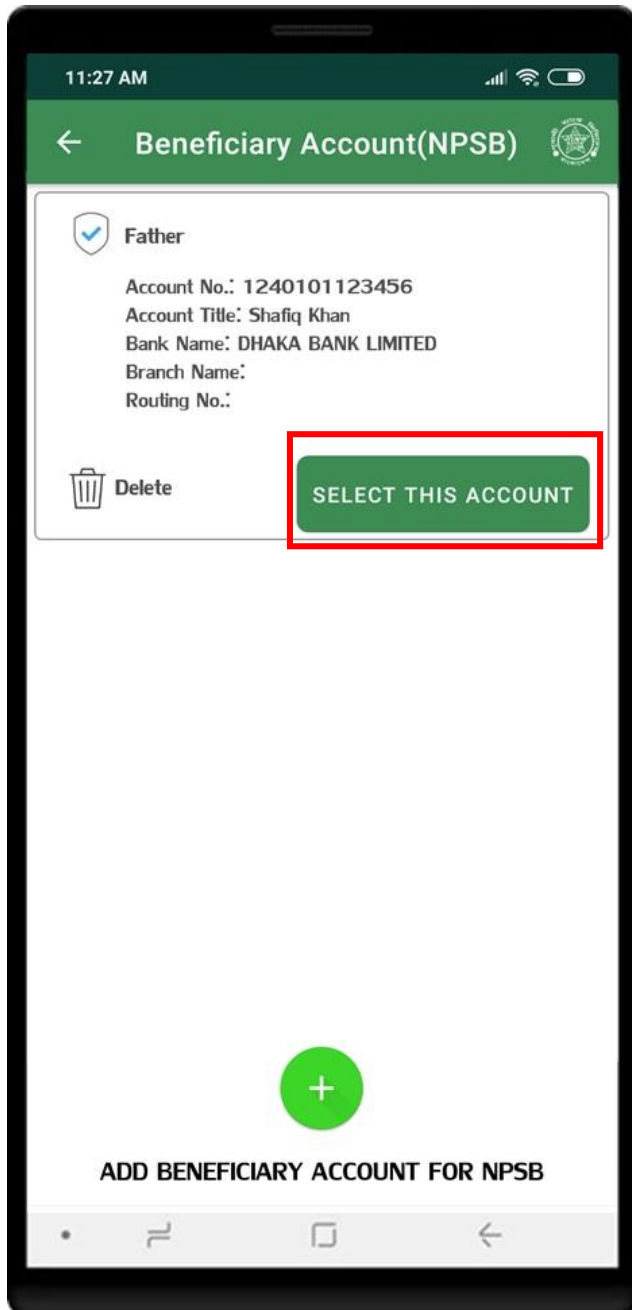
Account Type
Account

Bank Name
DHAKA BANK LIMITED

Cancel Confirm

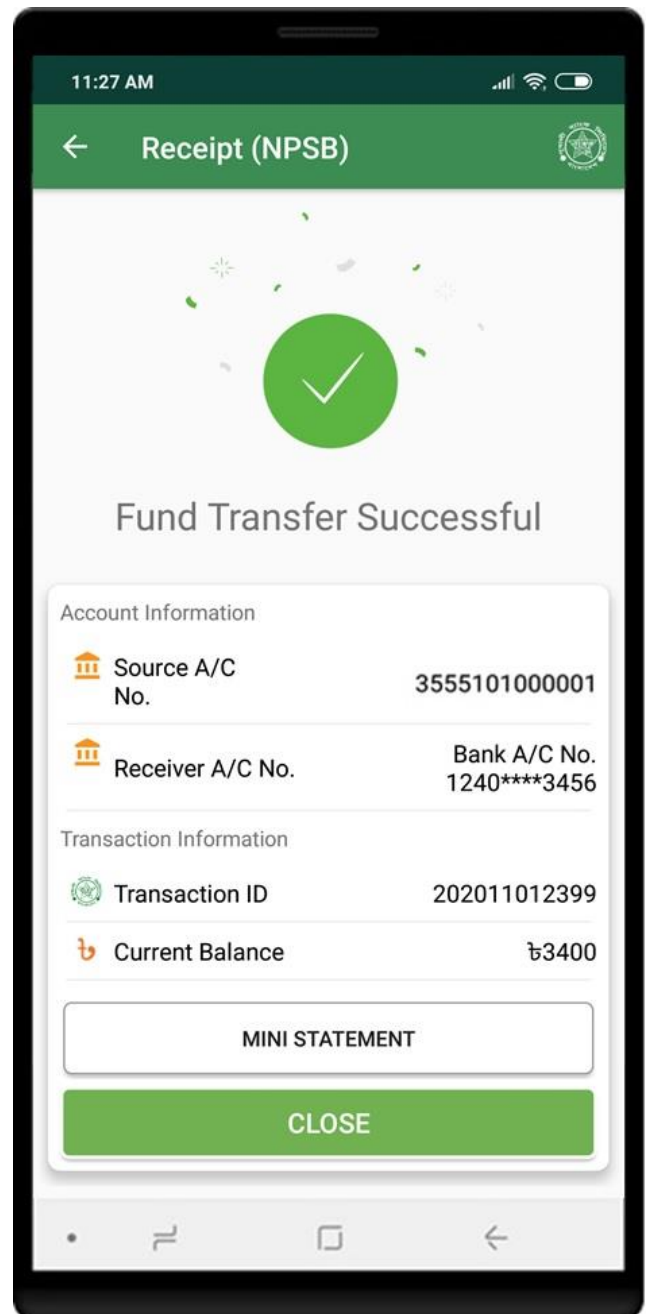
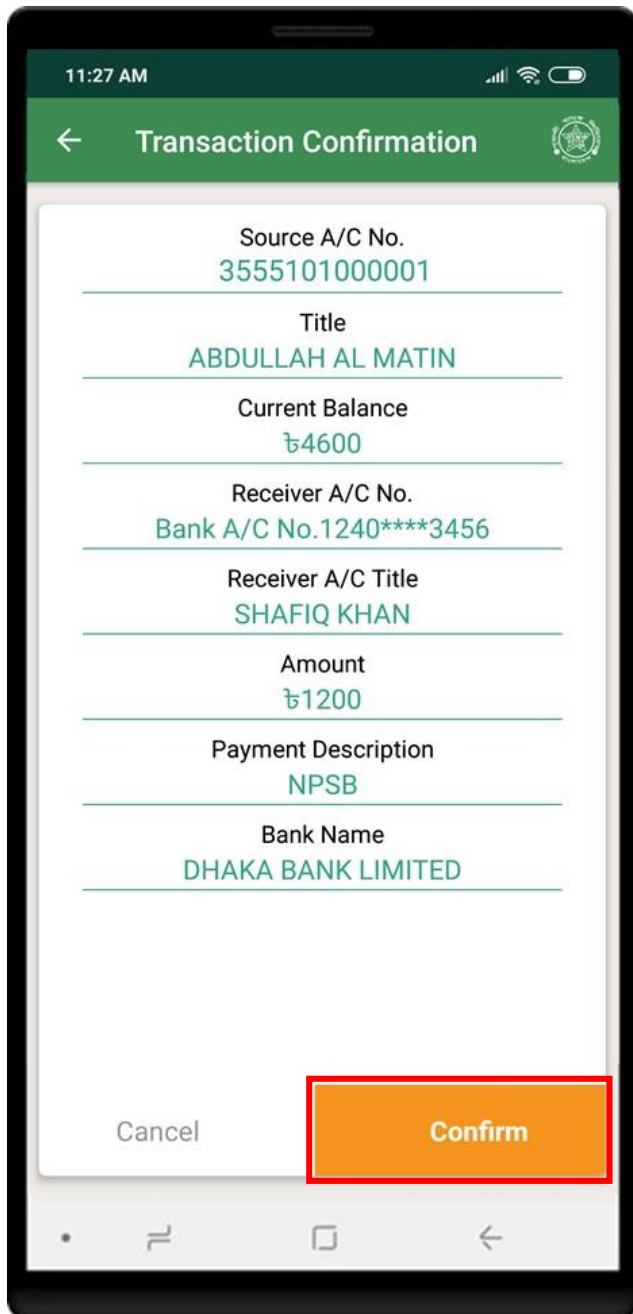
FUND TRANSFER (OTHER BANK) - NPSB

Click on **SELECT THIS ACCOUNT** to select the beneficiary account. Select source account and other information and click **Process**.



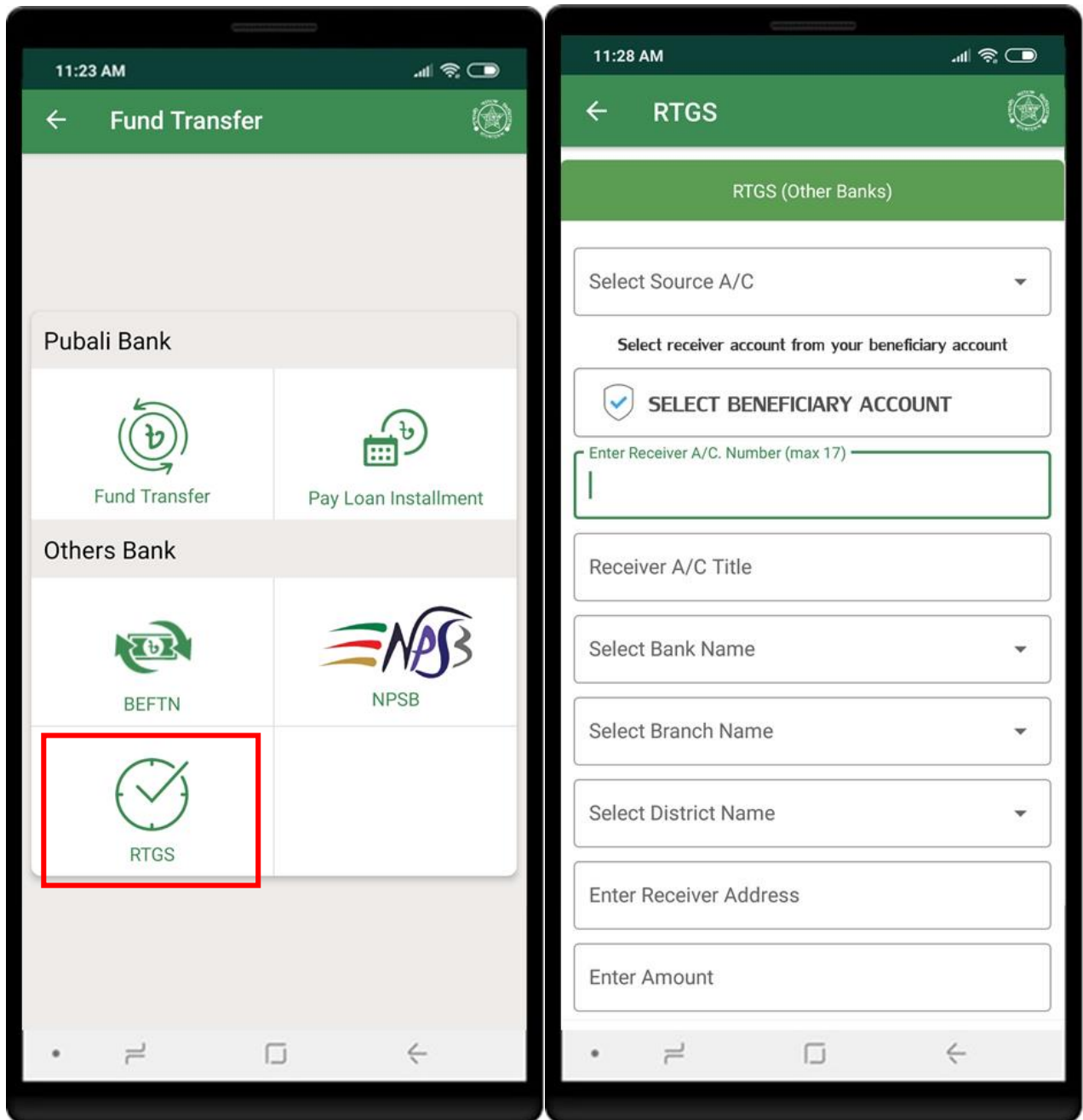
FUND TRANSFER (OTHER BANK) - NPSB

Click on **Confirm** button to perform the transaction. Successful transaction will show the **Receipt**.



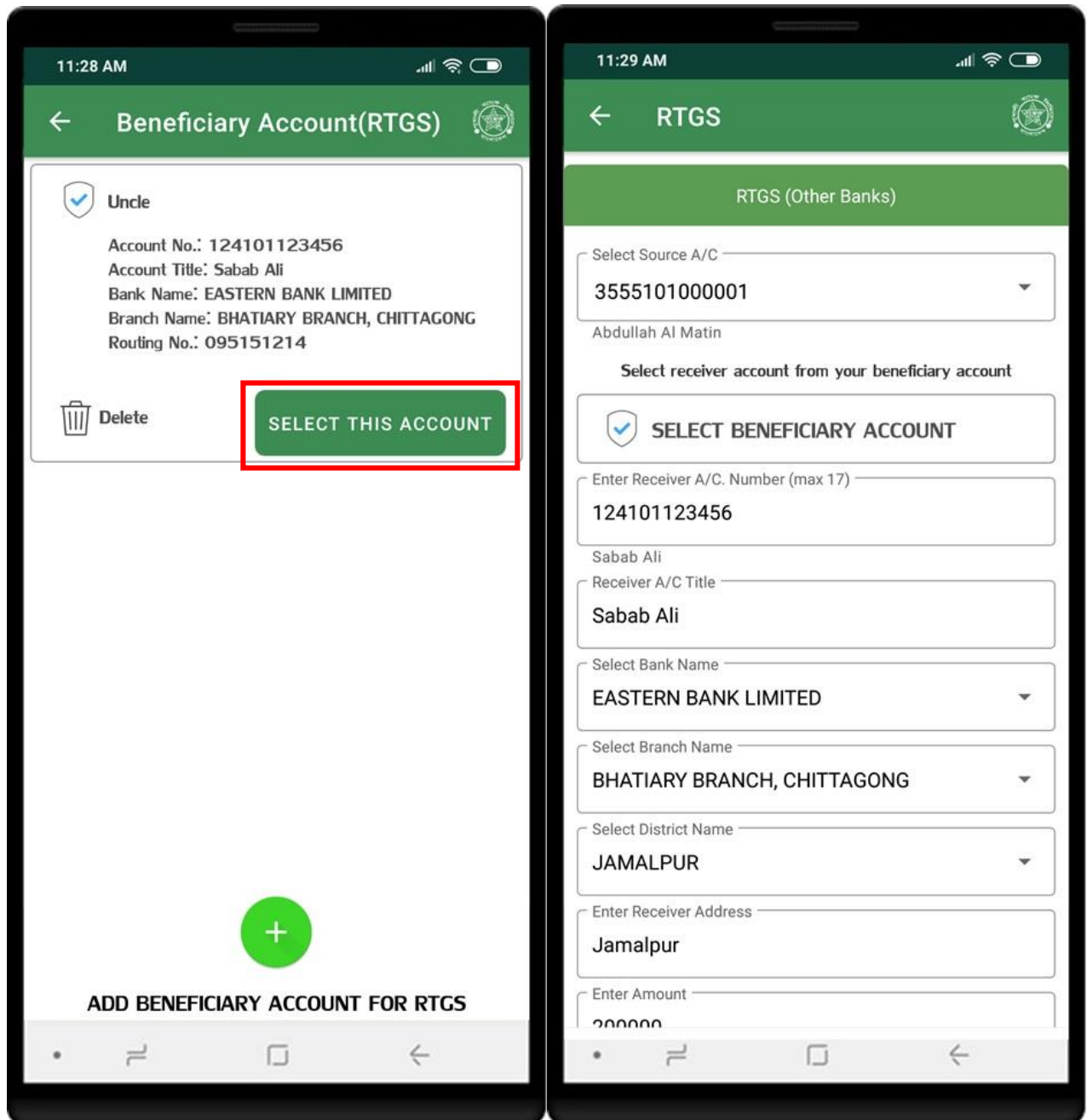
FUND TRANSFER (OTHER BANK) - RTGS

Click on **RTGS** from Others Bank to get the others bank fund transfer service. Click on **SELECT BENEFICIARY ACCOUNT** to select beneficiary account. Add beneficiary account if no/expected account is not available.



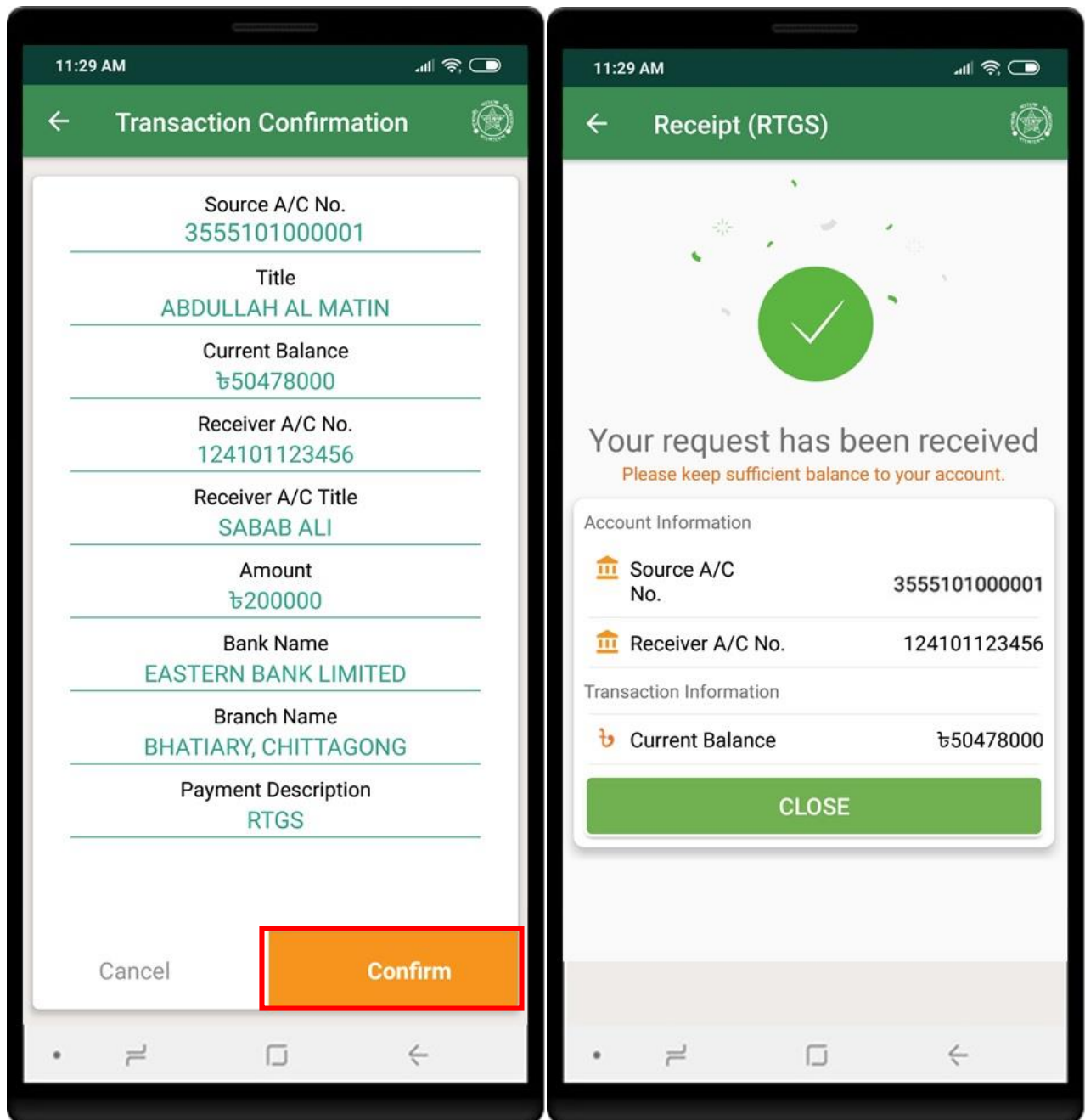
FUND TRANSFER (OTHER BANK) - RTGS

Click on **SELECT THIS ACCOUNT** to select the beneficiary account. Select source account and other information and click **Process**.

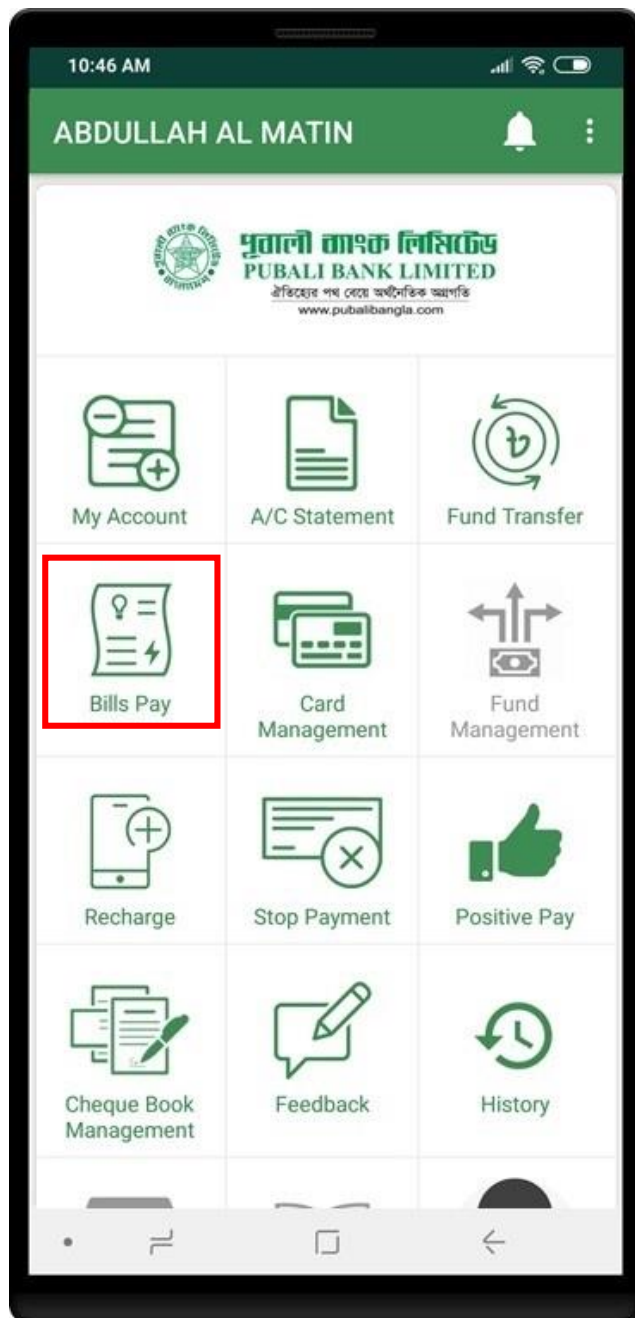


FUND TRANSFER (OTHER BANK) - RTGS

Click on **Confirm** button to confirm the transactions. Successful transaction will show the **Receipt**.

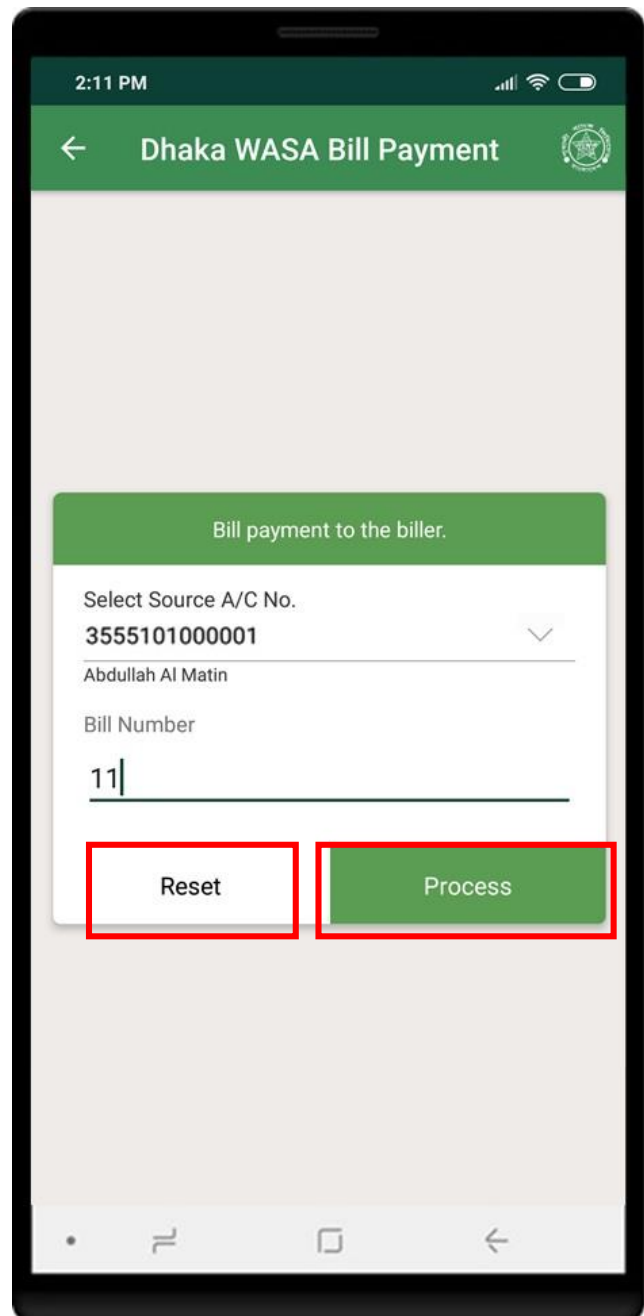
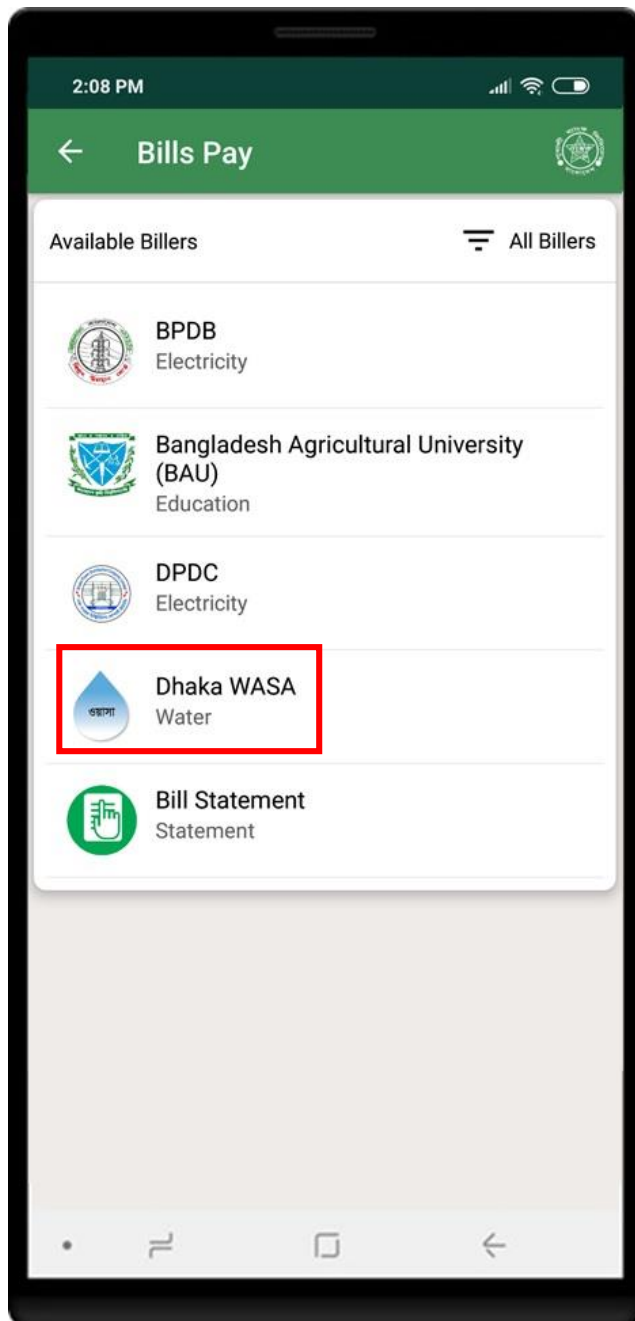


Click on **Bills Pay** from dashboard. Available biller list WASA, DPDC, BPDB, BAUM and Bill Statement will be shown.



BILLS PAY (WASA)

Click on **Dhaka WASA** to pay WASA bills. Enter the source account and bill numbers. Click on **Process** button to process the bill payment. You can re-enter information if wrong by clicking on **Reset** button.



BILLS PAY (WASA)

Click on **Confirm** button to perform the bill payment. Successful transaction will show the **Receipt**.

2:11 PM

← Bill confirmation

Biller
Dhaka Water Supply and Sewerage Authority

Client Account/Bill Number
0230009090/11

Total Bill Amount/VAT Amount
530/66

Water Bill Amount/Sewer Bill Amount
441/0

Sur. Charge/Fixed Charge Amount
23/0

Other Charge Amount
0

Cancel **Confirm**

2:10 PM

← Receipt (BILLS)

Bill Payment Successful

Account Information

Source A/C No.	3555101000001
Receiver A/C No.	WASA

Transaction Information

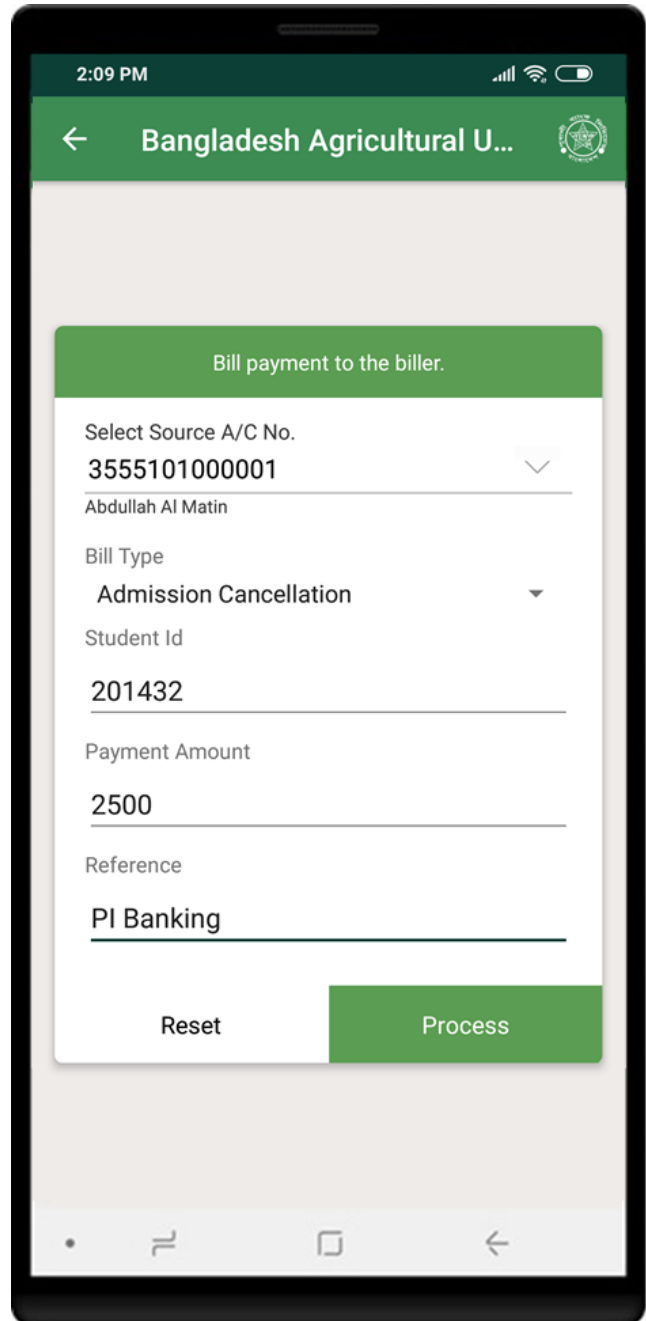
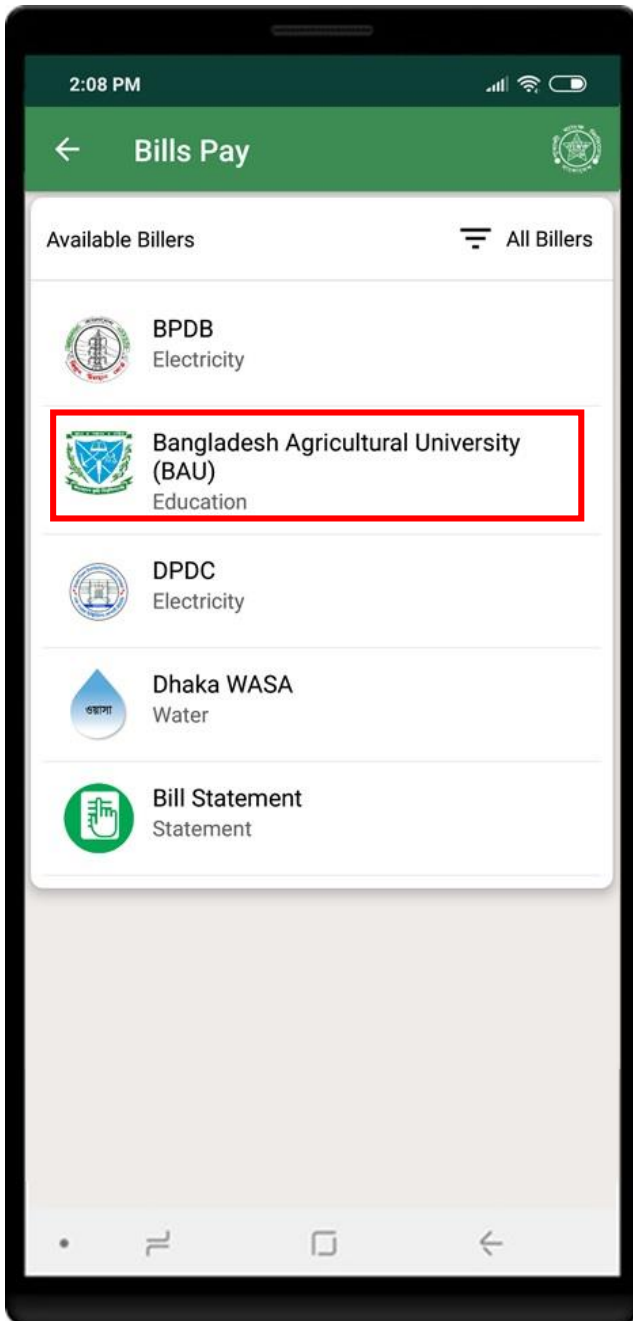
Transaction ID	20201101-2-433
Current Balance	₹50450400

MINI STATEMENT

CLOSE

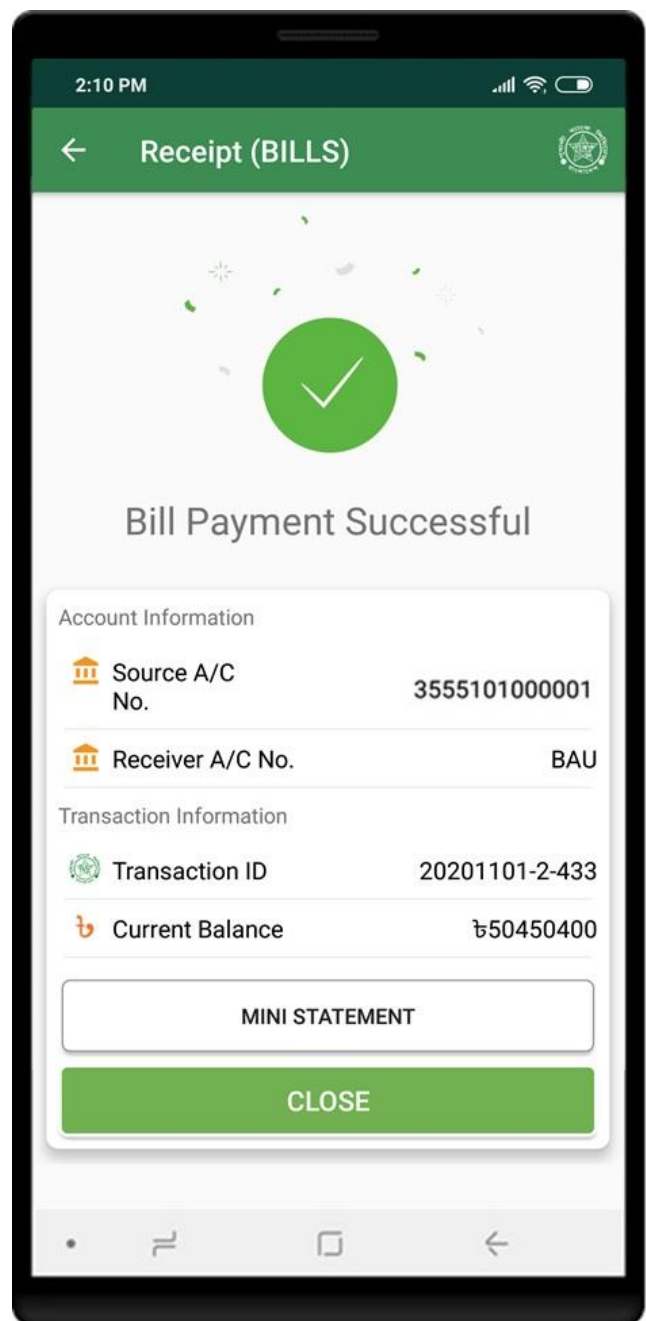
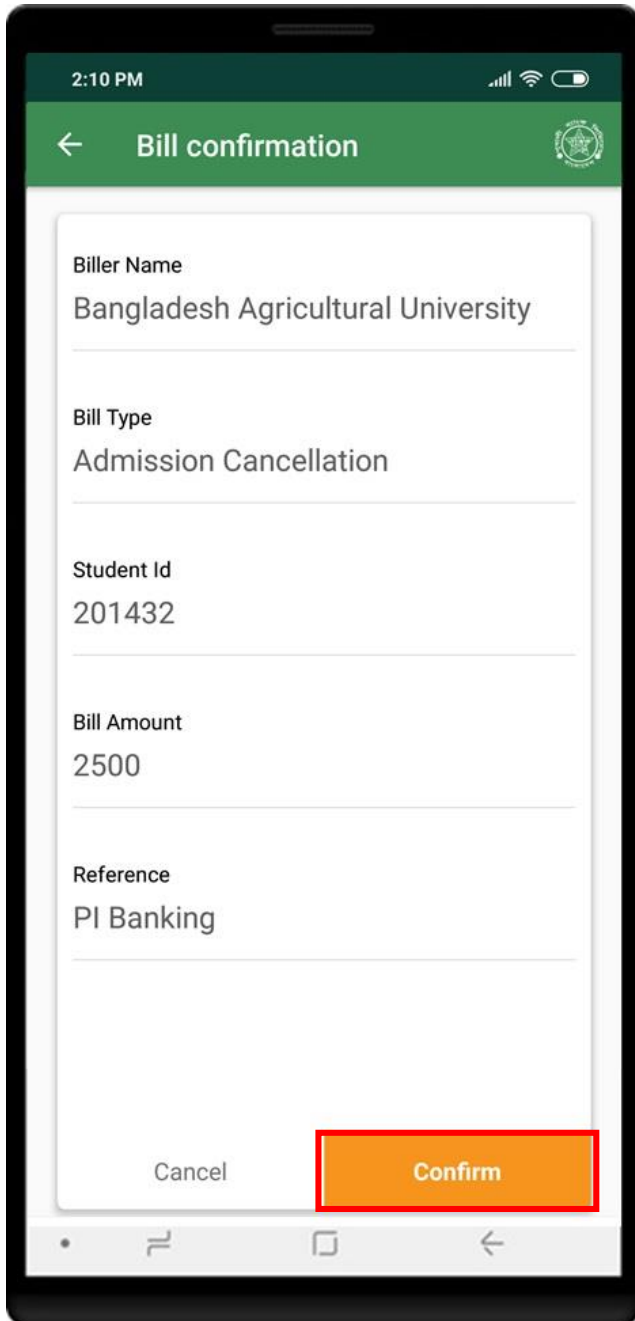
BILLS PAY (BAU)

Click on **BAU** to pay BAU bills. Enter the source account and other required information. Click on **Process** button to process the bill payment. You can re-enter information if wrong by clicking on **Reset** button.



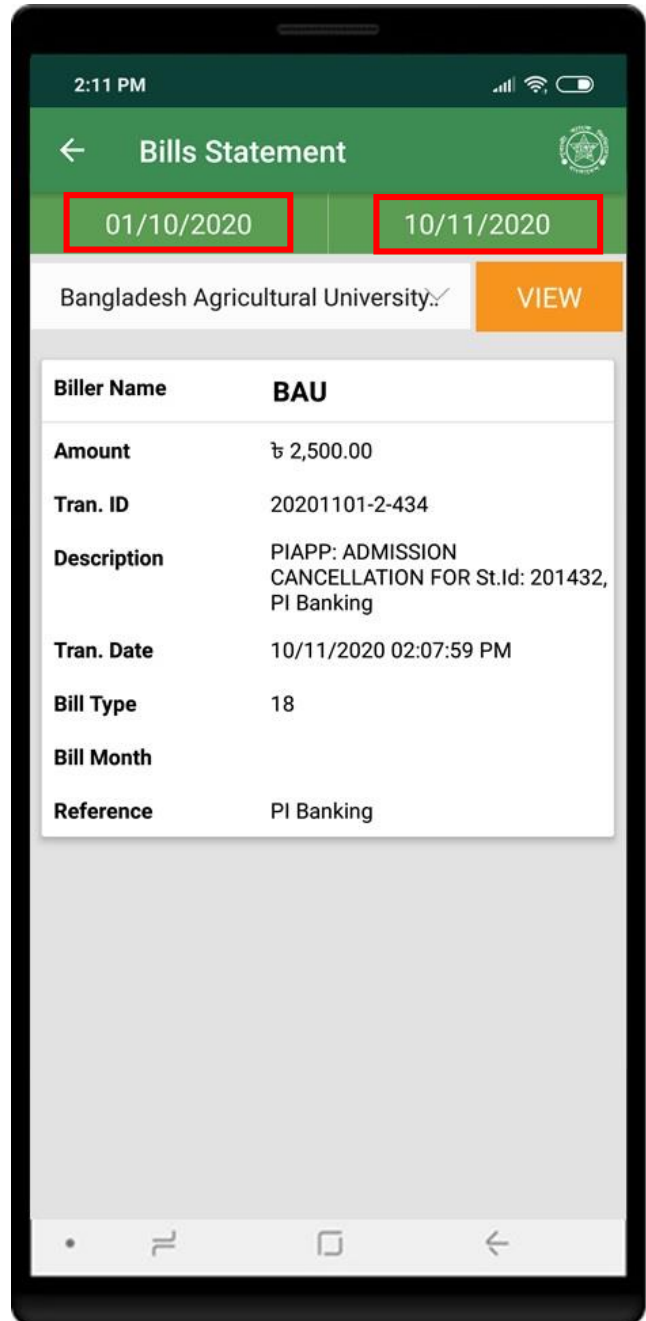
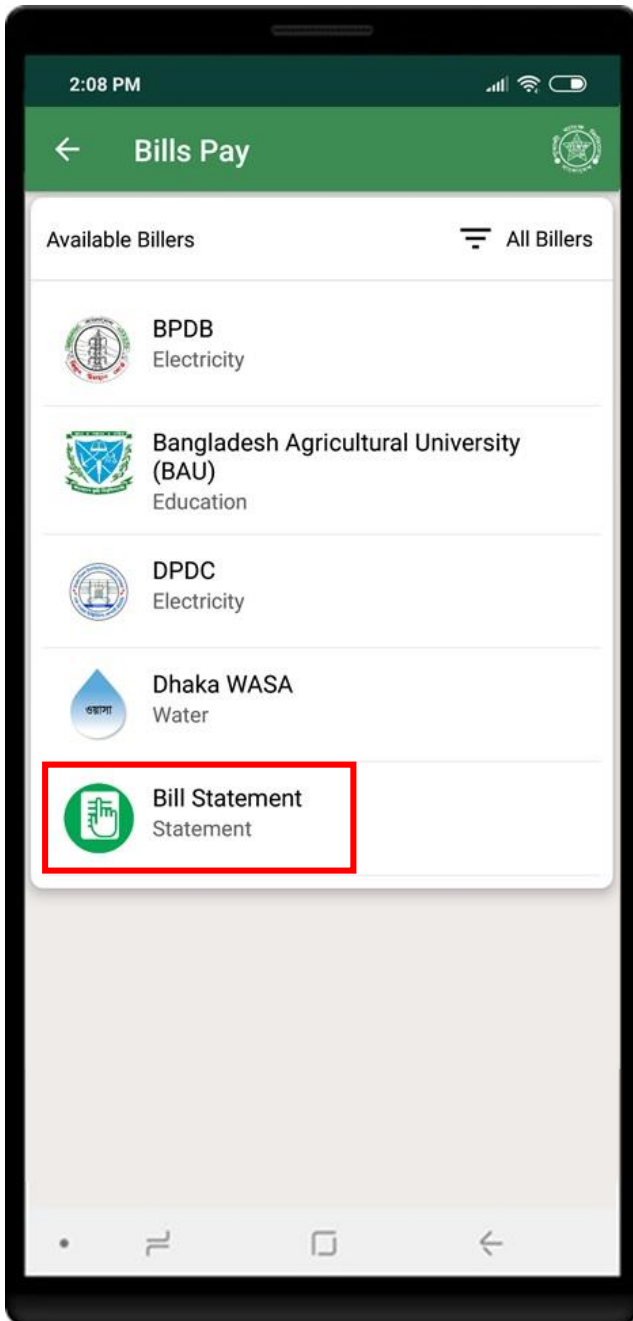
BILLS PAY (BAU)

Click on **Confirm** button to perform the bill payment. Successful transaction will show the **Receipt**.



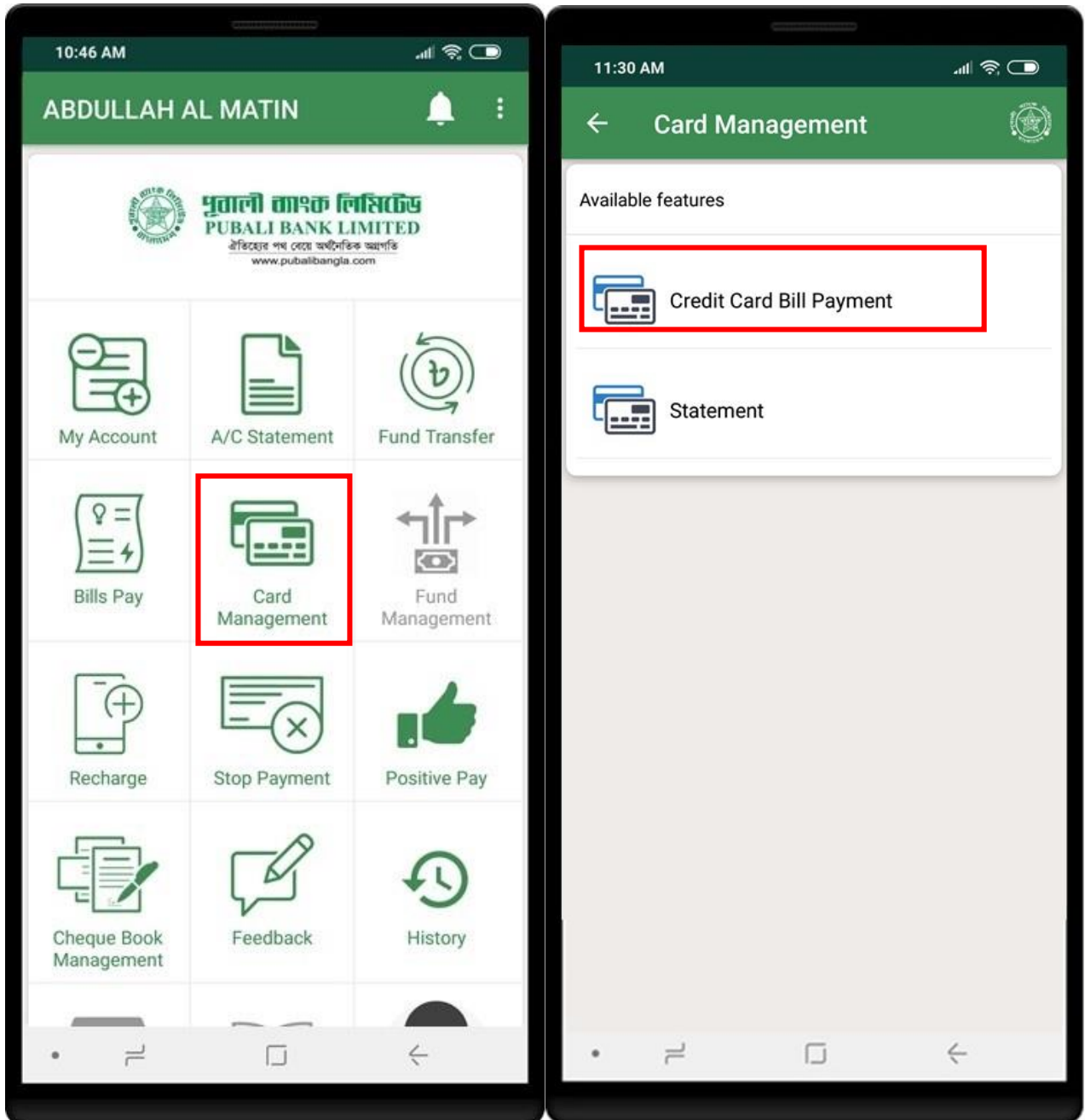
BILL STATEMENT

Click on **Bill Statement** from **Bills Pay** menu to get the bill statement details. Select from date and to date, biller type to view statement of bills pay.



CARD MANAGEMENT (CREDIT CARD BILL PAYMENT)


Click on **Card managment** menu to get the card related services. Click on **Credit Card Bill Payment** to pay credit card bills.



CARD MANAGEMENT (CREDIT CARD BILL PAYMENT)

Enter necessary information and click on **Process** the pay credit card bill or you can **Reset** input data by clicking on **Reset** button. Click on **Confirm** button to perform the credit card bill payment.

11:31 AM

← Credit Card Bill Payment Bi... 

Bill payment to the biller.

Select Source A/C No.
3555101000001


Abdullah Al Matin

Card Number
4004650106000001

Amount
25000

Reset Process

11:32 AM

← Bill confirmation 

Source Account
3555101000001

Account Title
ABDULLAH AL MATIN

Card Number
4004650106000001

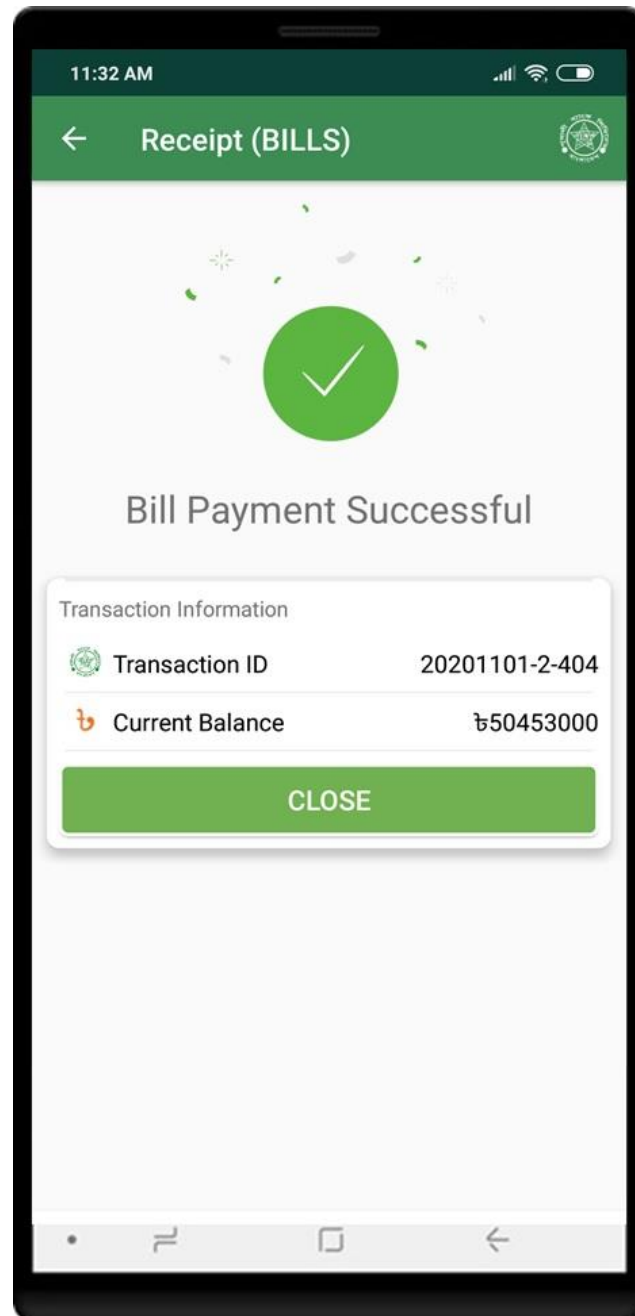
Card Holder Name
ABDULLAH AL MATIN

Payment Amount
25000

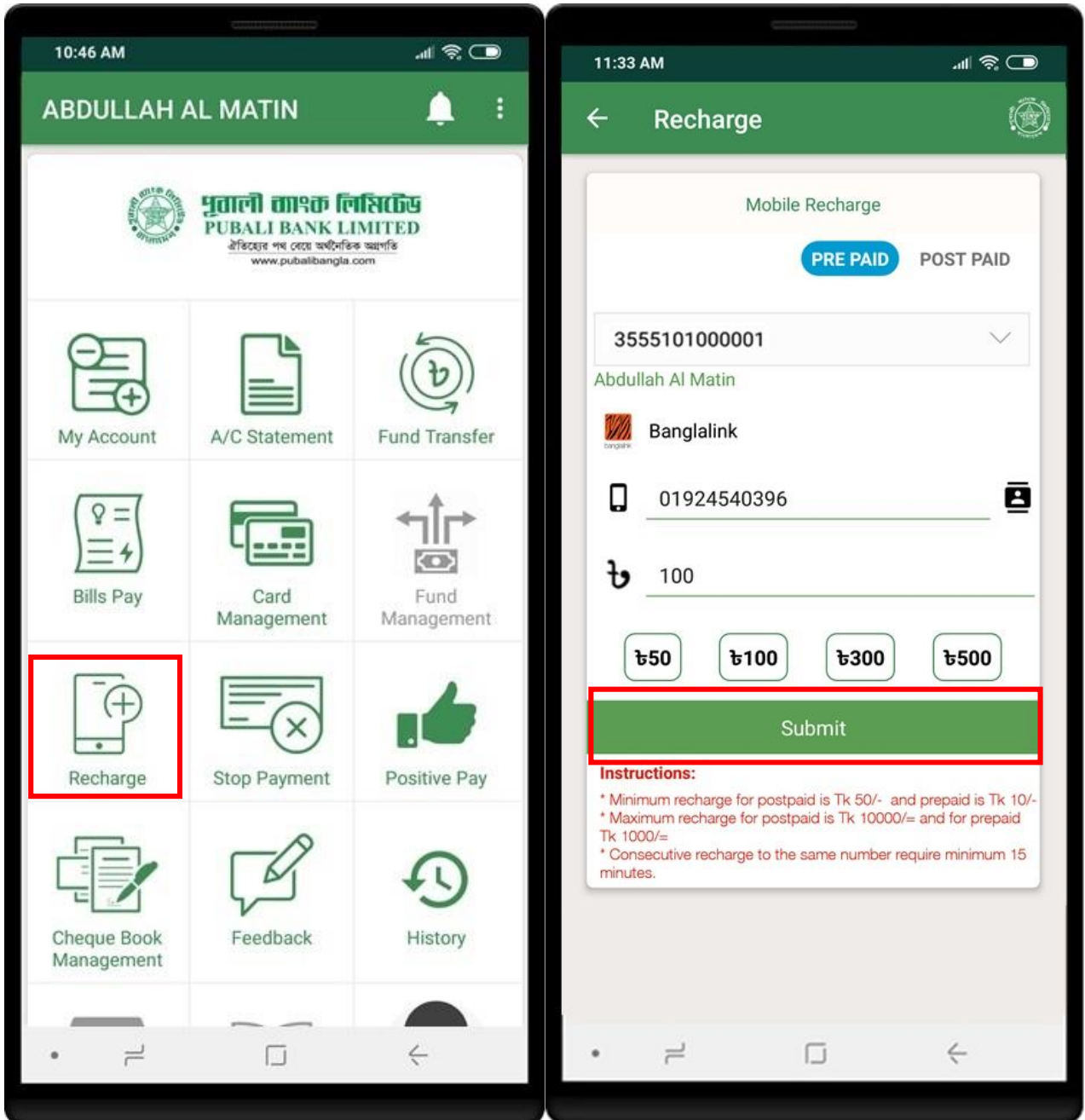
Minimum Due Amount
0

Cancel Confirm

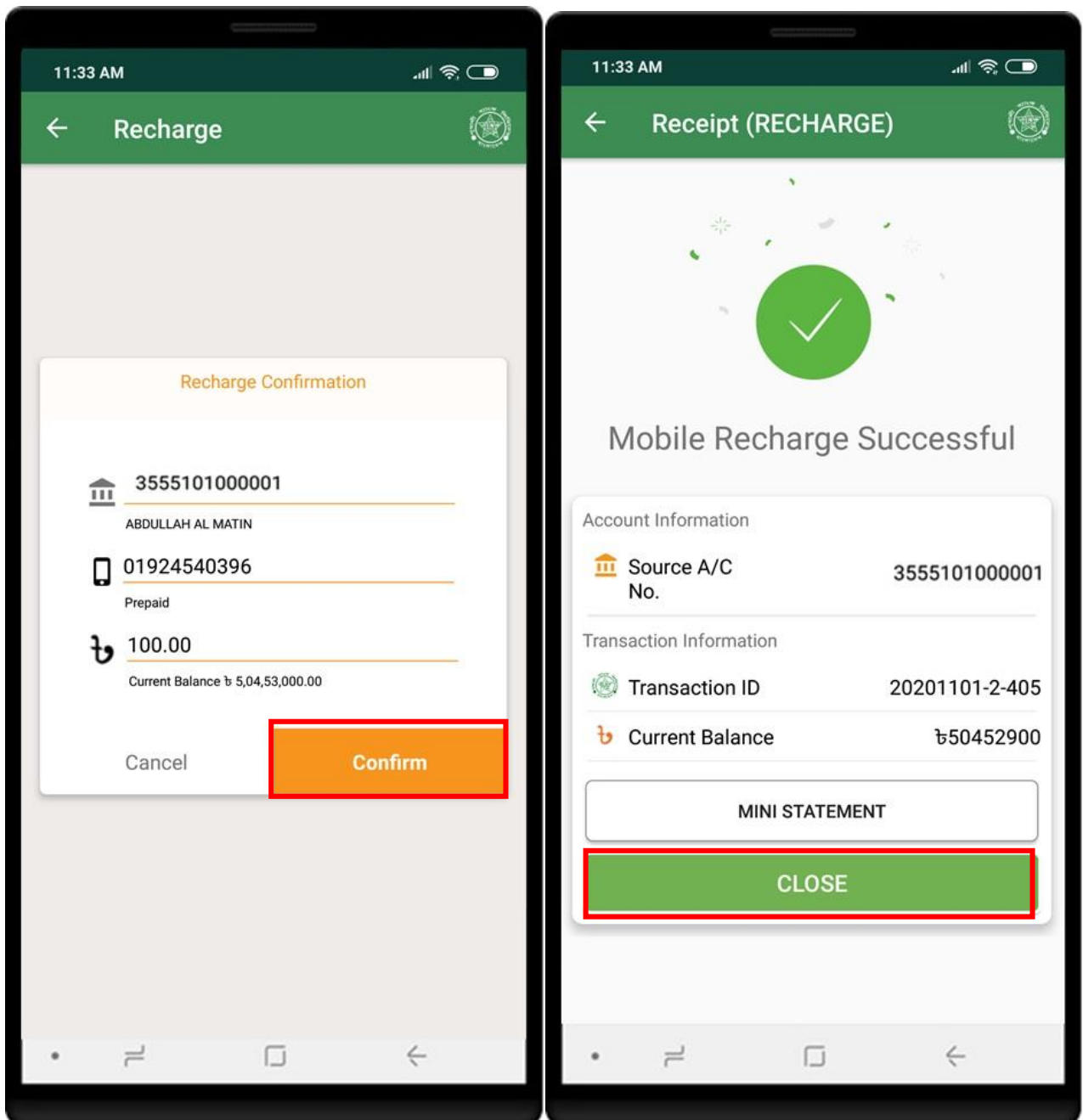
Successful transaction will show the **Receipt**.



Click on **Recharge** from dashboard to get iTopUp services. Enter source account, operator name, mobile number and amount. You can select amount from here as like ৳50, ৳100, ৳300, ৳500 as you wish. Click on **Submit** to proceed.

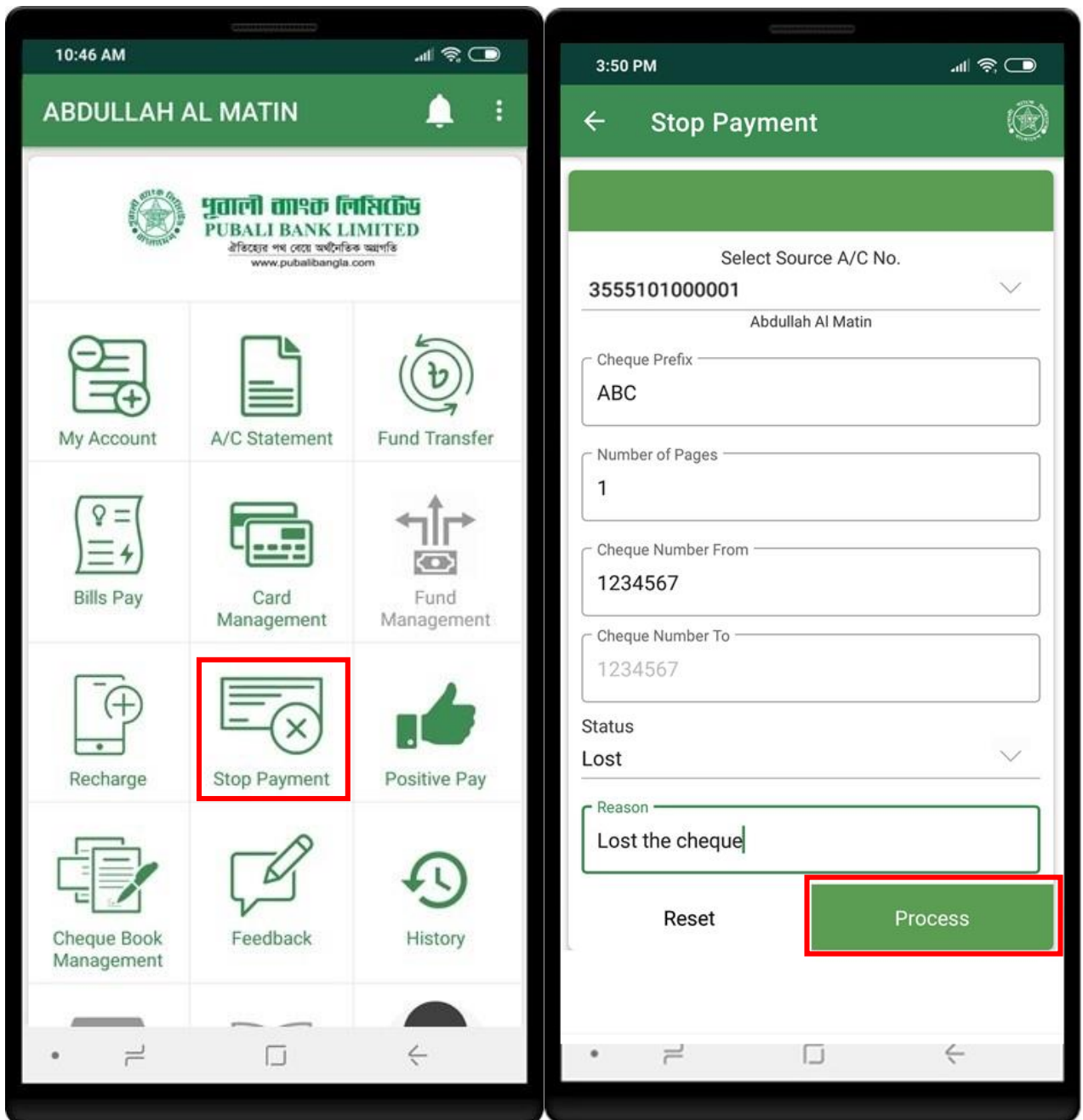


Click on **Confirm** button to perform the recharge. Successful transaction will show the **Receipt**.



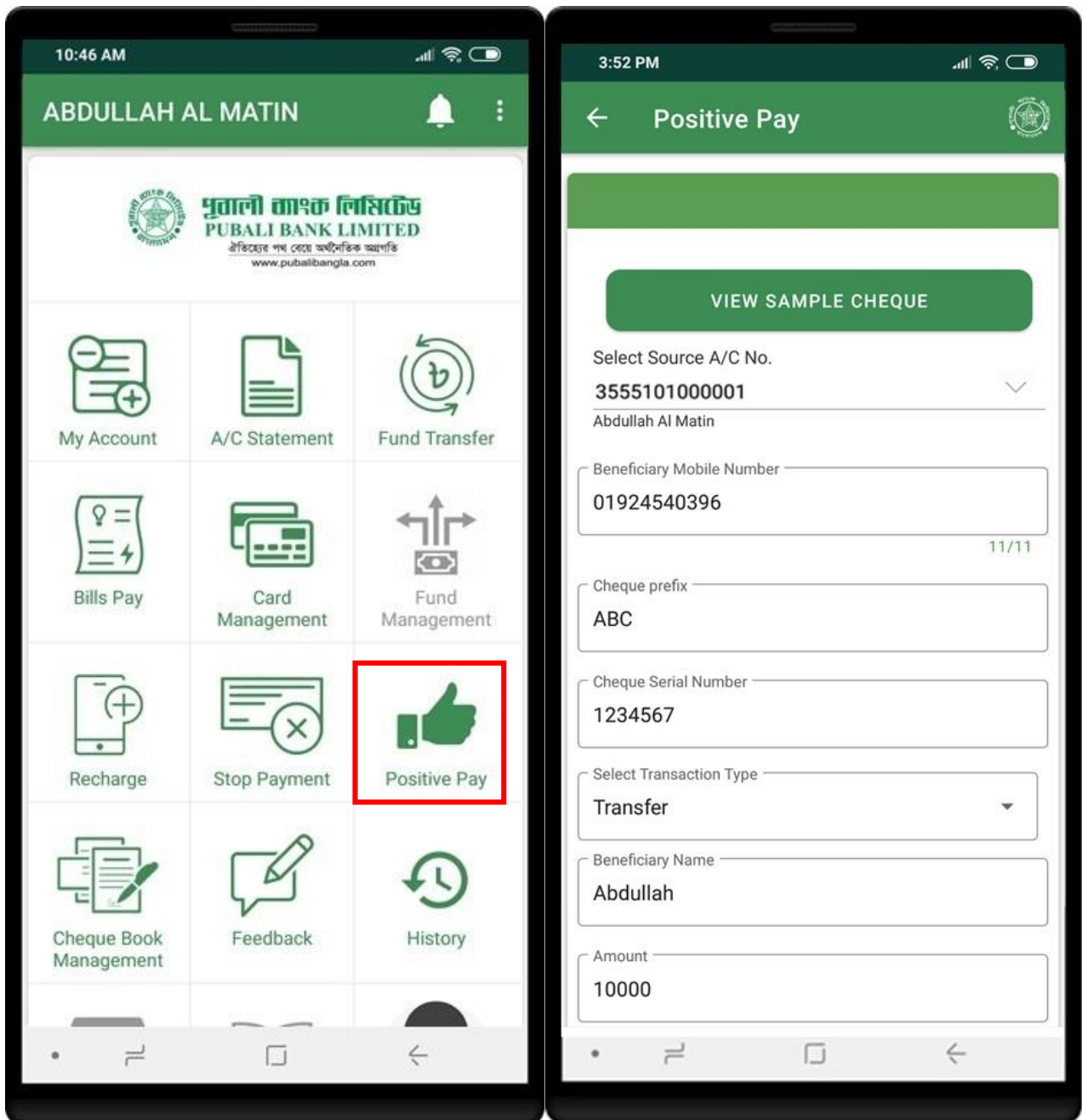
STOP PAYMENT

Click on **Stop Payment** from dashboard menu to get the stop cheque services. Enter the necessary information related to cheque that you want to stop for payment. Click on **Proceed** to continue. Click **Confirm** button on confirmation page.



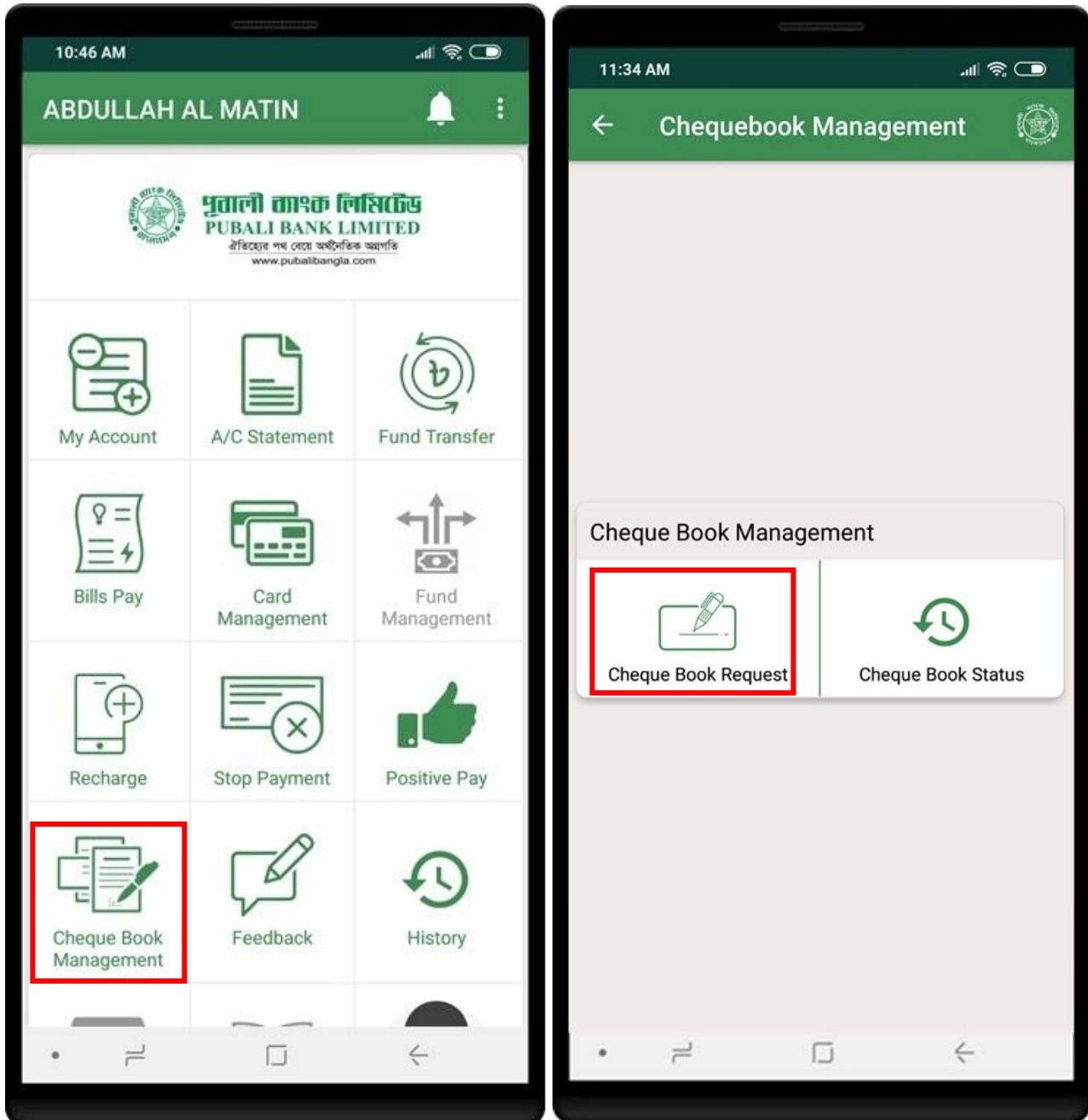
POSITIVE PAYMENT

Click on **Positive Payment** from dashboard menu to get the cheque services. Enter the necessary information related to cheque that you want to confirm for payment. Click on **Proceed** to continue. Click **Confirm** button on confirmation page.



CHEQUE BOOK MANAGEMENT

Click on **Cheque Book Management** from dashboard menu for cheque book related services. Click on **Cheque Book Request** button to request new cheque book.



CHEQUE BOOK MANAGEMENT

Select source account no and no of pages to request for new cheque book. Click on **Confirm** button.

The image displays two sequential screenshots of a mobile application interface for requesting a cheque book.

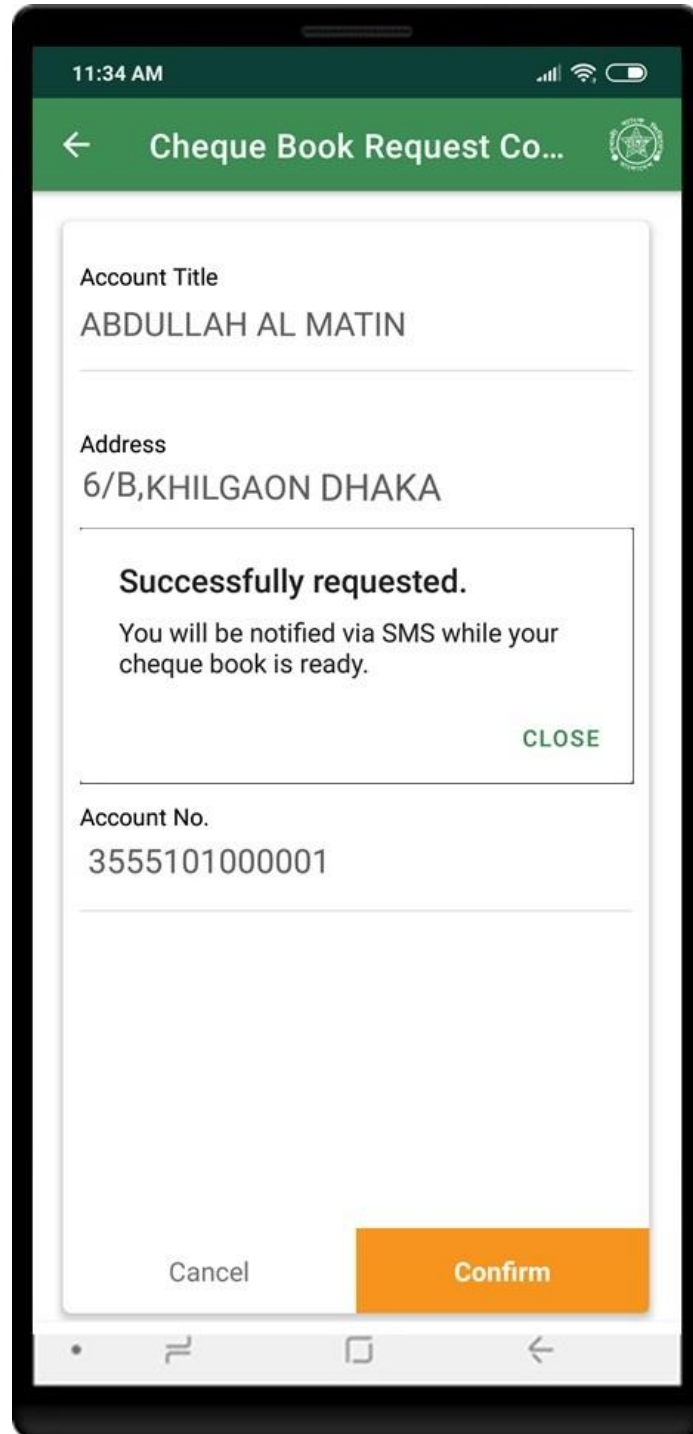
Left Screenshot: 'Cheque Book Request' - Enter Information

- Time: 11:34 AM
- Header: Cheque Book Request
- Section: Enter Information
- Field 1: Select Source A/C (Dropdown menu) with value 3555101000001 and account name Abdullah Al Matin.
- Field 2: Select Number of pages (Dropdown menu) with value 10.
- Buttons: Reset and Request (highlighted with a red box).
- Instructions: * Collect your cheque book from your branch after getting SMS.

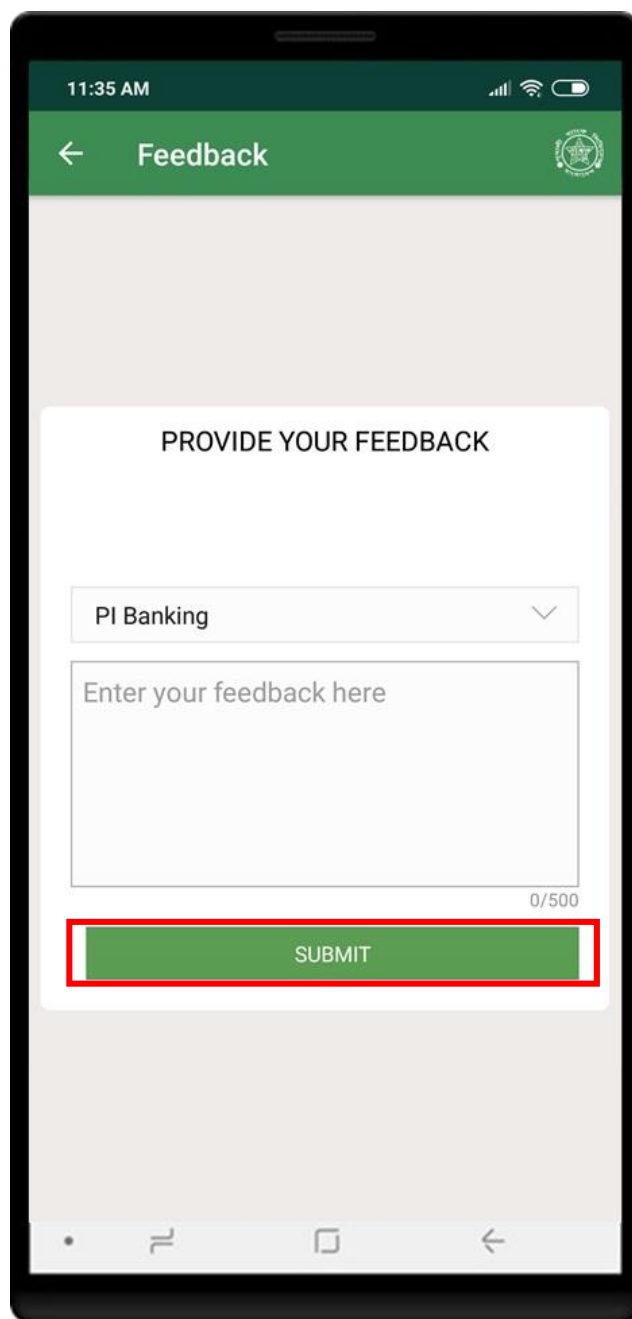
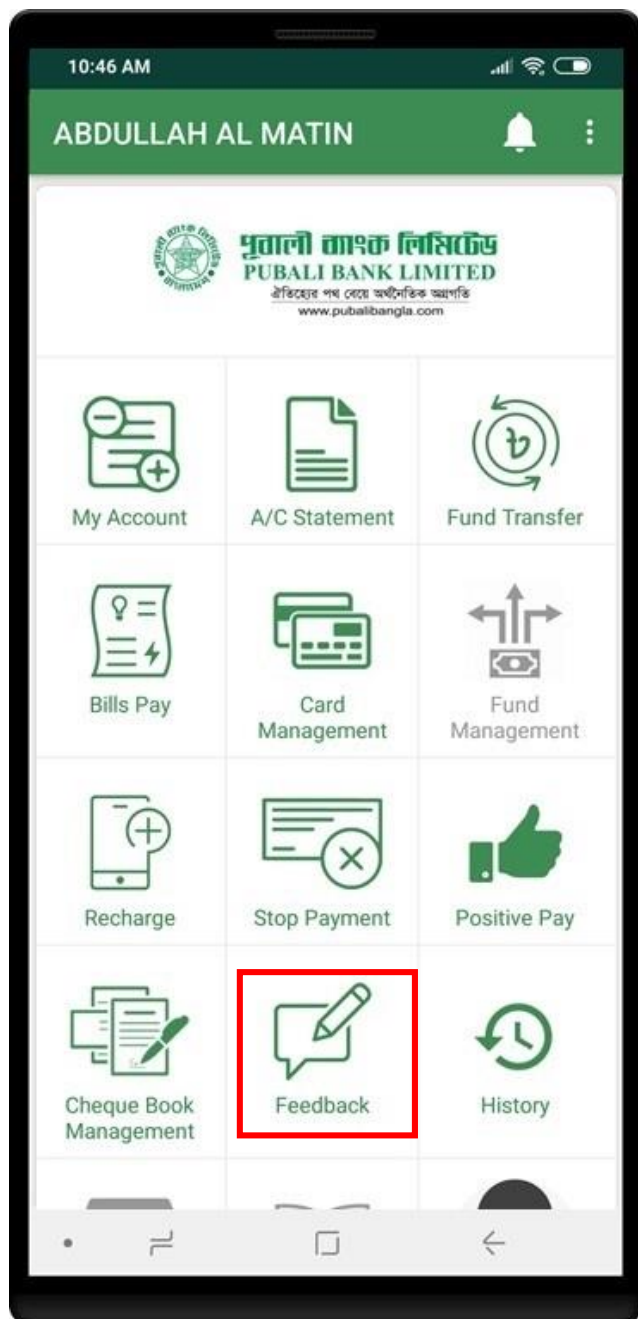
Right Screenshot: 'Cheque Book Request Co...' - Confirmation

- Time: 11:34 AM
- Header: Cheque Book Request Co...
- Field 1: Account Title (Text input) with value ABDULLAH AL MATIN.
- Field 2: Address (Text input) with value 6/B, KHILGAON DHAKA.
- Field 3: Number of pages (Text input) with value 10.
- Field 4: Account No. (Text input) with value 3555101000001.
- Buttons: Cancel and Confirm (highlighted with a red box).

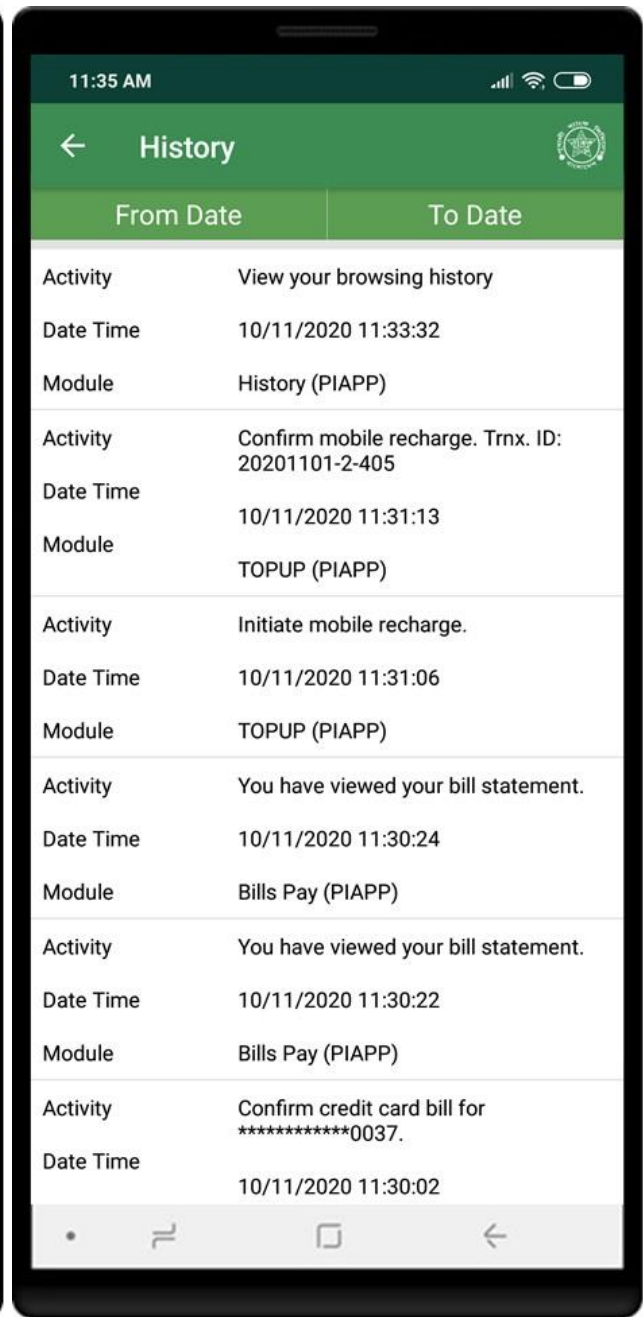
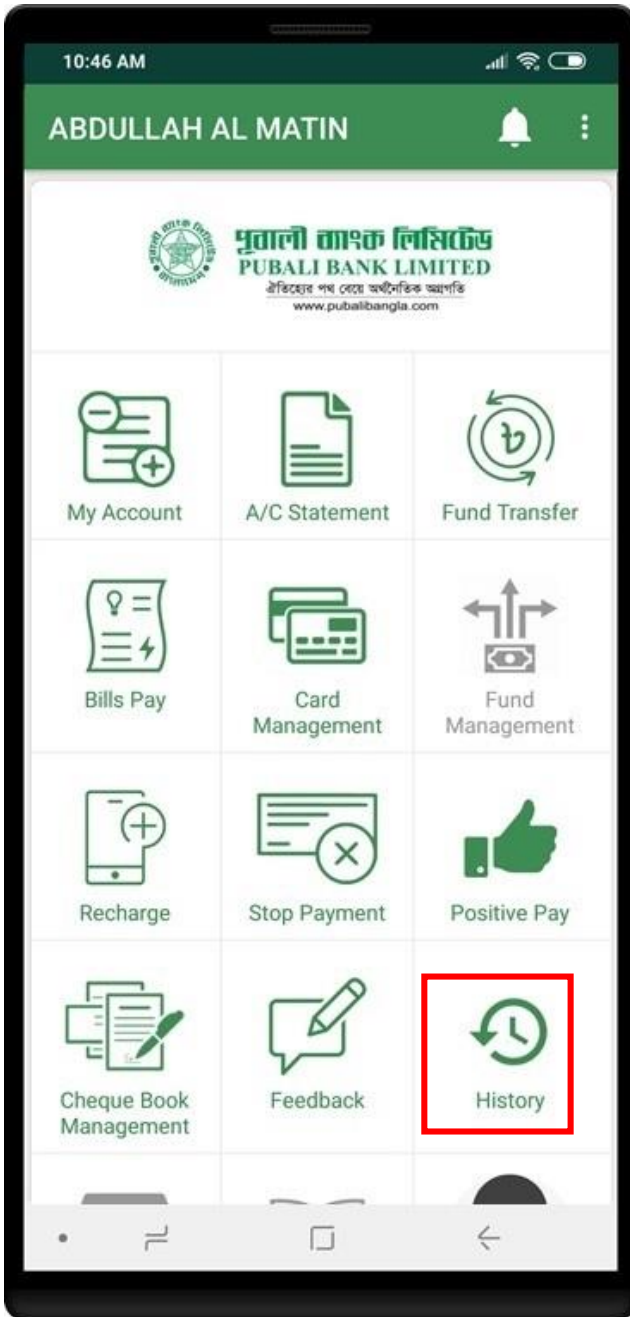
Successful request submission will show success pop up.



Click on **Feedback** from dashboard menu to submit your feedback. Select the type of feedback and enter your feedback text. Click on **Submit** to proceed the feedback submission.

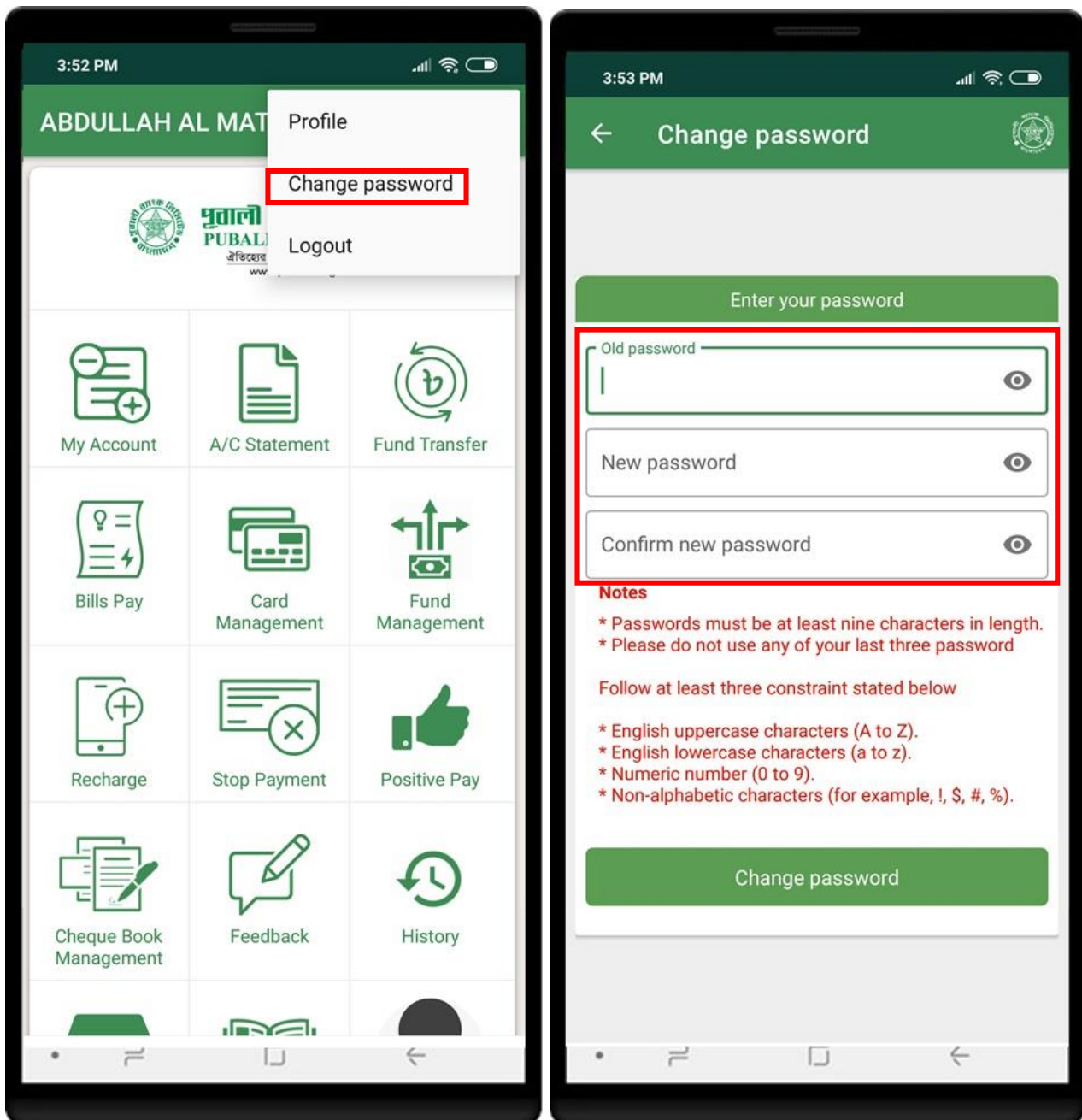


Click on **History** from dashboard menu to see your account activity history. Select from and to date to view account activities.



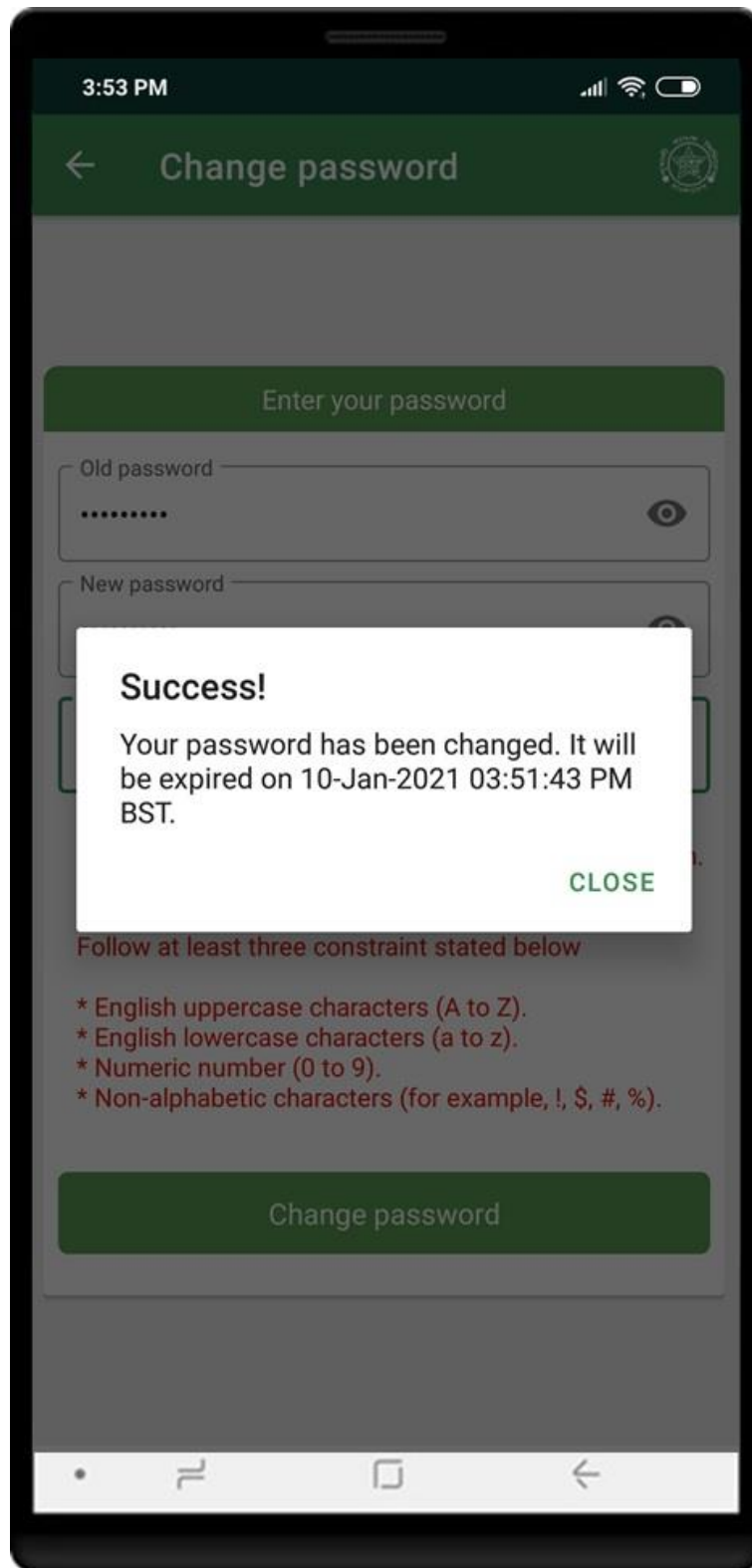
CHANGE PASSWORD

Click on **Change password** from top right menu to change your account password. Enter your old password and new password that you want to change. You must enter new password again for confirmation. Click on **Change password** button.

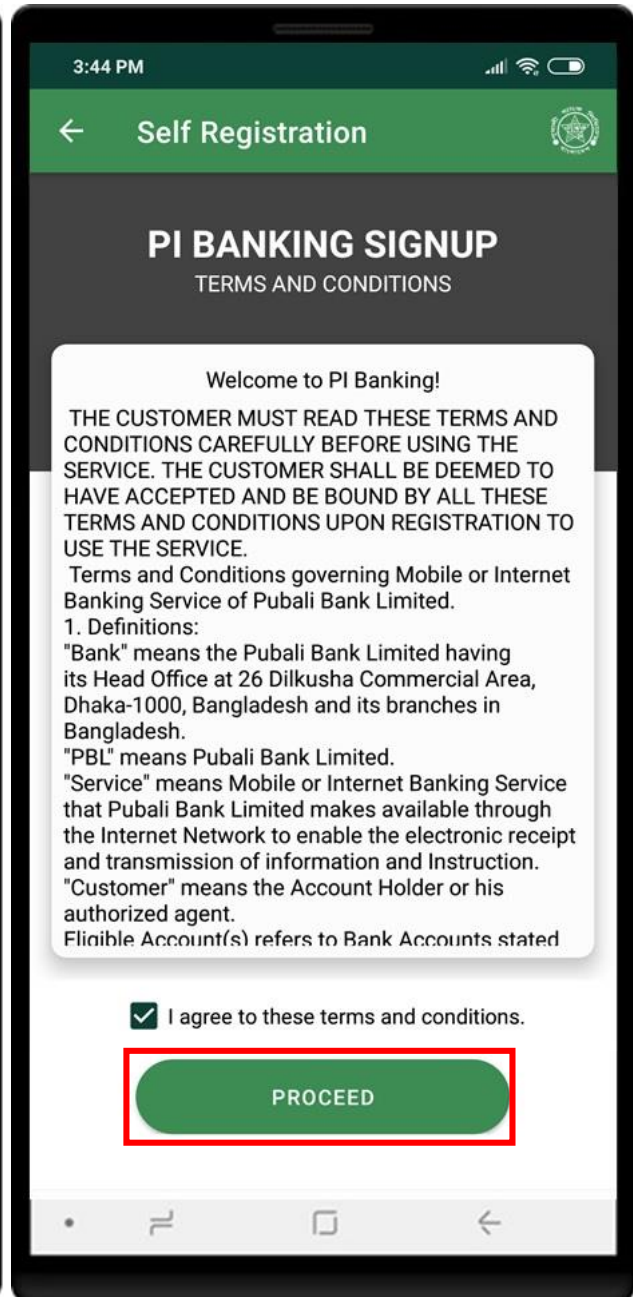
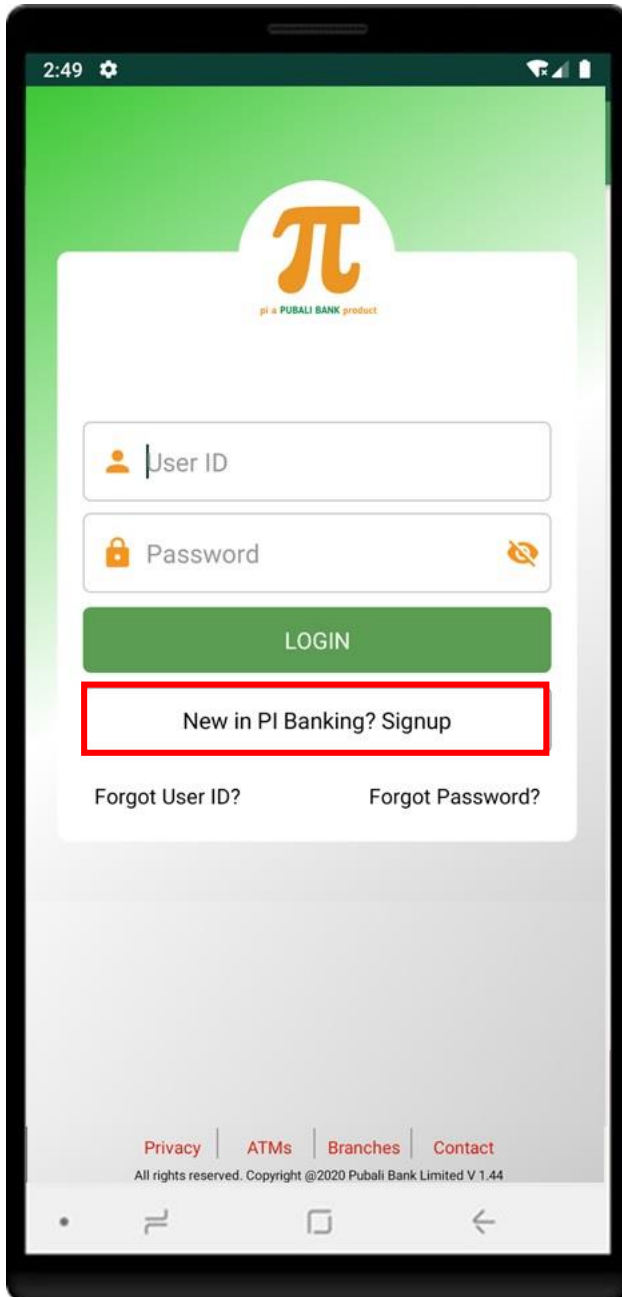


CHANGE PASSWORD

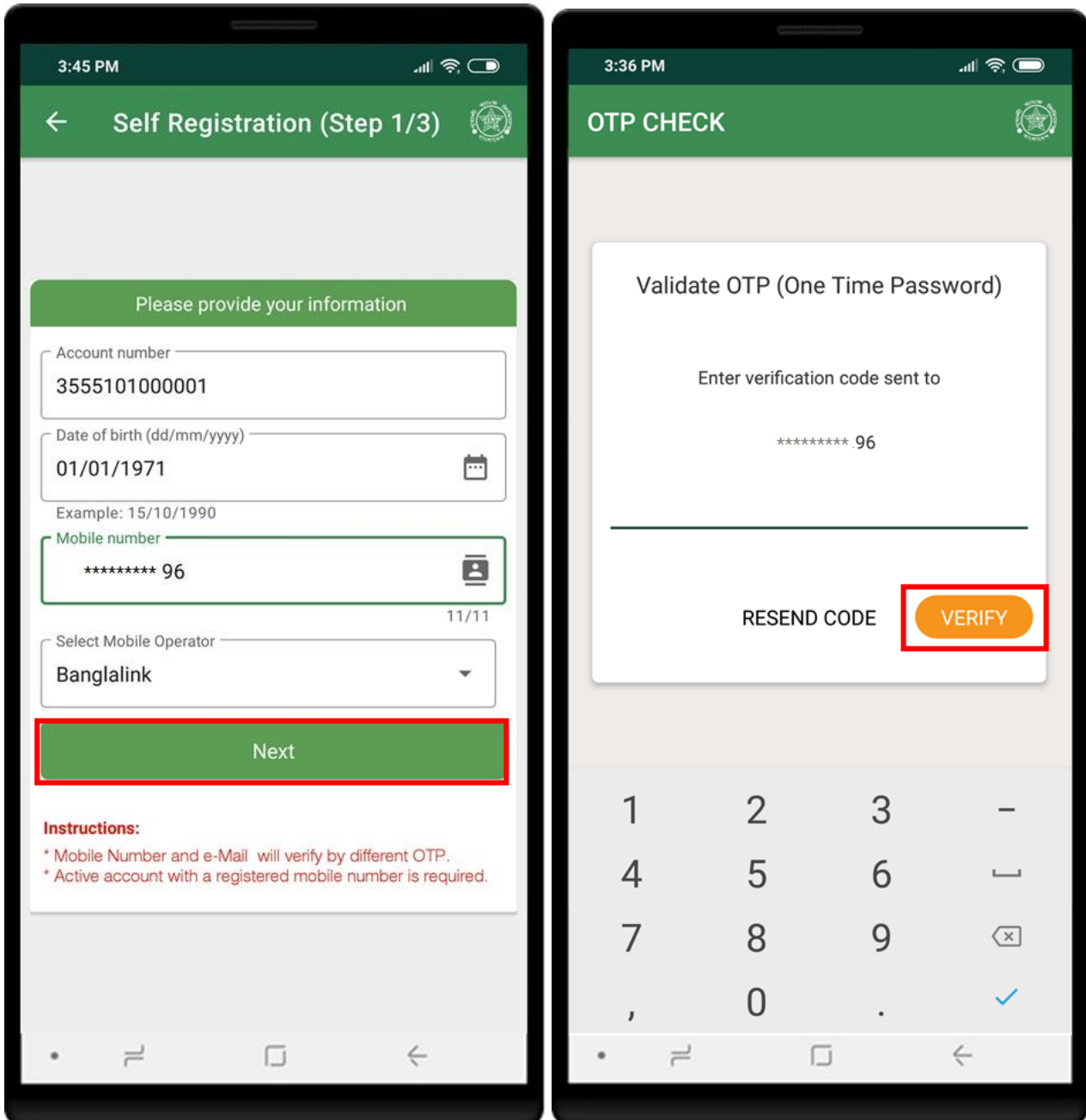
Successfully password change you will see the confirmation message.



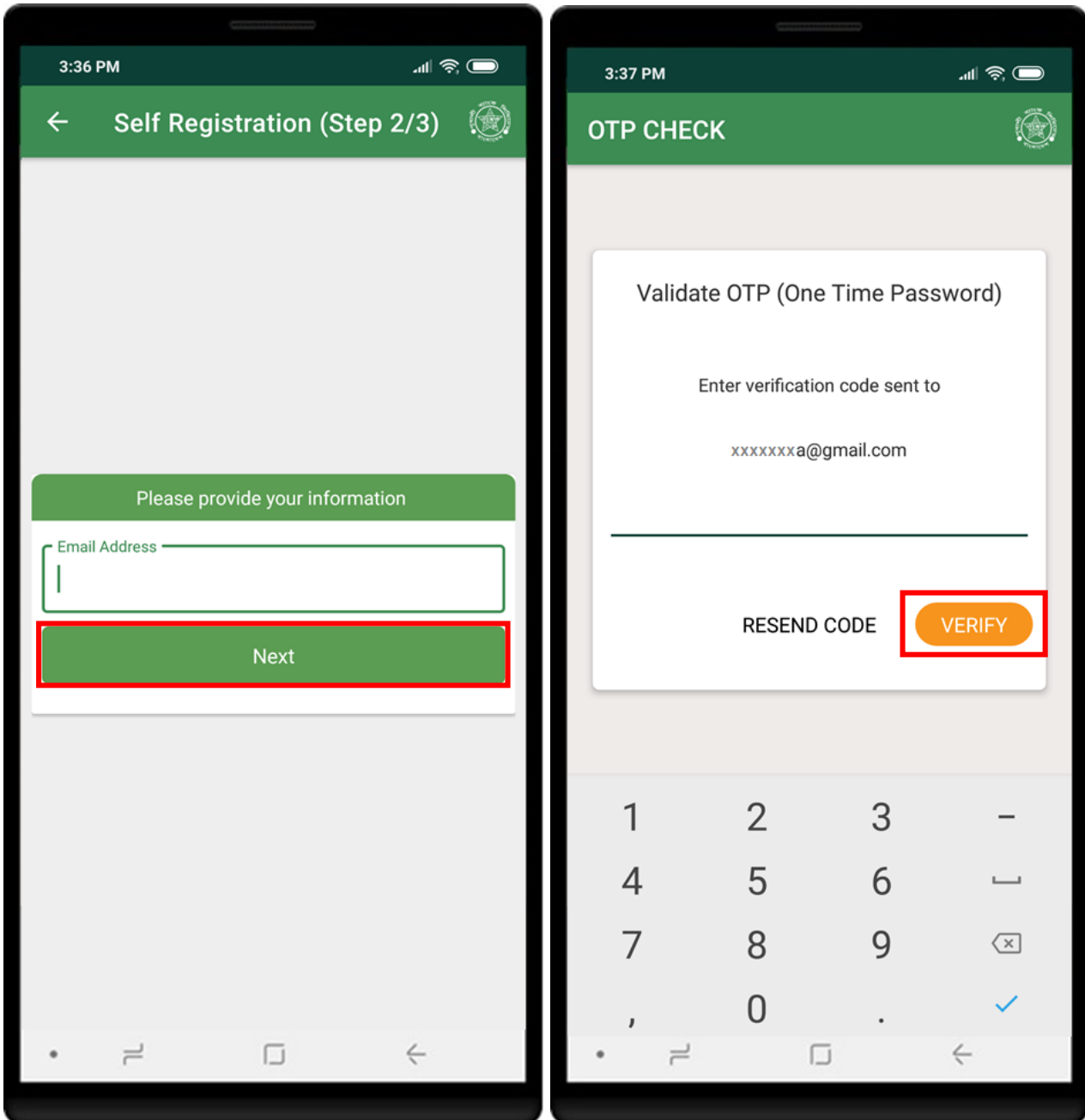
Click on **New in PI Banking? Sign Up** button for PI Banking self registration. Terms and conditions will be shown and customer have to agree on terms and conditions to proceed. Mark the checkbox and click **PROCEED** button.



Enter account details and click **Next** button. Phone number will be verified by OTP validation.



Enter email address that is associated with the account no. Email will be verified by OTP validation.



Split names in three parts. Last name is mandatory. Click on **Submit** button to proceed. Registration complete message will be shown. Read the instructions carefully and click **CLOSE** button.

3:37 PM

← Self Registration (Step 3/3)

Split your name into different part. First name, Middle Name and Last Name

MD. AKASH KHAN

First Middle *Last

MD. JAHANGIR MASTER

First Middle *Last

RABEYA KHATUN

First Middle *Last

* Indicate mandatory information

Submit

3:37 PM

← Registration successful

Online Registration Completed

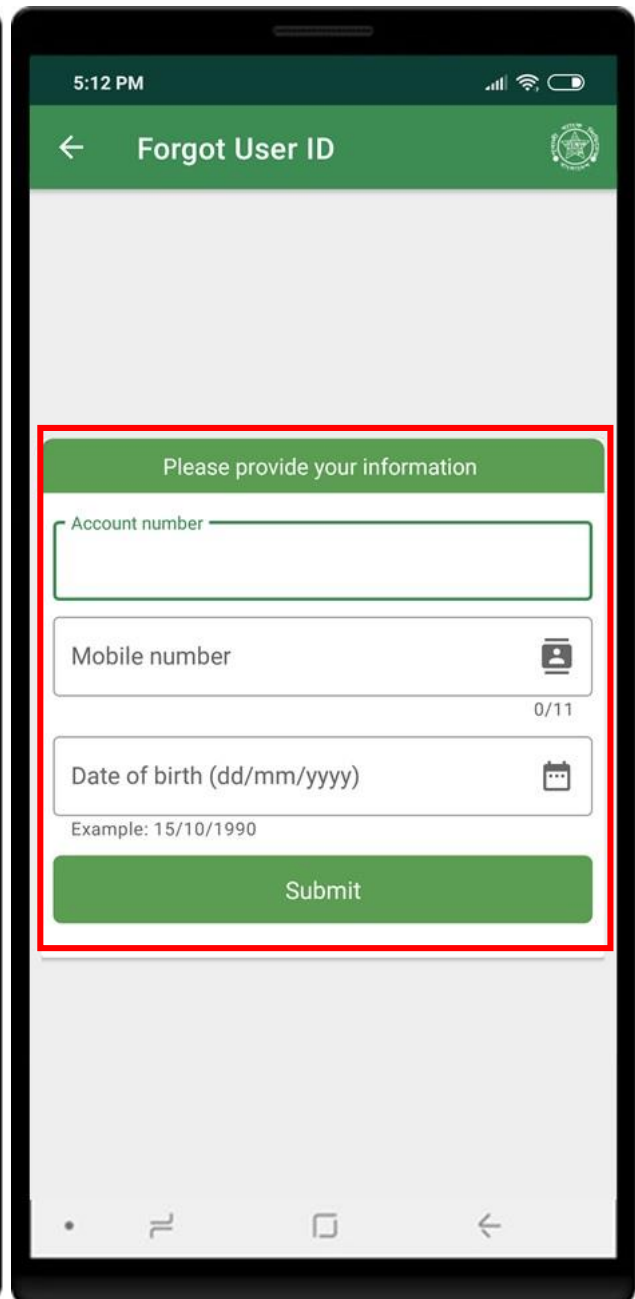
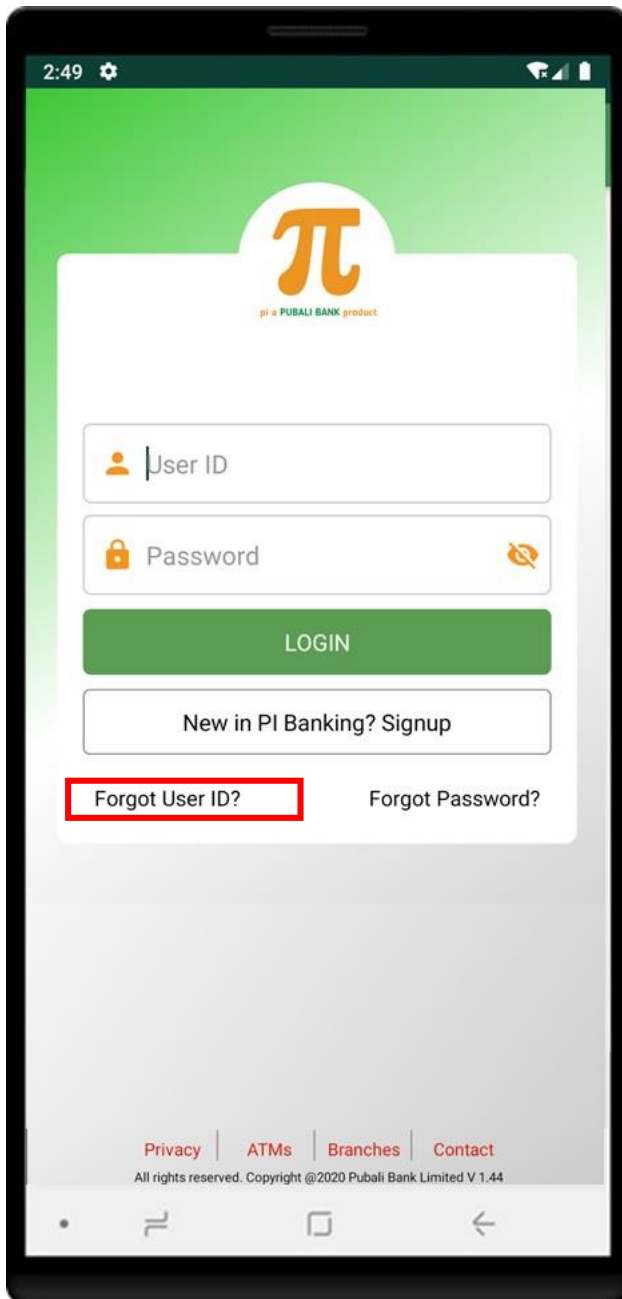
Please wait for your account activation.

What next?

- ✉ We have sent registration document (pdf) in your email. Please download the document and submit it to your account opening branch.
- 🏦 Bank will verify your registration.
- ✉ You will get notification through SMS / Email after verification.
- 🔒 Upon verification, you will get User ID and Password through Email.
- 🛡 Please preserve your User ID and Password very carefully. Do not share with anyone to avoid unauthorized/fraudulent activities.

CLOSE

Click on **Forgot UserID** to retrieve userid. Enter your account information and click **Submit** button. After verification, userid will be sent to your registered email address.



FORGOT PASSWORD

Click on **Forgot Password** to reset your password. Enter your account information and click **Submit** button. After verification, new password will be sent to your registered email address.

