



Choose from our range of products



Saving Account



Current Account



Fixed Deposit Account



Credit Cards



Consumer Loan Products



Large Corporate



Internet Banking



Community Banking Term Loan

Internet banking retail user guideline

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Introduction

Banking is no longer a place that you visit but is now something that you do from anywhere at any time.

We are struggling to embrace and keep pace with digital disruption driven by changing customer expectations and a new generation of fintechs and other nontraditional players flooding the financial services market. We are truly in the age of disruption whereby the equilibrium has permanently shifted to the customer.

Who are our customers?

Customers have evolved; and banking needs to change too. Customers are mobile, socially connected and want to be identified as unique individuals. Millennials are the new customers and they have high expectations

What are customer's expectations?

Customer expectations are being shaped by digital experiences outside of the banking industry where content, interactions and features are richer. 'Word of mouth' peer conversation and independent influencer have replaced the role of bank as financial expert

Customers have become 'self-directed' and less reliant upon traditional sources of financial advice. The access to volumes research information and tools has opened up a wide range of choices for consumers, outside the boundaries of traditional banking services.



...expect more



...are informed



...have a voice



...trust their peers



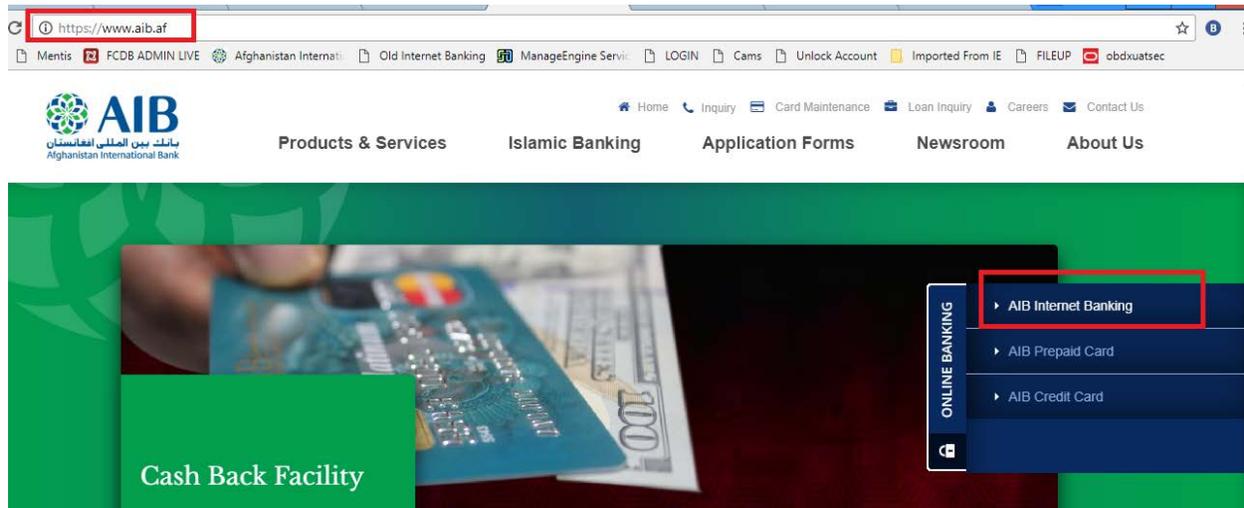
...have choices

Our Internet banking will enable you to:

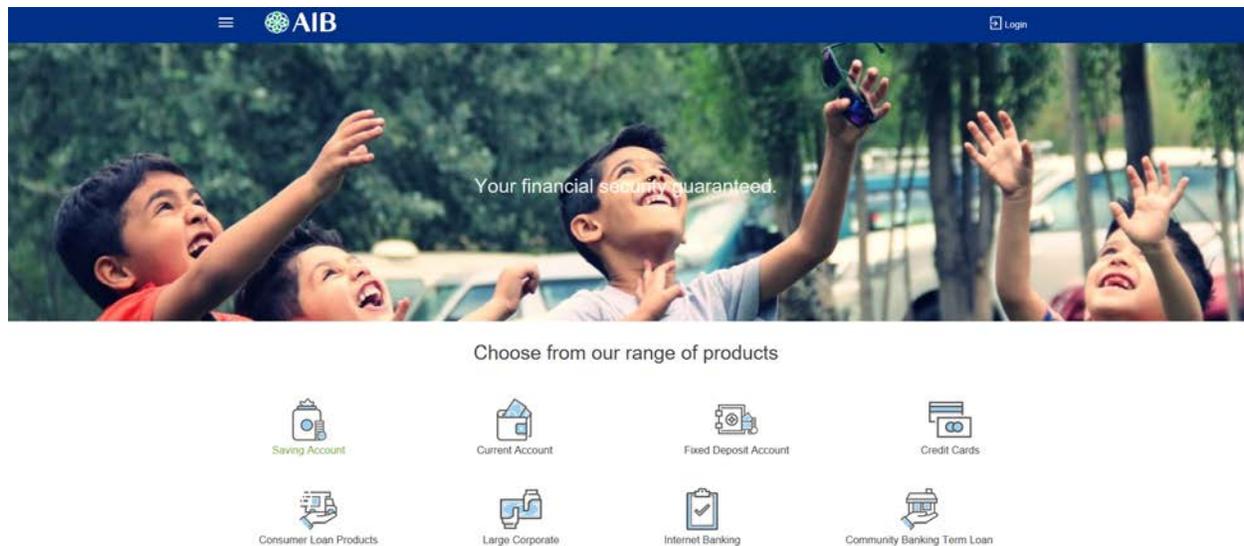
- Check your account details
- Generate account statement
- Send Notification to the bank
- Perform transfers within your account, within the bank, within the country, and International
- Browse our Internet banking through any device you have, PC, Mobile, iPad
- Use our mobile application for OS and android

How to log in:

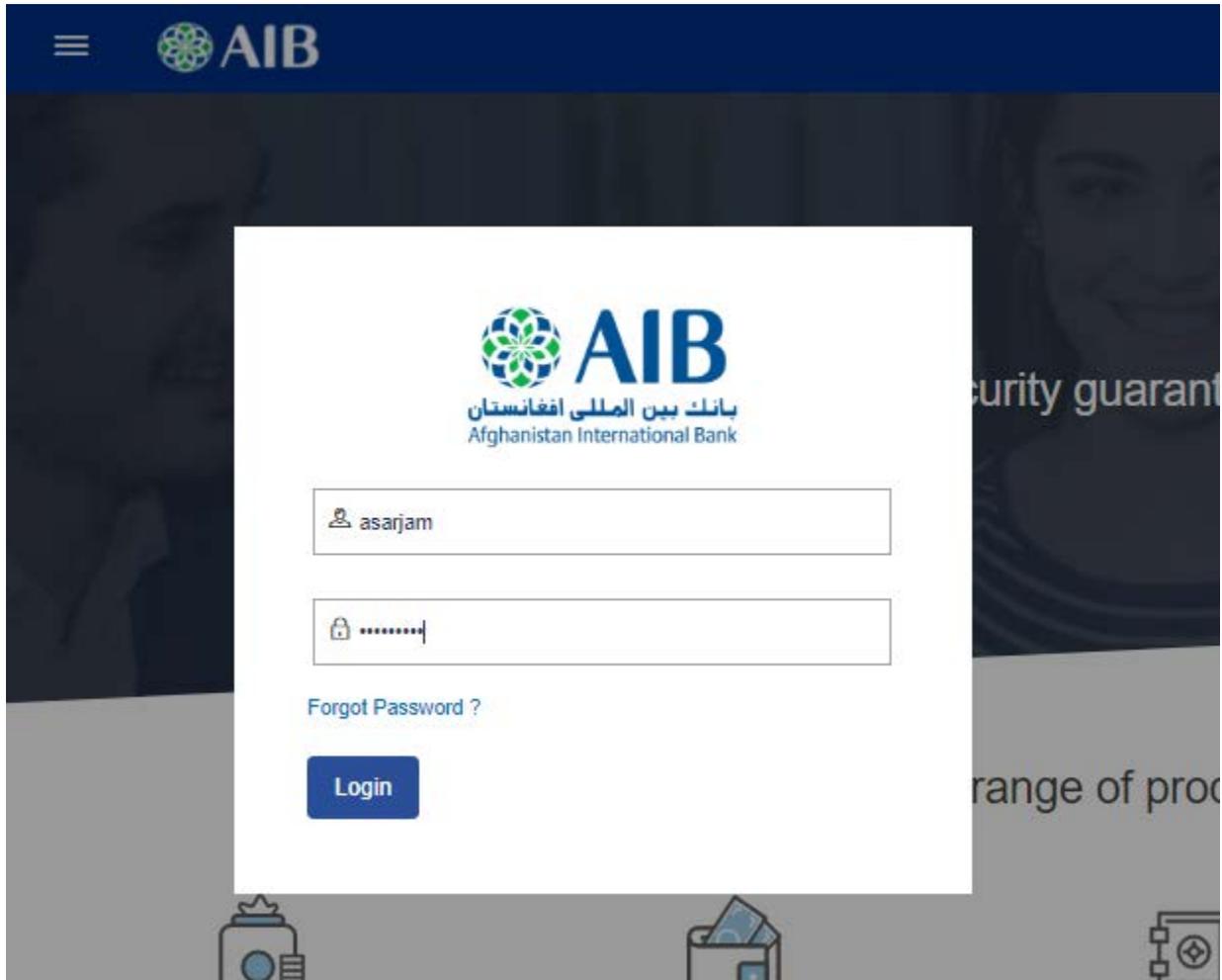
*In order to login you have to first browse AIB's official website www.aib.af and click on AIB Online Banking popping up at the right hand side of the screen.



*Clicking on AIB Internet Banking will direct you to the main page of the Internet Banking, which will look like as following screenshot.



At the top of the right hand side there is a “Login” button, you have to click there to get log in to the system with your given user name and password. After entering the user name and password, you have to click on Login button right under the “forgot password” option.



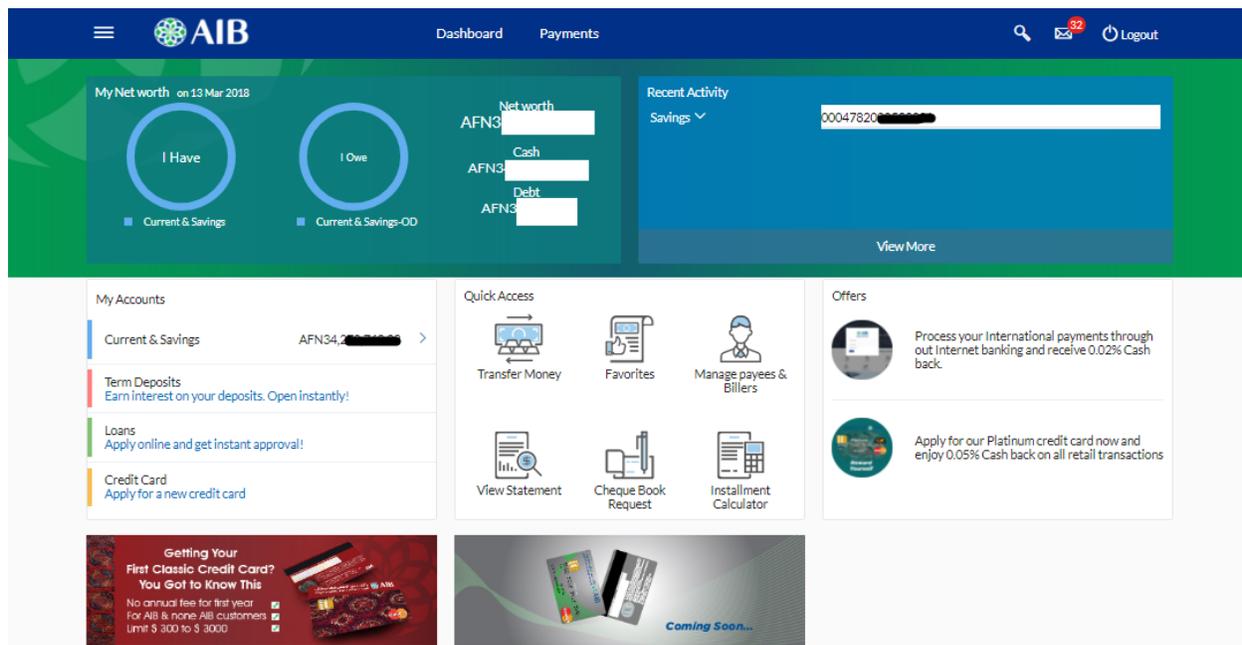
The image shows a screenshot of the Afghanistan International Bank (AIB) login page. At the top, there is a dark blue header with the AIB logo and name in both Persian and English. Below the header, a white login form is centered on a dark background. The form contains the AIB logo and name, a text input field with the username 'asarjam', a password input field with masked characters, a 'Forgot Password?' link, and a blue 'Login' button. At the bottom of the page, there are several icons representing different banking services.

Main Dashboard

Once you logged in the first option you see is main dashboard, main dashboard is design to provide all necessary options right to your main screen and to enable you have all option in one screen.

You have following options

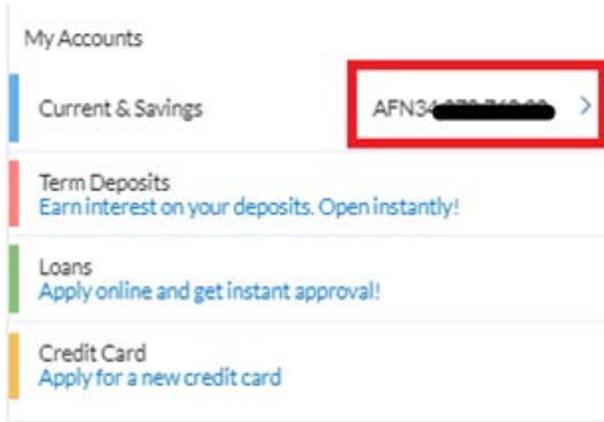
- 1 – Summary of your account(s)
- 2 – Mini statement which will be the recent transactions you perform, beside you have a view option to check the statement more
- 3 – You have an option called **My Account**, which will enable you to have your mini statement of selected accounts and full account statement requests
- 4 – You have Payment option, that directly you can perform your payments from the main dashboard
- 5 – You have Chequebook request that can help you requesting, inquiry and blocking of your Chequebook



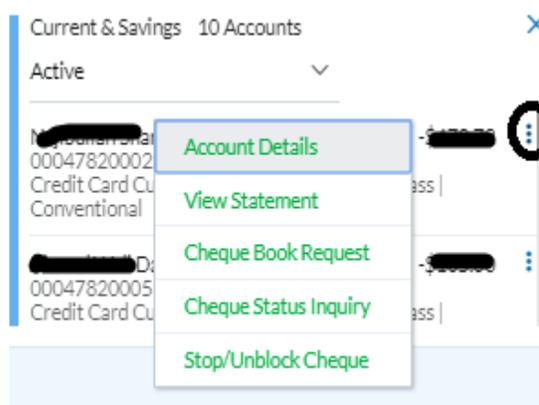
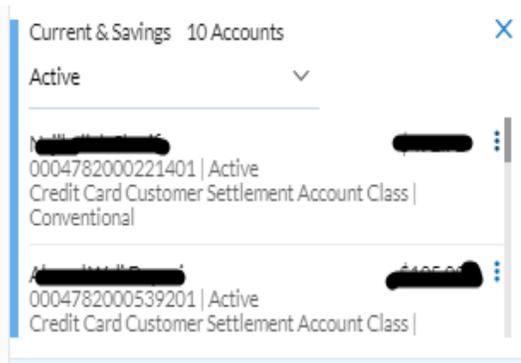
The screenshot displays the AIB Main Dashboard interface. At the top, there is a navigation bar with the AIB logo, a menu icon, and links for 'Dashboard' and 'Payments'. On the right side of the navigation bar, there are icons for search, a notification bell with '32', and a 'Logout' button.

The main content area is divided into several sections:

- My Net worth** (as of 13 Mar 2018): This section features two circular gauges labeled 'I Have' and 'I Owe'. Below them are two bar charts: 'Current & Savings' and 'Current & Savings-OD'. To the right, there is a table showing 'Net worth' with three rows: 'AFN3', 'Cash', and 'Debt', each followed by a redacted value.
- Recent Activity**: This section shows a dropdown menu for 'Savings' and a search bar containing the number '00047820'. A 'View More' button is located at the bottom of this section.
- My Accounts**: A list of account types including 'Current & Savings' (with a balance of AFN34,2...), 'Term Deposits', 'Loans', and 'Credit Card'.
- Quick Access**: A grid of six icons for 'Transfer Money', 'Favorites', 'Manage payees & Billers', 'View Statement', 'Cheque Book Request', and 'Installment Calculator'.
- Offers**: Two promotional offers, one for international payments and another for a Platinum credit card.
- Getting Your First Classic Credit Card?**: A promotional banner with details about a new credit card offer.
- Coming Soon...**: A banner featuring images of credit cards.



This is how you can click on my account option and find different options under to use

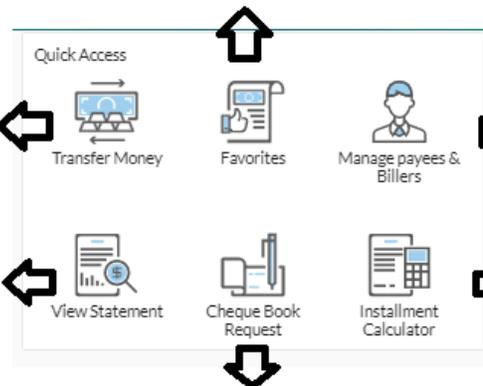


click here to view the other options

This option will take you to payment which you have already saved as favorites

This icon "Transfer Money" will take you to the payments options directly.

This icon will direct you to the account inquiry options e.g account details, account statement, pregenerated statement etc.



This option will take you to the manage payee option where you can maintain your beneficiaries for internal, domestic and international account transfers.

This option will take you to the page where you can calculate your installments.

Cheque Book Request will take you to the real page where you can have you request for a new cheque Book.

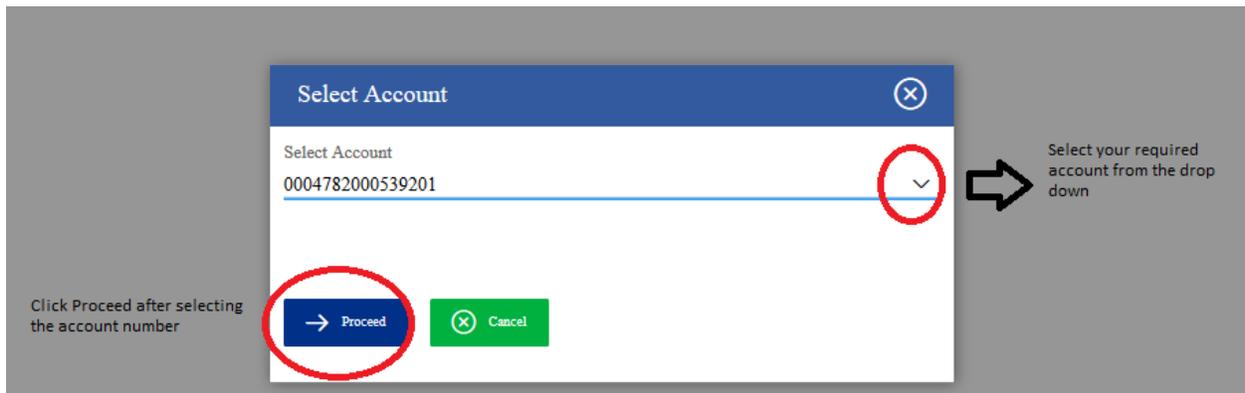
Account:

- Current and Saving Account.

In this portion you will have all the necessary information about your all the accounts you have with AIB, You can check your account details, you can view your account statement and also request, make inquiry and block your Chequebook.

Account Details,

After clicking on Account details you find a small window, you have to select your required account number from the drop down and click on proceed.



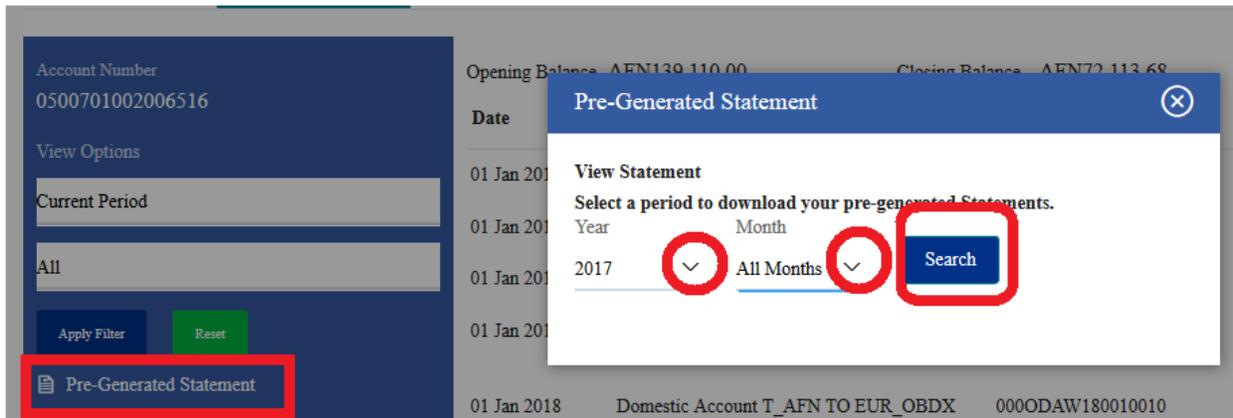
After proceeding, you will find a new window as below, which shows all the details of the account.

Account Details				
Account Details	View Statement	Cheque Book Request	Cheque Status Inquiry	Stop/Unblock Cheque
Customer Name Mohammad Ajmal	Account Number 0500701-00000016	Net Balance -AFN-00000000	+ Add Nickname	
Basics		Balance Details		
Customer ID 0020065	Holding Pattern Single	Branch AIB MAIN BRANCH, AIB Main Branch, Shahr-e-Naw, Haji Yaqoob Square, Shahabudin Watt, Afghanistan	Status Active	Available Balance AFN-00000000
				Amount on Hold AFN0.00
				Unclear Funds AFN0.00
				Overdraft Limit AFN0.00
				Advance Against Unclear Funds Limit AFN0.00

View Statement

Next to Account Details, you have “View Statement” which shows your account statement with full details. You can also download your statement in different formats for example pdf, excel, csv etc. nevertheless, you can also have your pre-generated statement.

Account Number 0500701002006516		Opening Balance AFN139,110.00	Closing Balance -AFN72,113.68	Download Statement	
Date	Description	Reference No	Amount	Balance	
01 Jan 2018	International _AFN TO EUR_OBDX UAT	000OIFT18001005	AFN1,000,000 Dr	-AFN1,000,000	
01 Jan 2018	International _AFN TO USD_OBDX UAT	000OIFT18001004	AFN1,000,000 Dr	-AFN2,000,000	
01 Jan 2018	International _AFN TO USD_OBDX UAT	000OIFT18001004	AFN1,000,000 Dr	AFN0,000,000	
01 Jan 2018	Domestic Account T_AFN TO EUR_OBDX UAT	000ODAW180010010	AFN2,113.68 Dr	AFN0,000,000	
01 Jan 2018	Domestic Account T_AFN TO EUR_OBDX UAT	000ODAW180010010	AFN1,000,000 Dr	AFN1,000,000	
01 Jan 2018	Domestic Account T_AFN TO USD_OBDX UAT	000ODAW180010009	AFN1,000,000 Dr	AFN0,000,000	
01 Jan 2018	Domestic Account T_AFN TO USD_OBDX UAT	000ODAW180010009	AFN1,000,000 Dr	AFN0,000,000	
01 Jan 2018	Domestic Account T_AFN TO AFN_OBDX UAT	000ODAW180010008	AFN1,000,000 Dr	AFN1,000,000	
01 Jan 2018	Domestic Account T_AFN TO AFN_OBDX UAT	000ODAW180010008	AFN1,000,000 Dr	AFN1,000,000	



Account Number: 0500701002006516

Opening Balance: AFN139,110.00 | Closing Balance: -AFN72,113.68

Pre-Generated Statement

View Statement
Select a period to download your pre-generated Statements.

Year: 2017 | Month: All Months | Search

01 Jan 2018 Domestic Account T_AFN TO EUR_OBDX 000ODAW180010010

Cheque Book Request

You have Cheque Book Request option as well in the accounts section; you can use this option to request for a Cheque Book clearly mentioned the Cheque Book leaves and number of Chequebook.

Account Details View Statement **Cheque Book Request**

Account Number
0500701002006516
Balance : AFN139,180.00

Number of Cheque Books
  Mention the no of cheque book here

Number of Leaves per Book
Cheque Book with 50 Leaves  select the number of leaves required in a cheque book

Delivery Location
 Branch Near Me

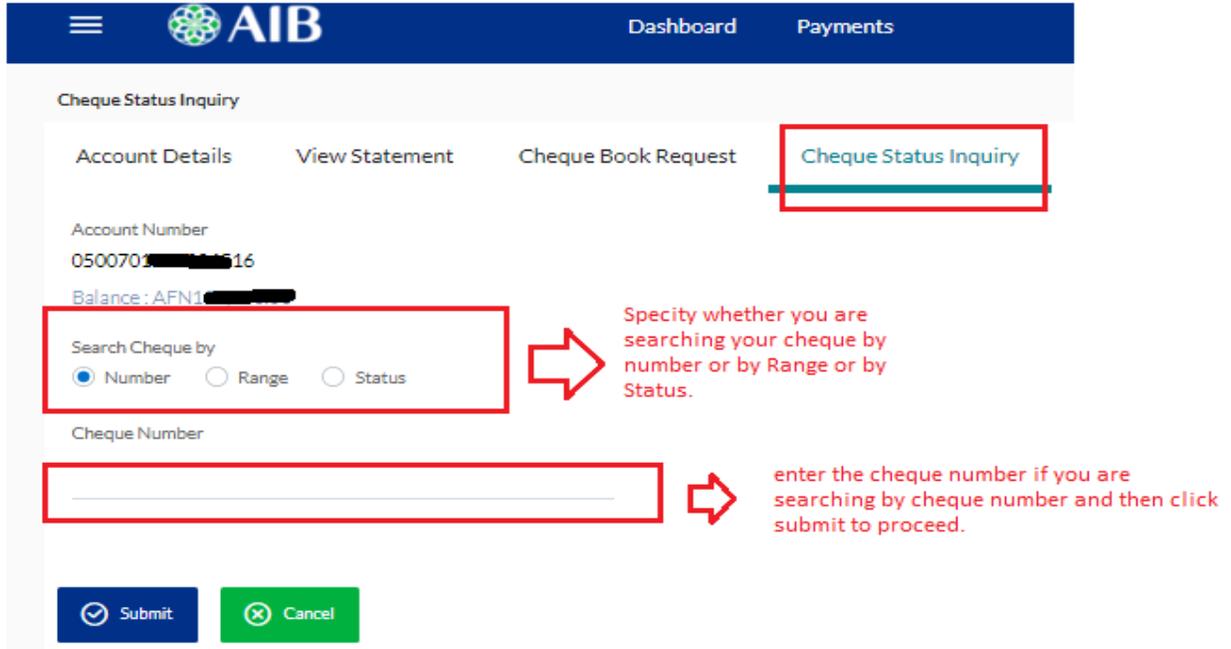
City
Kabul – Afghanistan  select the city you need the cheque book to be delivered to.

Branch Near Me
AIB GREEN VILLAGE BRANCH  specify the branch you are going to collect your cheque book

AIB GREEN VILLAGE BRANCH
Stratex Hospitality Green Village
KAIA Gate-3, Off of Jalalabad Road,
Kabul – Afghanistan
Afghanistan

Cheque Status Inquiry

Through Cheque status inquiry option, you can monitor your Cheque; you can either search your Cheque by number or by status or even by range of your Chequebook. Once you have done entering the Cheque number or range or status you have to click submit to proceed and check your required Cheque.



Cheque Status Inquiry

Account Details View Statement Cheque Book Request **Cheque Status Inquiry**

Account Number
0500701002006516

Balance : AFN139,180.00

Search Cheque by
 Number Range Status

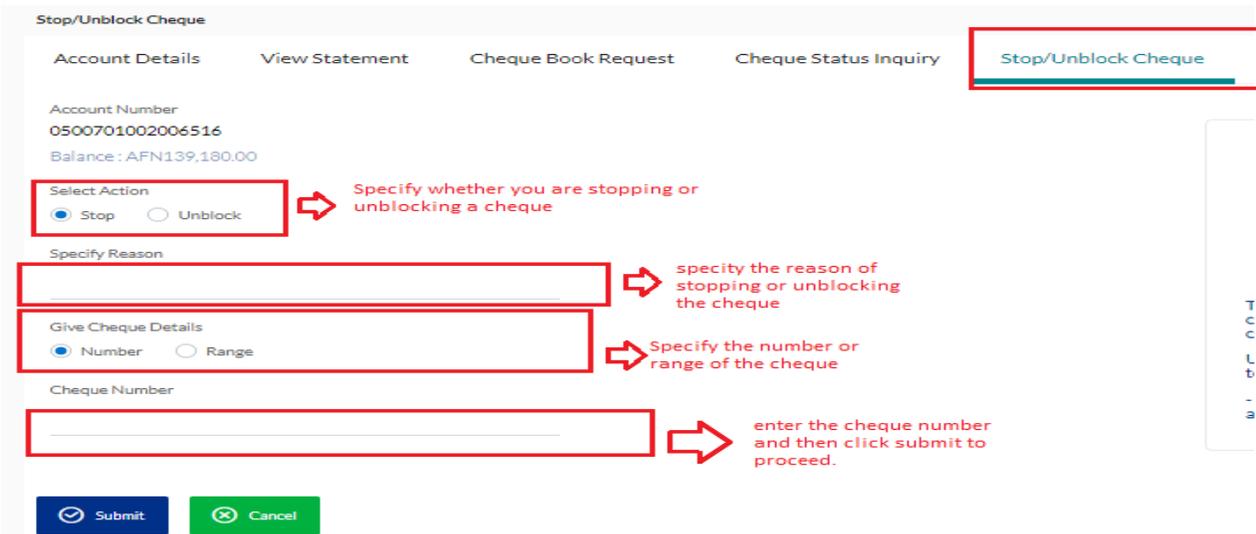
Cheque Number

Specify whether you are searching your cheque by number or by Range or by Status.

enter the cheque number if you are searching by cheque number and then click submit to proceed.

Stop/Unlock Cheque.

Using this facility, you can directly stop or unblock your Cheque, first you have to specify whether you are required to unblock your Cheque or stop your Cheque, then you are required to provide the Cheque details either number or range. After entering the range or number you can simply click on submit to proceed the request to the Bank.



Stop/Unlock Cheque

Account Details View Statement Cheque Book Request Cheque Status Inquiry **Stop/Unlock Cheque**

Account Number
0500701002006516

Balance : AFN139,180.00

Select Action
 Stop Unblock

Specify Reason

Give Cheque Details
 Number Range

Cheque Number

Specify whether you are stopping or unblocking a cheque

specify the reason of stopping or unblocking the cheque

Specify the number or range of the cheque

enter the cheque number and then click submit to proceed.

PAYMENTS

Money Transfer:

Once you choose this option, you will get fund transfer screen where you need to follow below options

- 1 – Creation of Beneficiary or payee, by selecting new payee option
- 2 – While creating the beneficiary selection of fund transfer types (Intern, Domestic & International)
- 3 – Transferring of funds between your accounts

Manage Payee (Beneficiary maintenance)

As mentioned above for **Internal, Domestic and International payments** you need to first maintain beneficiary and then process your transfer. You can creation beneficiary as per below

Internal Beneficiary Maintenance

While creating beneficiary for internal account transfer (Transfer within AIB) you need to enter account including branch code the total account and branch code must be 19 digits.

Add Payee

Payee Name
Siraj Jamil

Account Type

Account Number
0000500701012783700
Please Enter the 3 Digit BranchCode and 16 Digit Account Number

Account Name
Siraj Jamil

Nickname
Siraj Jamil Internall Enter 1 or more char

Domestic Beneficiary maintenance

While creating beneficiary maintenance for domestic account transfer you need to select Domestic option and select the bank you want to transfer the money + account number.

Add Payee

Payee Name
Siraj Jamil

Account Type
 Internal
 Domestic
 International

Account Number
0000500701012783700

Account Name
Siraj Jamil

Bank Code

+

Lookup Bank Code 

Nickname
Siraj Jamil001

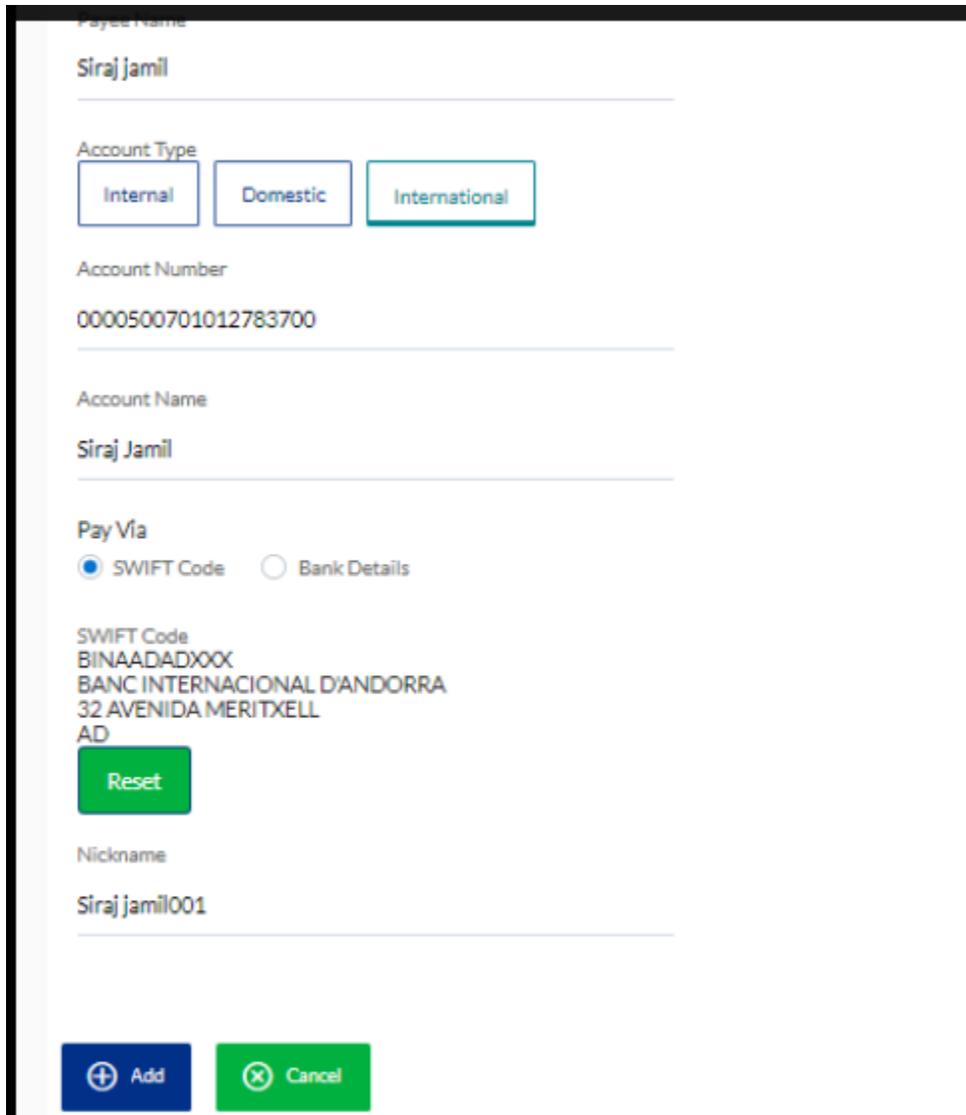
Search Bank Code ✕

Bank Name	Branch	Address	Bank Code
Central Bank, Da Afghanistan Bank	Central Bank, Da Afghanistan Bank	KABUL AFGBAFKAXXX KABUL Afghanistan	01
Bank-e-Millie Afghan	Bank-e-Millie Afghan	KABUL BMAFAFKAXXX KABUL India	02
Pashtany Bank	Pashtany Bank	KABUL PIBAAFKAXXX KABUL Afghanistan	03
National Bank of Pakistan	National Bank of Pakistan	KABUL NBPAAFKAXXX KABUL Afghanistan	04
Afghanistan International Bank CJSC	Afghanistan International Bank CJSC	KABUL AFJBAFKAXXX KABUL Afghanistan	05
Standard Chartered Bank	Standard Chartered Bank	KABUL SCBLAFKAXXX KABUL Afghanistan	06
The First Microfinance	The First Microfinance	KABUL	07

International Beneficiary maintenance

For Creation of International beneficiary you need to follow the screen.

- 1 – Enter beneficiary account Number
- 2 – Enter beneficiary account name
- 3 – Enter SWIFT Code

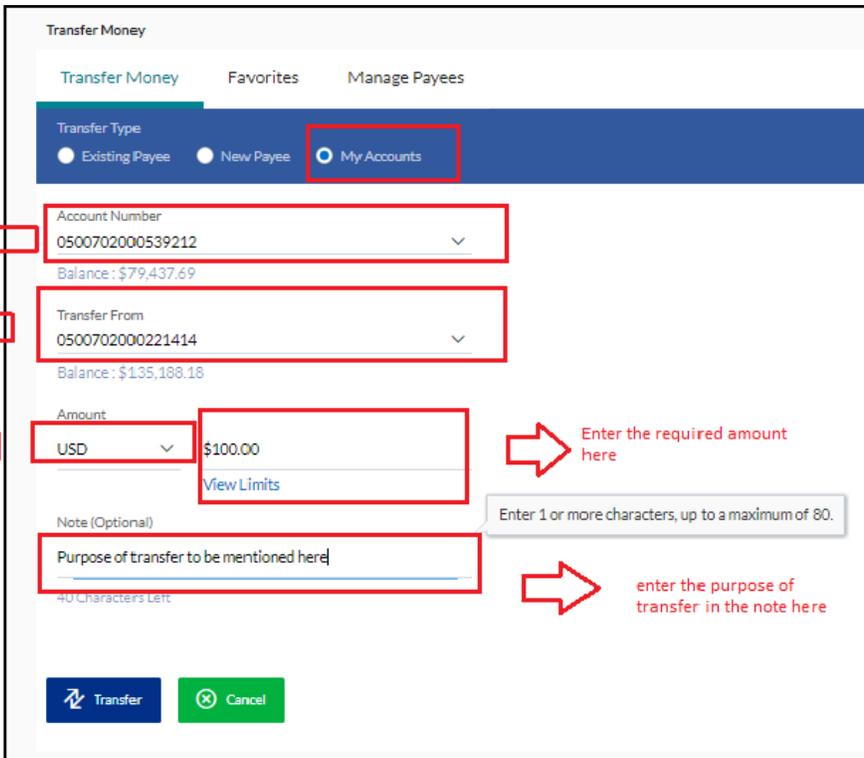


The screenshot shows a web form for creating an international beneficiary. The form is titled "Payee Name" and contains the following fields and options:

- Payee Name:** Siraj Jamil
- Account Type:** Three radio buttons are present: "Internal", "Domestic", and "International". The "International" option is selected.
- Account Number:** 0000500701012783700
- Account Name:** Siraj Jamil
- Pay Via:** Two radio buttons are present: "SWIFT Code" (selected) and "Bank Details".
- SWIFT Code:** BINAADADXXX
BANC INTERNACIONAL D'ANDORRA
32 AVENIDA MERITXELL
AD
- Reset:** A green button with the text "Reset".
- Nickname:** Sirajjamil001
- Buttons:** At the bottom, there are two buttons: a blue "Add" button with a plus sign and a green "Cancel" button with an 'X' sign.

My account

Transfer between your own accounts, called my account, mainly here you need to select your accounts from drop down list, no need to maintain beneficiary.



The screenshot shows the 'Transfer Money' interface with the following elements and annotations:

- Transfer Type:** Three radio buttons are present: 'Existing Payee', 'New Payee', and 'My Accounts'. The 'My Accounts' option is selected and highlighted with a red box.
- Account Number:** A dropdown menu shows '0500702000539212' with a balance of '\$79,437.69'. A red arrow points to this field with the text: "Select the specific account no from the dropdown list".
- Transfer From:** A dropdown menu shows '0500702000221414' with a balance of '\$135,188.18'. A red arrow points to this field with the text: "Select the account from which you want to make fund transfer".
- Amount:** A dropdown menu shows 'USD' and a text input field contains '\$100.00'. A red arrow points to the amount field with the text: "Enter the required amount here". A 'View Limits' link is visible below the amount field.
- Note (Optional):** A text input field contains 'Purpose of transfer to be mentioned here' with a character count of '40 Characters Left'. A red arrow points to this field with the text: "enter the purpose of transfer in the note here". A tooltip above the field says "Enter 1 or more characters, up to a maximum of 80.".
- Currency Note:** A red arrow points to the 'USD' dropdown with the text: "Currency will be automatically appeared based on the beneficiary account number, if the receiver's account number is AFN then the currency will automatically be AFN and vice versa."
- Buttons:** At the bottom, there are two buttons: a blue 'Transfer' button and a green 'Cancel' button.

Internal Fund transfer

Once you created beneficiary you need to go to payment option and select your beneficiary enter the amount and process the transfers.

Payee
AFN INTERNAL 

Account Type
Internal

Account Number
0000500901000260717

Account Name
RAMIN YOUSOFI

Transfer From
0004782000539201 

Balance : - \$105.00

Amount

AFN  AFN100.00

[View Limits](#)

Purpose
OTHER SERVICES 

Note (Optional)
test

76 Characters Left

 Transfer  Cancel

Domestic Fund Transfer

Domestic Account transfer means to transfer from your AIB account to one of the local Banks of Afghanistan for example, Azizi Bank, Bakhtar Bank, New Kabul Bank etc. Same here, you need to first maintain the payee and then you have to fill the below form,

Payee
Da Afghanistan Bank 

Account Type
Domestic

Account Number
01214454474765

Account Name
Masood Painda

Bank Details
01

Transfer From
0500702000221414 

Balance : \$135,188.18

Amount
USD  \$120.00
[View Limits](#)

Purpose
OTHER SERVICES 

Note (Optional)  Enter 1 or more e

Purpose of remittance|
59 Characters Left

International Fund Transfer

International Account transfer means to transfer from your AIB account to any of the Bank around the world except the local Banks of Afghanistan, for international payments you also need to maintain the payee first and then you have to go for the payment, For international payments it is must to select the swift code while managing your payee. You are also required to select the correspondence charges from the dropdown present in the international account transfer form.

The payments for international account transfers must be filled as following.

Payee
 SIRAJ JAMIL INTERNATIONAL ACCOUNT TRANSFER ⓘ

Account Type
 International

Account Number
 21255454545

Account Name
 SIRAJ JAMIL

Bank Details
 WFBIUS6SLAX

Transfer From
 0500702000221414 ▼

Balance : \$135,188.18

Amount
 USD ▼ \$100.00
[View Limits](#)

Correspondence Charges
 PAYEE ▼

Payment Details
 test details

Note (Optional) Enter 1 or more characters, up to

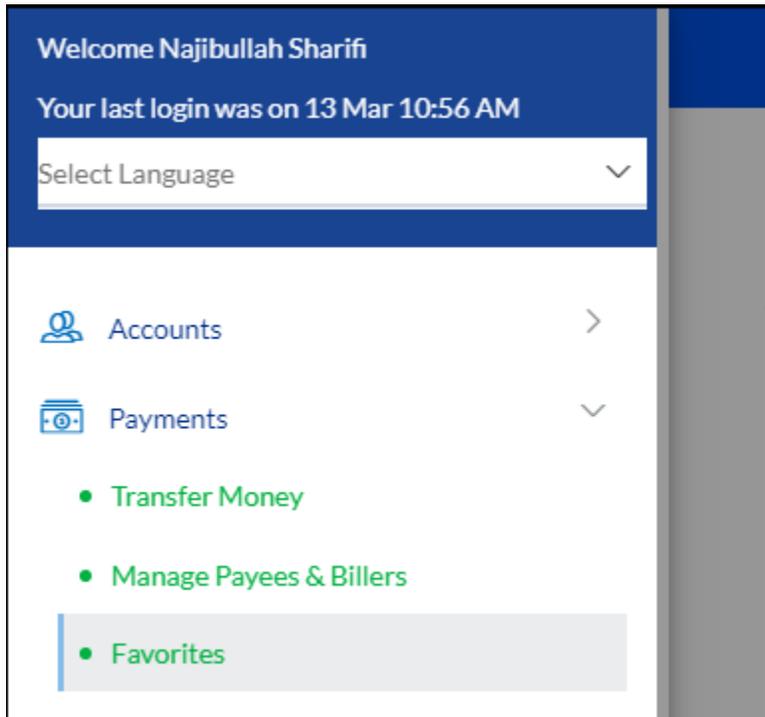
Purpose of remittances|

58 Characters Left

↗ Transfer ⊗ Cancel

Favorite Option

You can choose any of your transfer as a favorite where you can see it in the related option screen.



Additional Options:

In the current version of Internet, banking you will have other options like

Forgot Password

Change password

My profile

ATM and Branches Locations

Manage Alerts

Limits

All above options can be use with the system instruction.

Mobile Application

For the internet banking, we have mobile application as well for both

- Android
- iOS

All functionalities are available in mobile apps except bulk transfers.

You can find our applications from Play store and Apple store by the name of

AIB Digital Banking mobile App

Contacts

Valued Customer,

You can contact us in following Emails and numbers

Customer.care@aib.af

ibank@aib.af

+93(20)255 0 255

+93 799 77 77 88

+93 790 255 255