Arab Bank Australia Limited

New and Improved Online and mobile banking services.

Welcome to **abal** banking

What's New

We've updated and improved our online and mobile banking services, that are now available to abal customers to download and access via our online platform abal.online and abal.mobile app.

These new services have been created to enhance our customer online experience and cater to their online banking needs.

New services available

Improved online security

This improved security feature is now available to customers logging into their internet banking accounts. Customers are now required to log in using an SMS authentication code or a push notification received on their mobile phone every time you log into your internet banking account. This security feature has been created to increase our customers internet banking security.
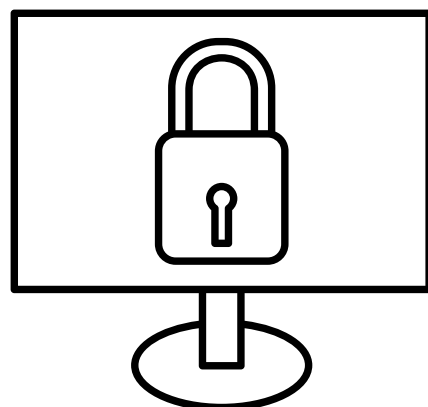
New look and feel

We've created a new look and feel for an enhanced user experience.

New services available

Manage payments

You can now manage your payments via your mobile app. You will now be able to do more with your mobile app when managing payments, you can now:

Create reoccurring payments, edit and delete future dated payments on your mobile phone

Online Statements

Also referred to as E-statements, you will now start to receive your statements online. You will now be able to view and download your statements online on both abal.online and abal.mobile app.

Notifications

Receive secure alerts or messages to your mobile phone via our new push notifications.

You will now be able to opt to receive notifications from internet banking. These notifications include alerts requesting you to approve or decline a log into your internet banking service, and important messages and offers from abal banking.

How to download abal.mobile app

Here is what you will need to do to start using the new mobile banking app.

When you open the existing mobile app on your phone to do your banking, you will be prompted to update to the new app. An option will appear to update from the Apple or Google Play stores.

If you choose not to update the mobile app, you will not be able to proceed and will continue to be prompted to update our mobile app. Below are sample screenshots of the prompted message/s you will receive on your smart phone device.
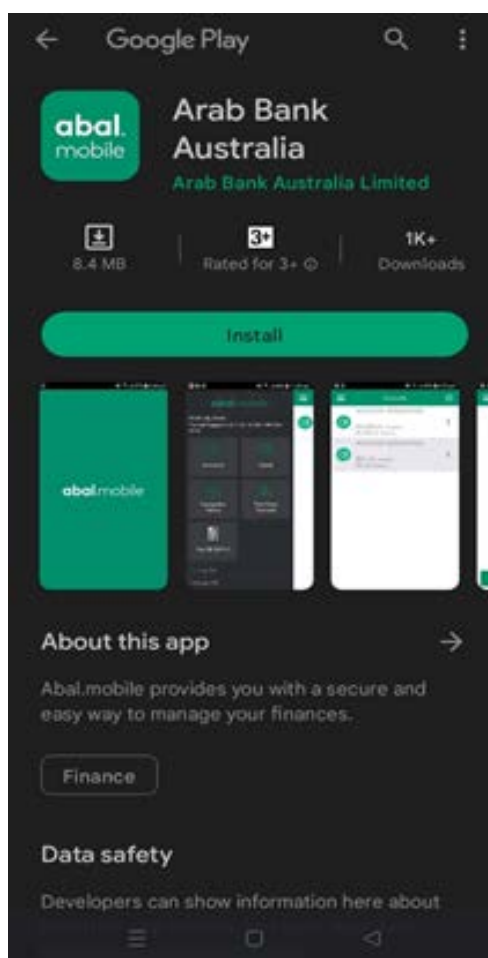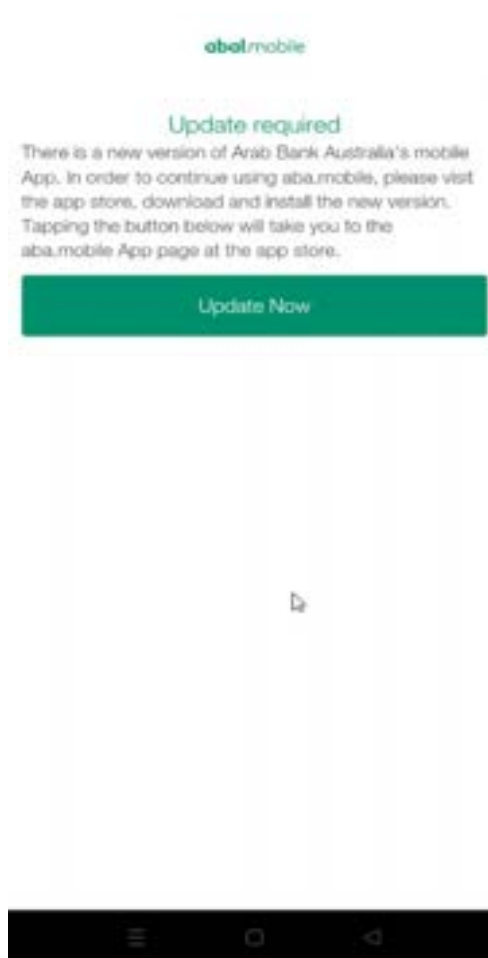
How to access abal.online

You are not required to download anything to start using the new version of internet banking on your PC (personal computer), however, for all future access to abal.online via your PC, you will need to ensure you have a registered mobile device.

Internet banking now has a new security feature. When customers login to their internet banking account, they will be prompted to input not only their user ID and password, but also a 6 digit number sent to their mobile phone via SMS or a push notification.
This is a reoccurring process each time you login to abal.online, which has been introduced as enhanced online security feature for abal customers.
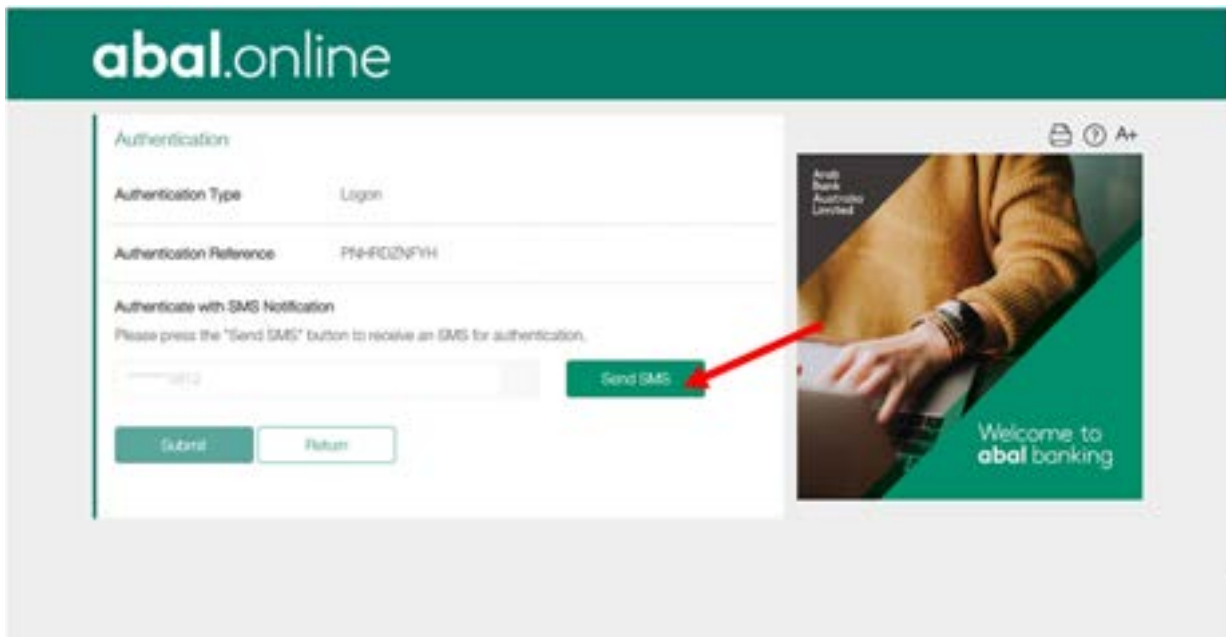
If you do not access your online account at the launch of the upgrade, the next time you log into internet banking via your PC, you will receive an SMS verification code via your mobile phone that you will need to enter on the log in page of your pc in order to access abal.online.

Sample images of the login screens below.

How to access abal.online

How to access abal.online

After your first log in to abal.online, you will be able to select another alternative to this security log in process. You can select to receive a push notification which you will receive via the abal.mobile app. Every time you login to abal.online you can receive a push notification alerting you to Approve or Decline each log on attempt.

How to access abal.online

To do this, you will need to switch on the 'Multi Factor authentication' option on the mobile app under the 'Push Notifications' menu item.

How to access abal.online
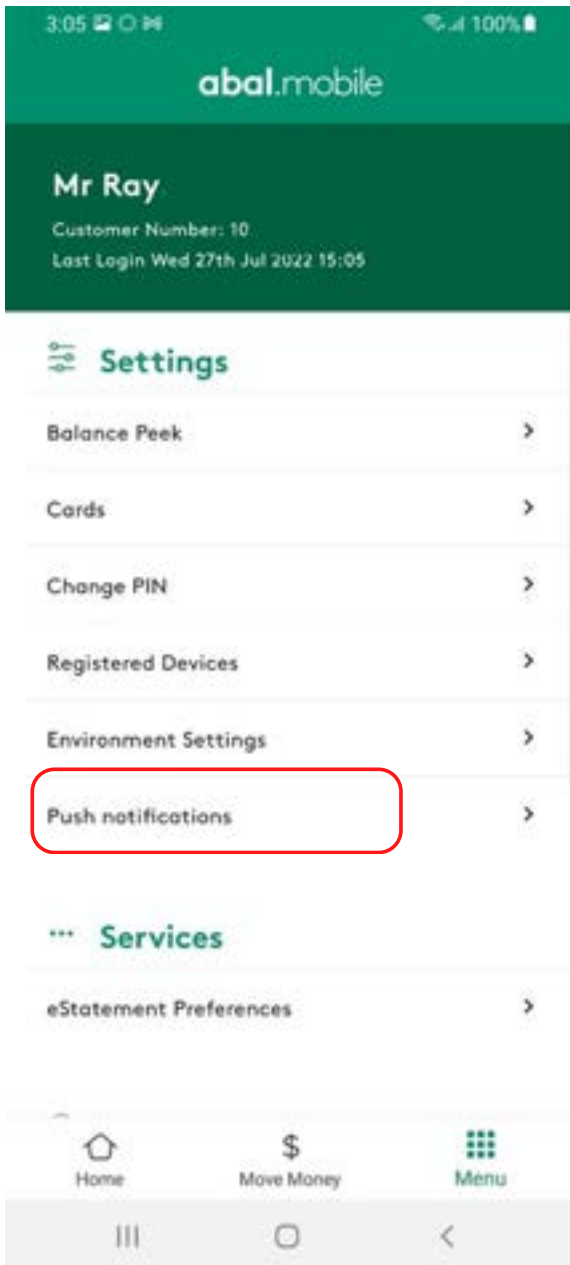
Online and Mobile App Features

Multi Factor authentication or SMS messages

Once you switch on the 'Multi-factor authentication' you will:

a. Have the option to use PUSH notifications via the Mobile App as an alternative to SMS when logging on to Internet Banking.

b. Receive PUSH notifications from ABAL to your Mobile App to inform you of important messages or offers

c. Have the option to use PUSH notifications via the Mobile App as an alternative to SMS when you perform the following transactions on internet banking:

- Increasing your daily limits
- Adding a new biller
- Adding a new payee
- Editing a future payment
- Exceeding the trusted threshold limit
- Password Change
- Password Reset
- Batch Payment including a new payee
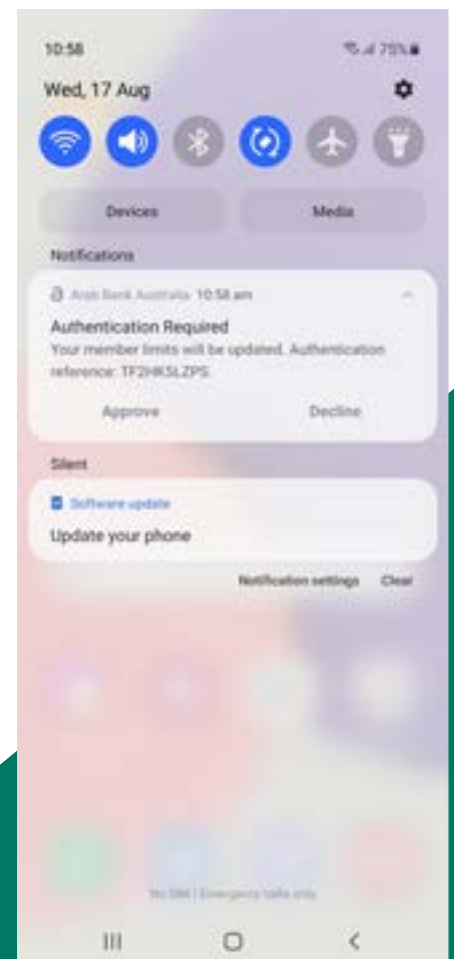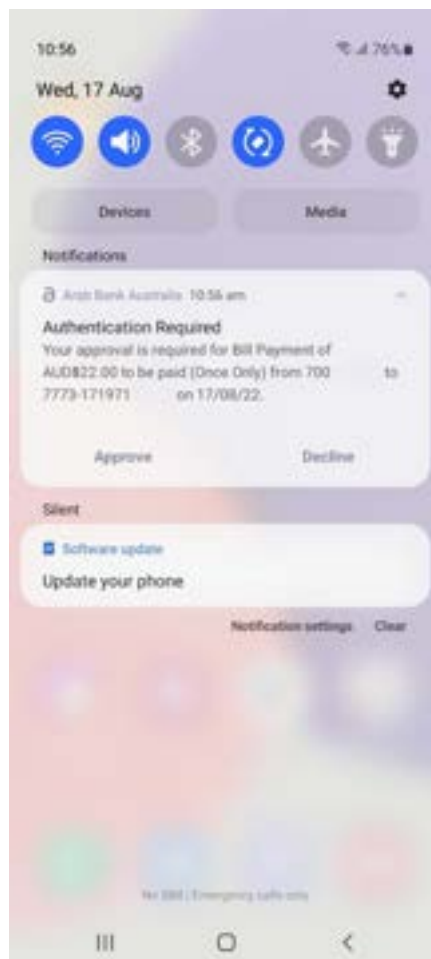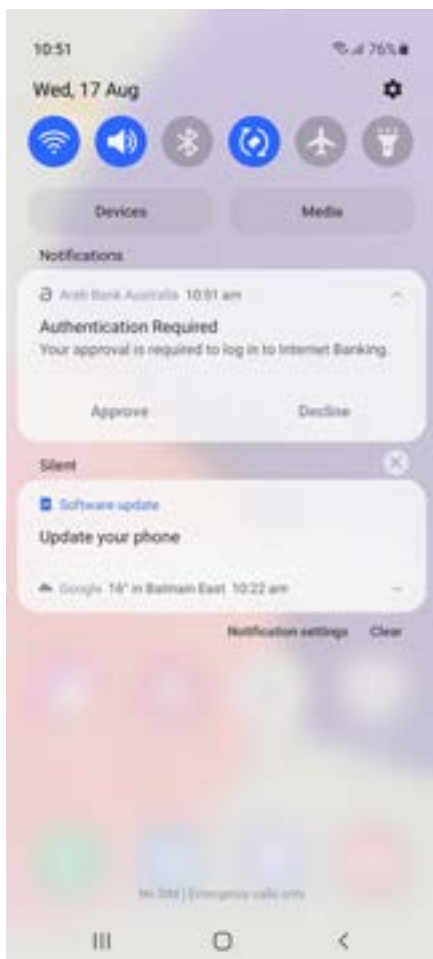
Managing payments via abal.mobile

You will now be able to do more with your mobile app when managing payments, such as create recurring payments on your mobile phone. Here is an example of how to set this up on your mobile app.
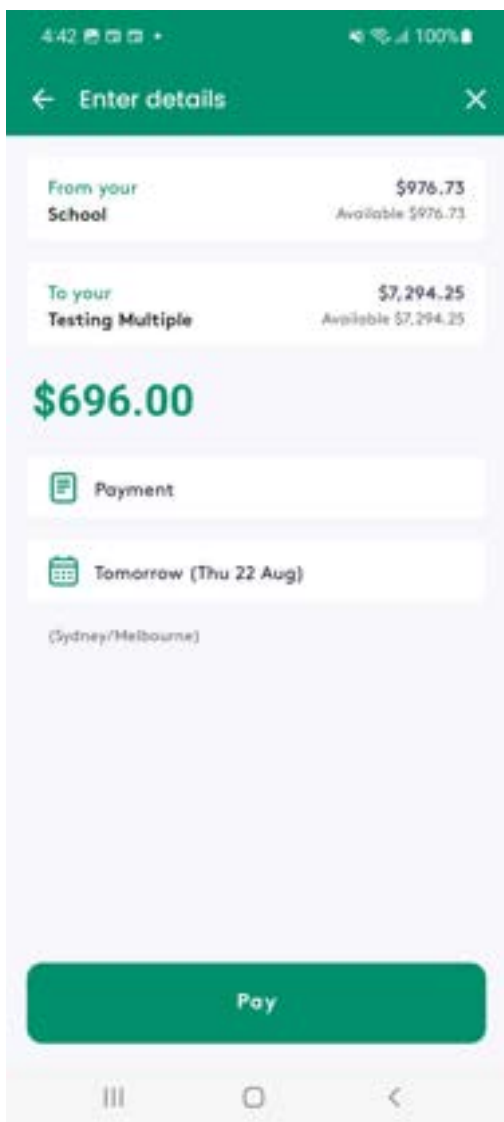
Managing payments via abal.mobile

You can also edit and delete future dated payments on your mobile phone.
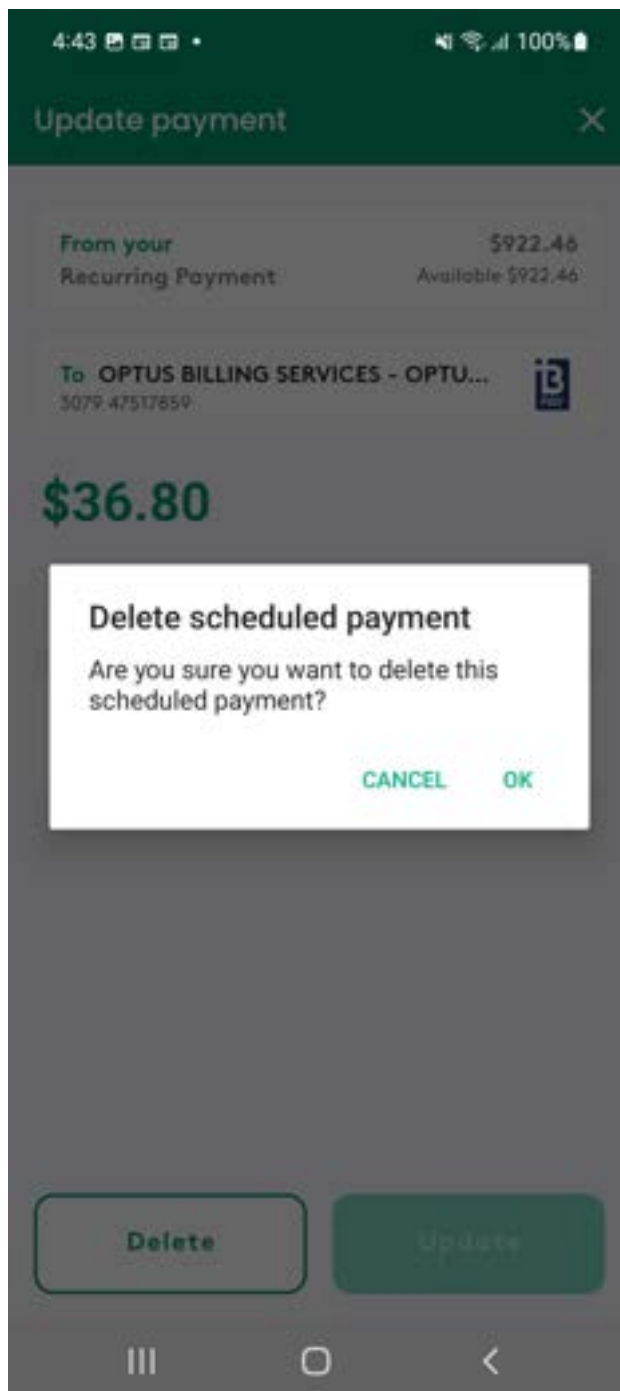
Online Statements

Online or e-statements will be available on both Internet Banking and your mobile app.

You will be able to download your statements as far back as 01 February 2020. For older statements, you will need to refer to your existing paper copies.

We will continue to send you paper statements until you opt out. You will need to opt in to receive your 'e-Statement preferences' either on your computer via Internet Banking or via your mobile app.

To view your statements online, navigate to the 'eStatements' menu option in internet banking. Please see process below.

How to access your e-statements

Step 1: login to your internet banking profile and select the home screen.

Step 2: Select the view e-statement option in the menu bar

Online Statements

Step 3: You can now download your e-statements, select your preferred option and download your e-statement
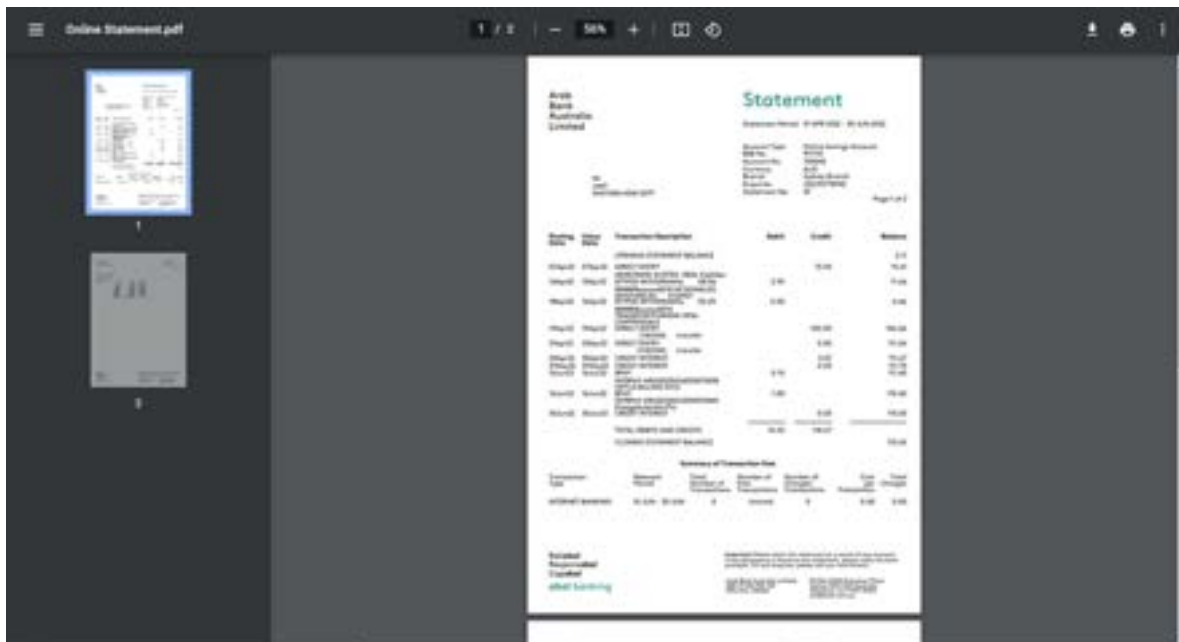
Online Statements

How to opt to stop receiving paper statements

Step 1: In the menu bar select e-statements, you will see a drop down menu, you will need to select e-statement preference
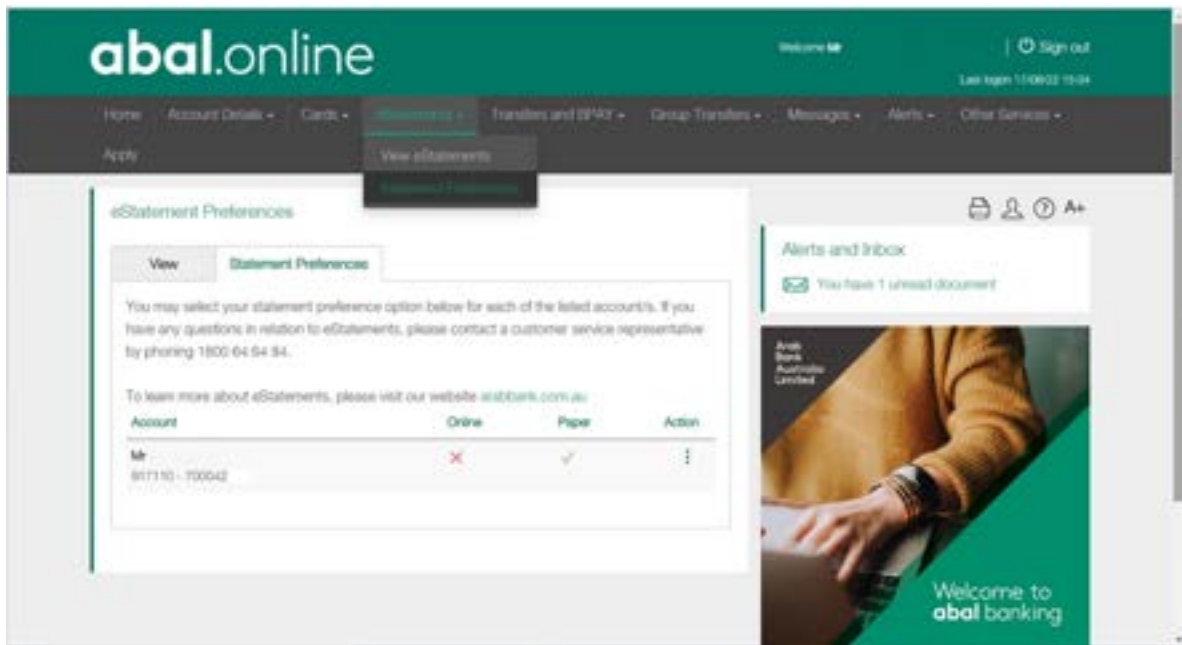
Step 2: The Statement preference page will appear, in the action column, hover over the three dots and a modify option will appear, select this option.
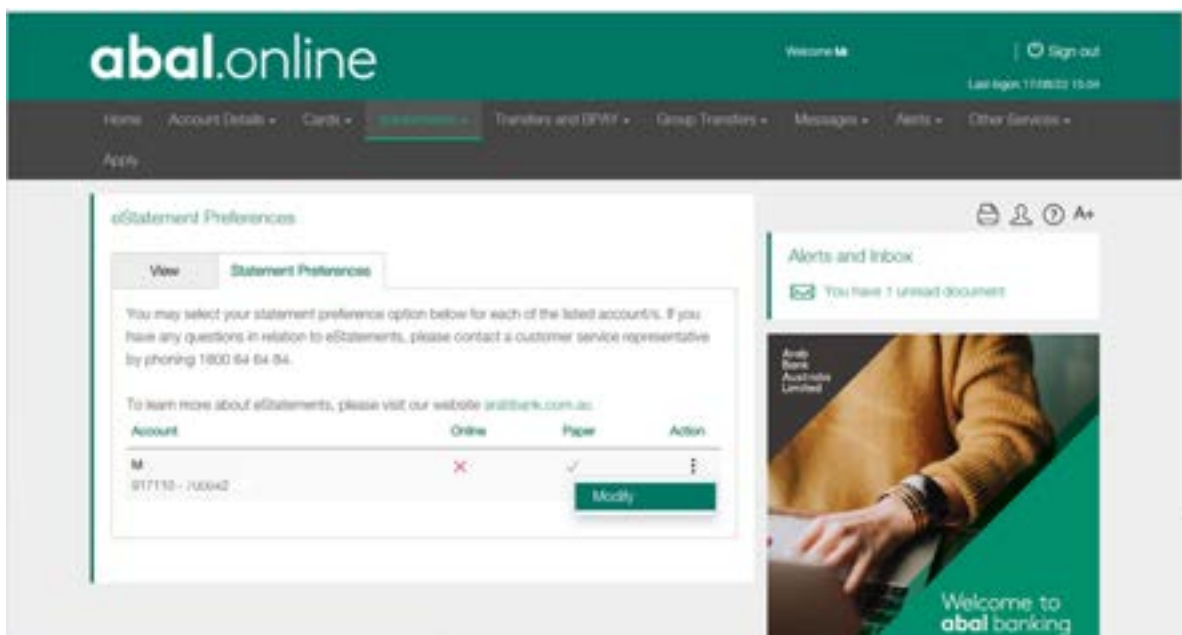
Online Statements

Step 3: The following page will appear, you will need to select the account from which you would like to receive e-statements and select the 'Receive Online' option, then select 'continue'.

Please note: you will need to action this request for each account held with abal banking should you wish to receive e-statements for each of your accounts.
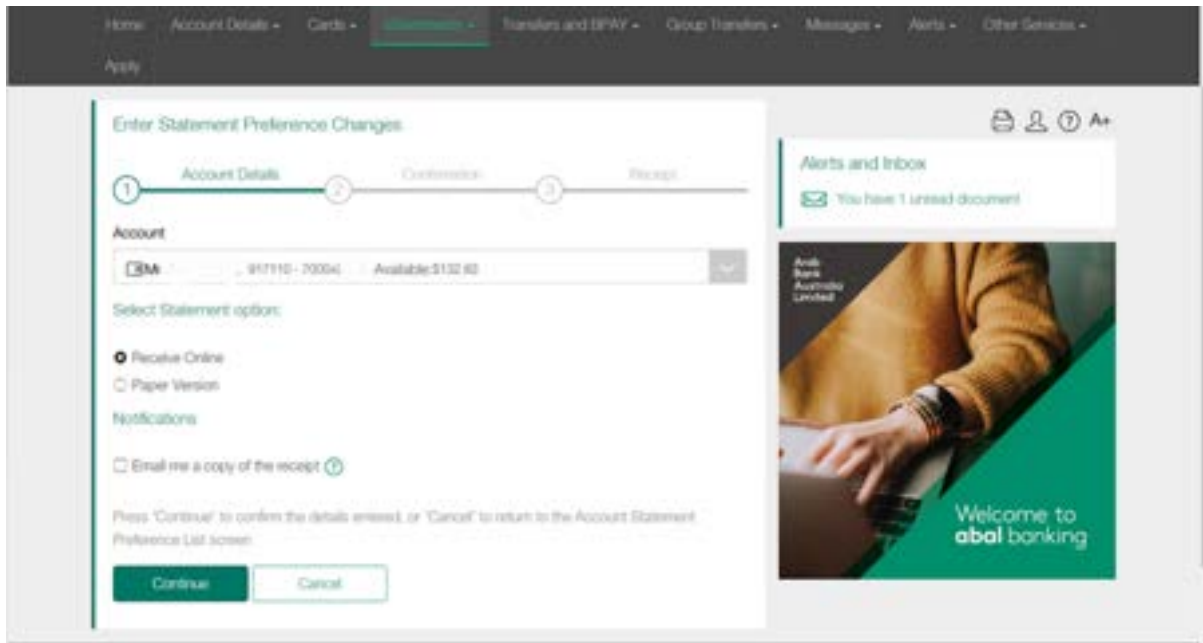
Step 4: Confirm this request by selecting change.
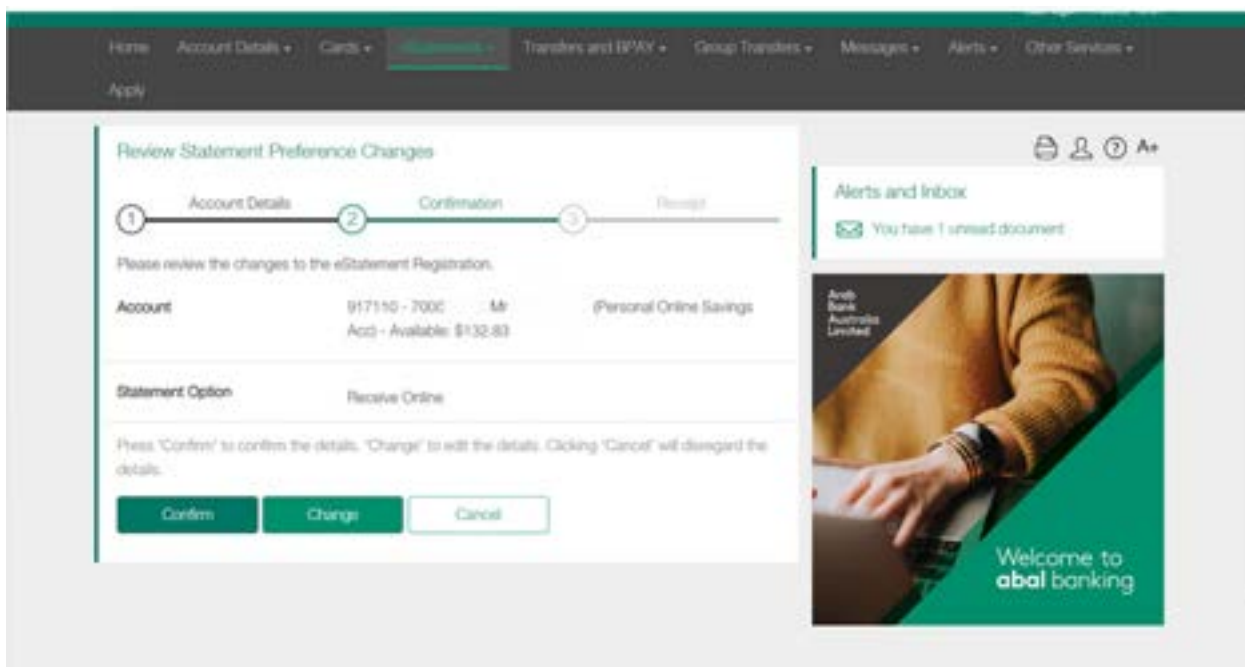
Online Statements

You will receive a verification message that this has now been updated. You will now stop receiving paper statements and have access to online statements.
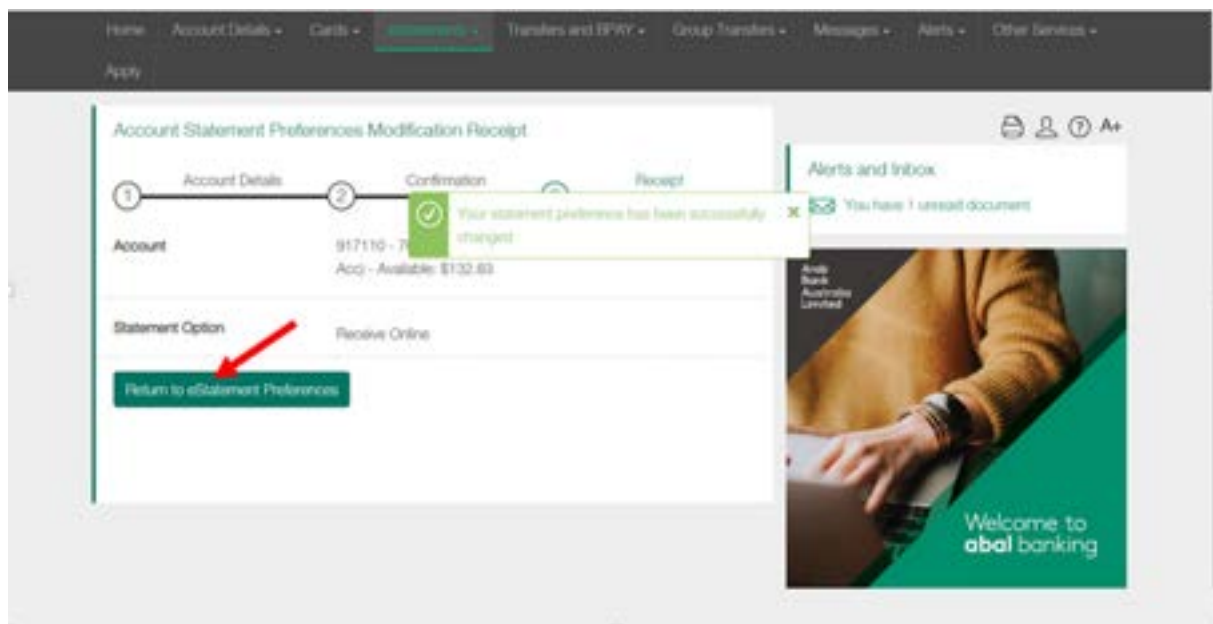
Online Statements

You can also set the e-statement preference via our abal.mobile app, you will need to follow the below steps.

Step 1: Go to e-statement preferences and select the account you wish to start receiving online statements for

Step 2: Select either receive online or paper version, then select continue
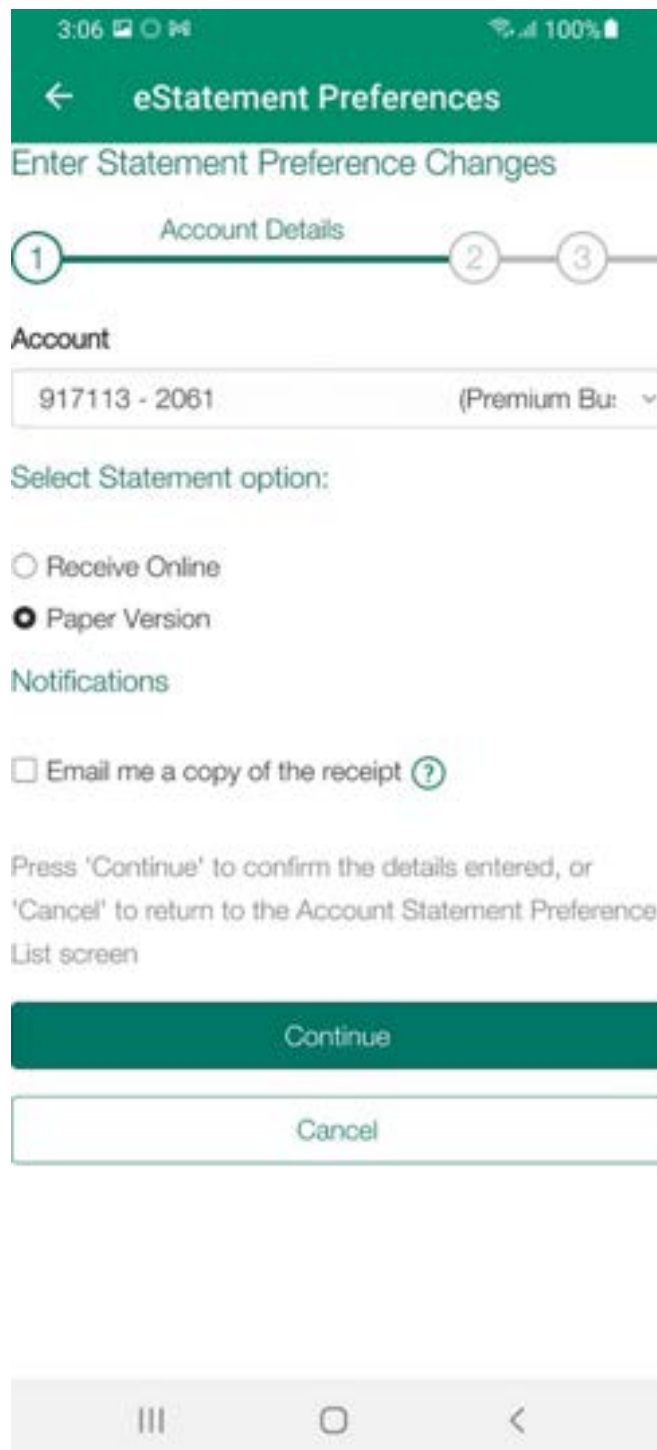
Online Statements

Step 3: Select confirm to go ahead.
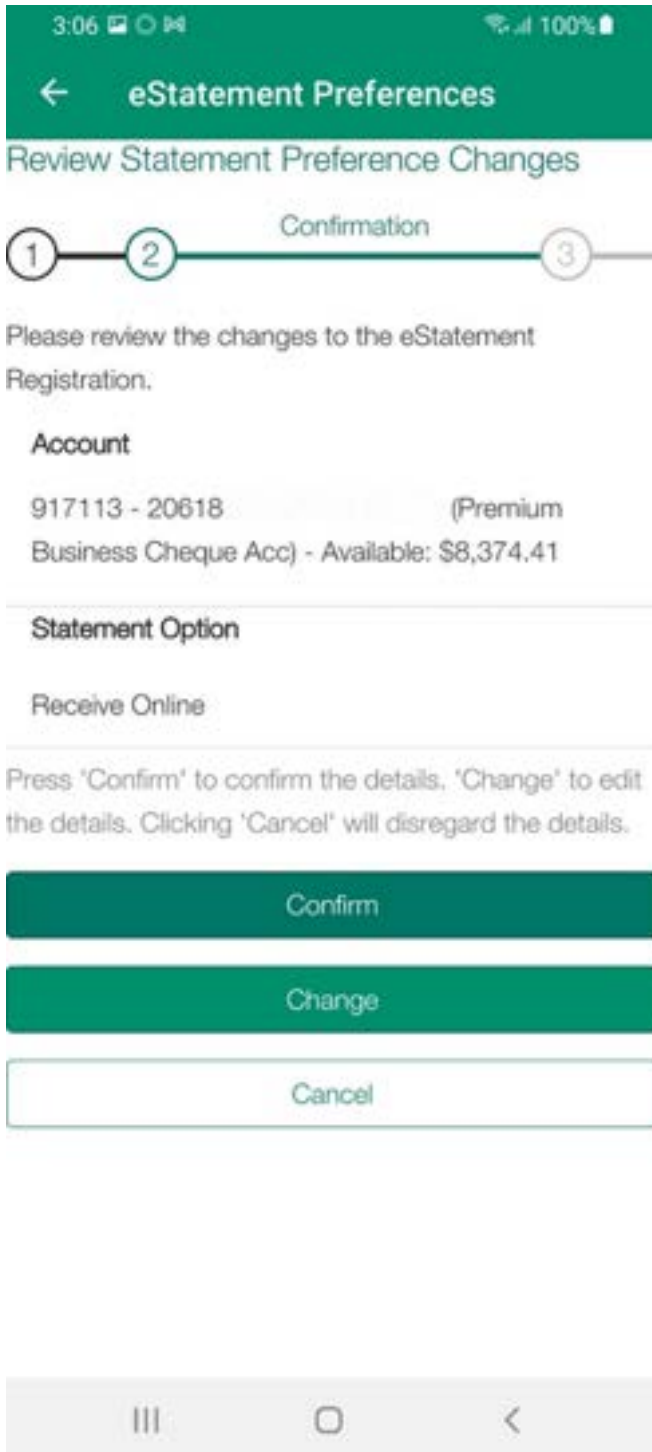
You will receive a confirmation message.
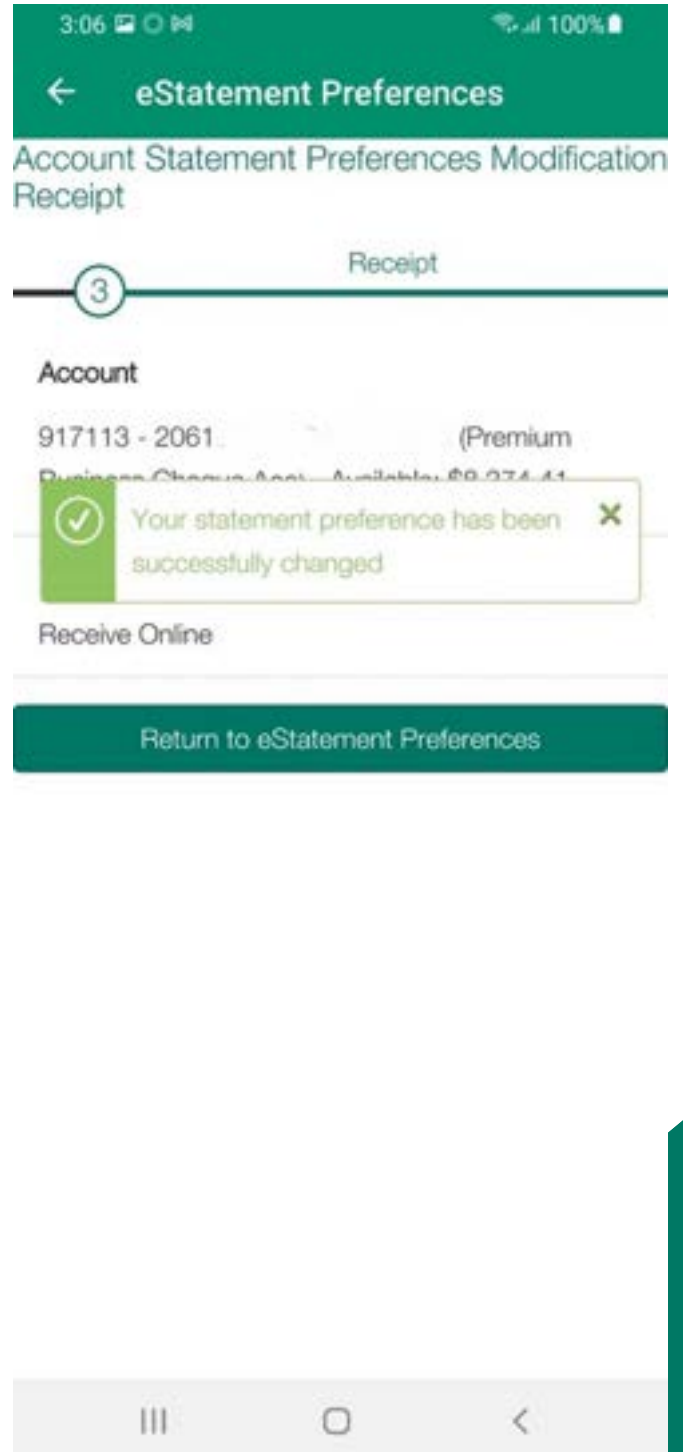
Online Statements

Statement will be downloaded as a PDF document, that contains your account statement, you can download, view, save or print.

Online Statements
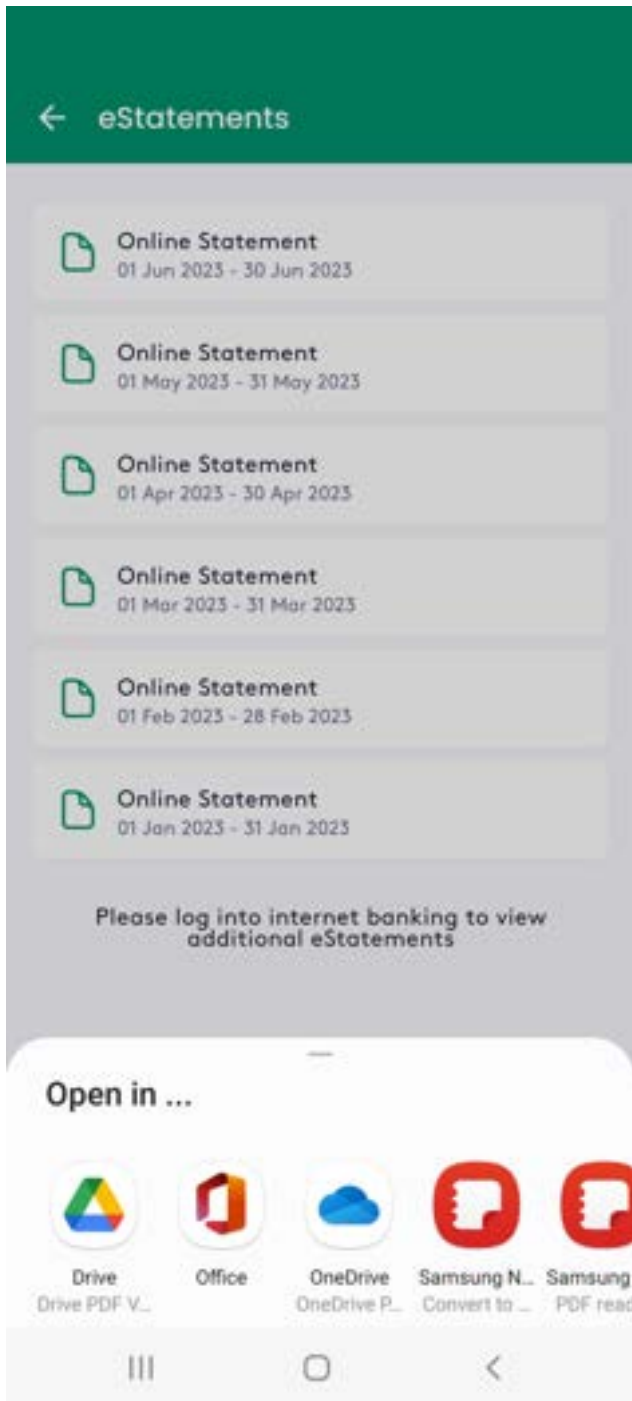
Improved Online Security

We have improved the security around both your internet and mobile app access.

Each time you log into internet banking on your PC, you will receive a code on your mobile phone via SMS that you will need to enter on the log in page of your computer in order to be able to complete your online banking.

Alternatively, you can choose to receive a notification via the abal.mobile app which will request you to Approve or Decline each logon attempt on your PC. To do this, you will need to switch on the 'Multi Fa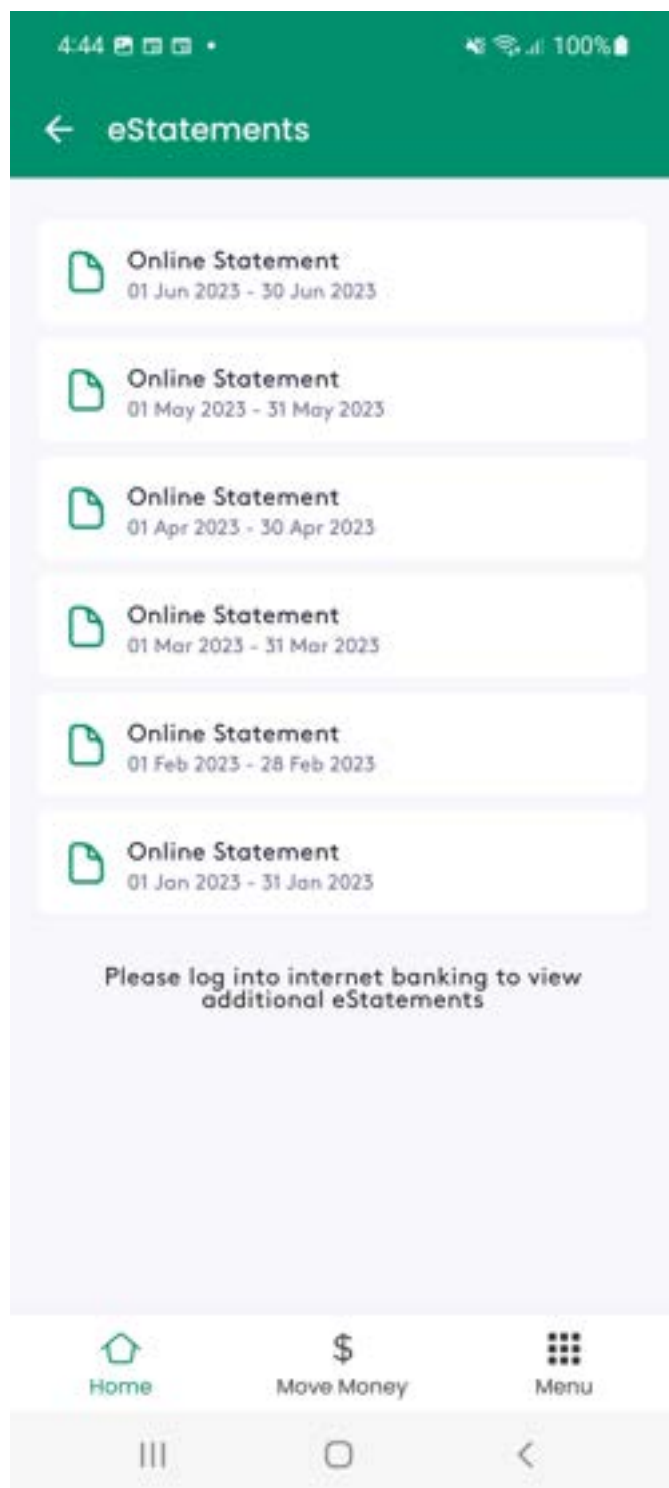ctor authentication' option on the mobile app under the 'Push Notifications' menu item. Please refer to the below for further details.

Notifications

You will now be able to opt in to receive notifications from the Bank. These notifications include alerts requesting you to approve or decline a log in to your internet banking service, and important messages from the Bank.

You may choose to opt into receiving notifications via 'Push Notifications' by enabling this on the mobile app. You will be able to do this by navigating to the Push Notification menu item on your mobile app.

Notifications

On the 'Push Notifications' screen, you will be presented with the following preferences: Multi-factor authentication and General Updates.
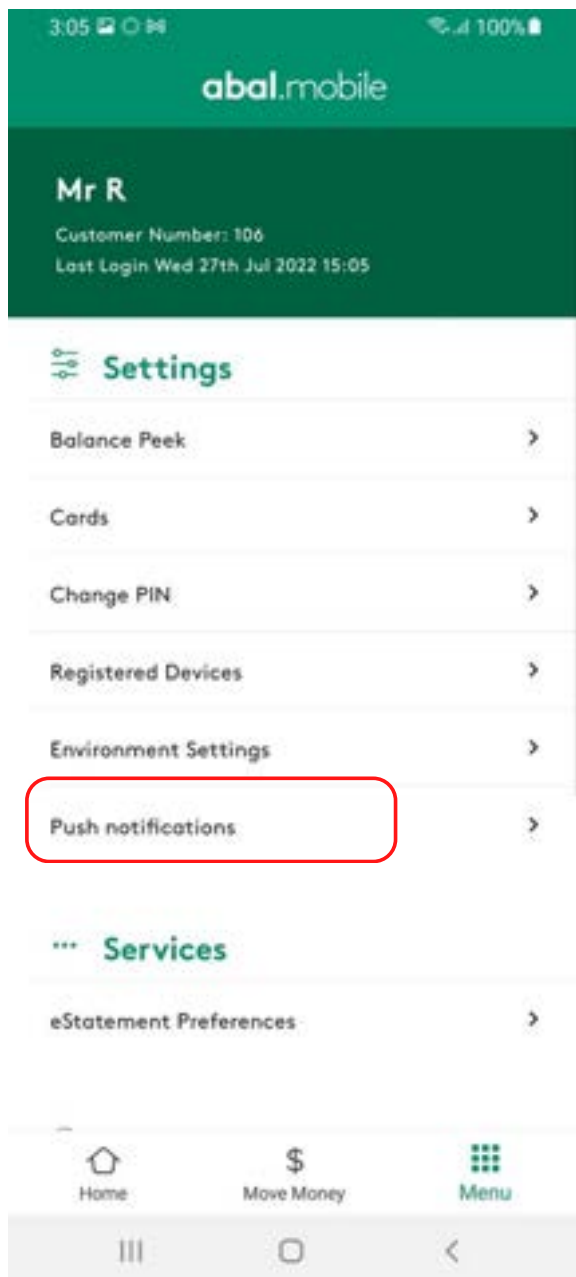
Multi-factor authentication

If you switch this on (a 'green' colour means it is on), you will:
a. Have the choice to receive PUSH notifications instead of SMS codes to log into internet banking on your PC directly from the Bank; and
b. Have the choice to receive PUSH notifications instead of SMS when you:

- Increasing your daily limits
- Adding a new biller
- Adding a new payee
- Editing a future payment
- Exceeding the trusted threshold limit
- Password Change
- Batch Payment including a new payee

c. Receive PUSH notifications from ABAL to your Mobile App to inform you of important messages or offers.

General updates

If you switch on 'General Updates', you will also be able to receive notifications from the Bank about important updates, including if we need to advise you of interruptions to our service or any special offers.

How will I receive the notifications

If you switch these notifications on, you will receive the notification in one of two forms:

- Push notification, which is a popup on your mobile phone regardless of whether the App is running or not or;
- A notification on the notice board of the home screen of the mobile app, example screens to follow.

How will I receive the notifications
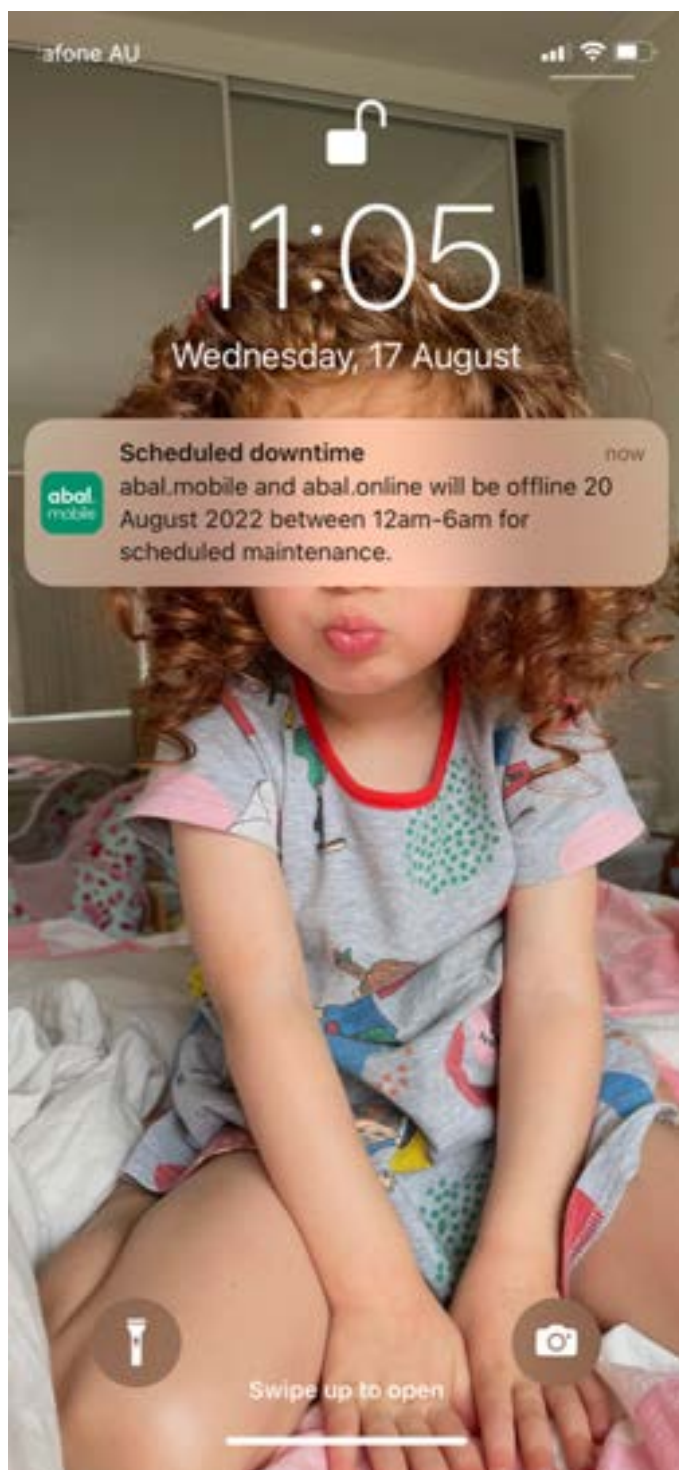
Push notification

Notification on the notice board of the home screen of the mobile app
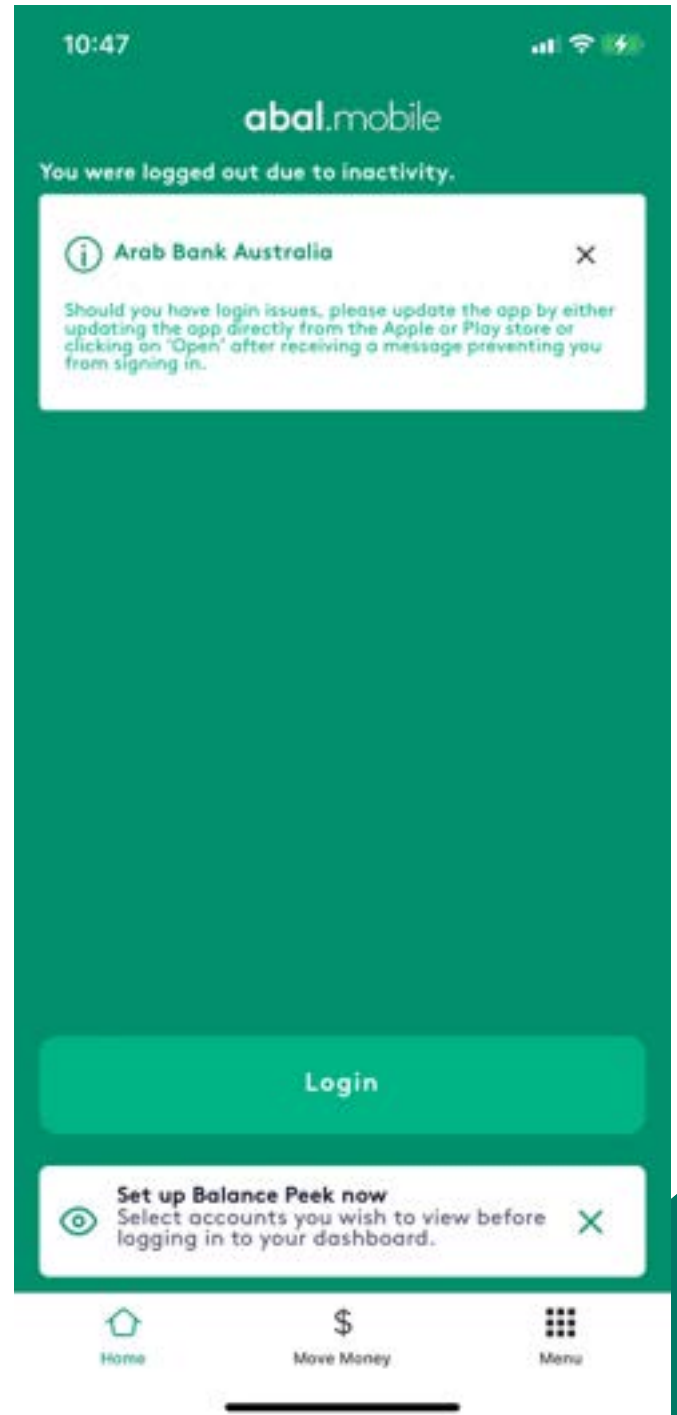
How will I receive the notifications

Notification on the notice
board of the home screen of
the Mobile App

Pending Transactions

On our internet banking service, you will now be able to see transactions that you have performed on your Visa debit card but which are still pending processing by the merchant. This service is currently only available via internet banking abal.online.

This feature should assist you to understand the difference between your 'Current Balance' and 'Available Balance' shown in the example below.

Pending Transactions

Date	Description	Card Number	Debit/Credit
28/07/2022	VISA Domestic	3400	-$21.00
19/08/2022	VISA Domestic Restaurant Melbourne AU	3400	-$30.00

Completed Transactions

Date	Description	Debit/Credit	Balance
19/08/2022	CREDIT test	$50.00	$64.07
18/08/2022	ATM CSH WDL 21:32 CardNumber:888888xxx. Merchant:Westpac ATM Merchant/City:Sydney CBD	-$35.00	$14.07
31/07/2022	CREDIT INT	$0.03	$49.07
27/07/2022	CSH DEP 23:29 CardNumber:888888xxx Merchant:MYER Group\ Merchant/City:	$11.00	$49.04