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.



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.

<complex-block><complex-block><complex-block><complex-block><complex-block><complex-block>

Sample images of the login screens below.

abal.online

Authentication Type	Logon	Australia Line field	
Authentication Reference	PN-RODEVH	<u></u>	
Authenticate with SMS Notific	ition		10 M
Please press the "Send SMS"	button to receive an BMS for authentication.	10	
	50		
Submit	Rahatr		Welcome to
			abai banking

Authentication		00
Authentication Type	Logon DMS authentication code was sent to your mobile	
Authentication Reference	Pte-PC27e number	
Authenticate with SMS Notif	cation	
Please press the "Sond GMI	* butten to receive an SMS for authentication.	
	Servi SMS	1010
SMS Authentication Code		Welcome to
Ddr/trecieve an 5M67 Citd	n here to recend, @ recend advergates	abai banking

Authentication		∂ ○ 4+
Authentication Type	Logon	
Authentication Reference	PREFOZIENH	
Authenticate with SMS Notific	ation	
Please press the "Sond SMS"	button to receive an SMS for authentication.	
	Send SMS again	
SMS Authentication Code	/	Weissens to
	10	abal banking
Diart Hoeve an IME? Okk	two to readers). (2 reserve attemption	
remarking.		
	Read and a second	

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.

uthenticatio	n			
uthentication T	vpe Logor	1		
uthentication R	eference 6285	SRG8C4		
SMS Code	Push Notification			
Authenticate v	with SMS Notification			
Please press t	he "Send SMS" button to	preceive an SMS for au	uthentication.	

Authentication	n			
Authentication Ty	vpe	Logon		
Authentication R	eference	62856RG8C4		
SMS Code	Push Notificatio	n		
Authenticate v Please press t selected devic	vith Push Notificati he "Send Push" bu e.	n itton to receive a pu	sh notification for au	thentication on y

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



3:05 🖬 🔿 🛤	S.4 100%
abal .mobile	
Mr Ray Customer Number: 10 Last Lagin Wed 27th Jul 2022 15:05	
🛱 Settings	
Balance Peek	>
Cards	>
Change PIN	>
Registered Devices	>
Environment Settings	>
Push notifications	>



Note: To receive alerts related to the items above, push notifications must be enabled for this app in your system settings.

··· Services

eStatement Preferences >

0	\$	III
Home	Move Money	Menu
111	0	<



Arab Bank Australia Limited

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 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



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

			0.1.04
New Extension Profession	Anner 1998		Airts and Hoo Bill You fee 2 or walk Rounders
Decisio Accurt	Del Tare - Bol Tare	Deterrori Data Balua	
Georg Ballment	Presented in state	1 14/19/2021 Text	abol banking



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.



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.

Enter Statement Preference Changes	8204
O Account Datable Overheading Overheading Overheading	Alerts and Inbox
Account	
(3M	
Seloct Statement option:	
O Receive Criter	
C Paper Version	
Notifications	
C Email me a copy of the recept 🕐	1000
Press Control to confere the details enseed, or 'Cancel' to retart to the Account Statement	Welcome to

Step 4: Confirm this request by selecting change.

Review Statement Pr	eference Changes	
Account Detail	2 Continuation (3) New	Alerts and Index
Please review the change	s to the editatement Registration.	
Account	917110 - 7000 Mr (Personal Onle Acc) - Available: \$132.83	ne Savings
Statement Option	Receive Online	
Press "Confirm" to confirm details	the details. 'Change' to will the details. Cloking 'Garoof' will a	Singert the
Corden	Change Caread	
		Welcome to

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.

Account Statement Pre	ferences Modification Receipt		. 82	A
Account Details	Confirmation	Recept	Alerts and Inbox	
0	O This statement pla	termine has been accountably	x 🐼 Yauhaw Furnal document	
Account	917110 - 7			
	Color manage and on		Series And And	
Statement Option	Receive Online			
	ALC: NOT THE OWNER OF THE OWNER O			
Peturn to docatement Prete	and the second se			
			100 miles	

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

3:06 III O № Rad 100% III

eStatement Preferences

You may select your statement preference option below for each of the listed account/s. If you have any questions in relation to eStatements, please contact a customer service representative by phoning 1800 64 64 84.

To learn more about eStatements, please visit our website arabbank.com.au

Account	Mrs L	
	917111 - 700	
Online	×	
Paper	~	
Action	:	
Account	Mrs L 917111 - 700	
Online	×	
Paper	~	
Action		
Account	917111 - 700	
Online	×	
Paper	1	
Action		
111	0	<

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

	%.ፈ 100%∎					
 eStatement Preferences Enter Statement Preference Changes 						
	0 0					
	(Premium Bu: V					
otion:						
the receipt	0					
infirm the d	etails entered, or					
ne Account	Statement Preference					
Continue						
Cancel						
0	<					
	ent Prefe Preferenc Details otion: the receipt infirm the d he Account Continue					

Step 3: Select confirm to go ahead.



You will receive a confirmation message.



Return to eStatement Preferences



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





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 Factor 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.

		Notifications	
	Prefere	nces	
	Multi-factor o	authentication	
>	General upda	tes	
>	Note: To receive alerts related to the items above, push notifications must be enabled for this app in you system settings.		
>			
>			
>			
>			
>			
	¢	\$	
Menu	Home	Move Money	< Menu
		III	

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.

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 T	ransactions		
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	S49.07
27/07/2022	CSH DEP 23:29 CardNumber:888888xxx Merchant/MYER Group\ Merchant/City:	\$11.00	\$49.04