

AISER

*Export Import Bank of
Bangladesh Limited*

*Information Technology
Division*

EXIM

B A N K

Shariah Based Islami Bank

ایسر
Aiser

[USER MANUAL OF AISER]

AISER is the second generation of Internet Banking of EXIM Bank with world standard banking facility and optimum security. In this reference book, the user finds the pros and cons of the system so that it can easily be comprehended the congruity of AISER.

Confidentiality Agreement

The undersigned reader acknowledges that the information provided by EXIM Bank in this user manual is confidential; therefore, reader agrees not to disclose it without the express written permission of Information Technology, EXIM Bank.

It is acknowledged by reader that information to be furnished in this user manual is in all respects confidential in nature, other than information which is in the public domain through other means.

Upon request, this document is to be immediately returned to Human Resources Division, EXIM Bank.

Signature

Name (typed or printed)

Date

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Introduction

A system allowing individuals to perform banking activities at home, via the internet, is known as INTERNET BANKING.

AISER is an Arabic originated word (ايسر) meaning easy in dealing. AISER is an internet banking system which allows EXIM BANK customers perform explicit banking under secured and easy environment.

In this document, the use instructions of AISER are explicitly apprehended for the understanding of the user of AISER.

User Activation

User Activation is the initial notion to become the user of the system. In this regard, the user needs to follow the steps mentioned below:

- ✓ User collects the “User Activation Form” either from branch or downloads the form from the site.
- ✓ User then submits the form to the branch along with the terms & Conditions attached to it with signatory of the customer
- ✓ As soon a user is created, the Customer is provisioned with a email and a SMS which contains the PIN Codes (OTP) and Temporary User ID. Email shows the links for instruction and activation

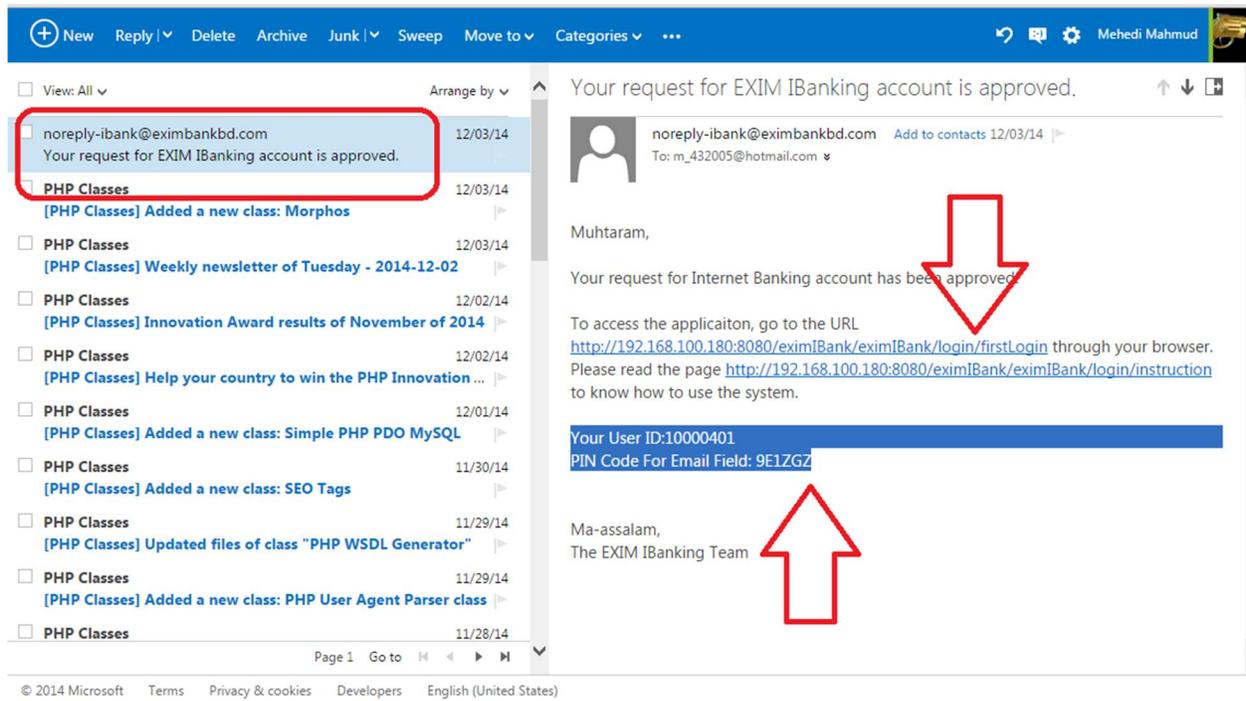


Figure 1: The Email Instance sent to User for Activation.

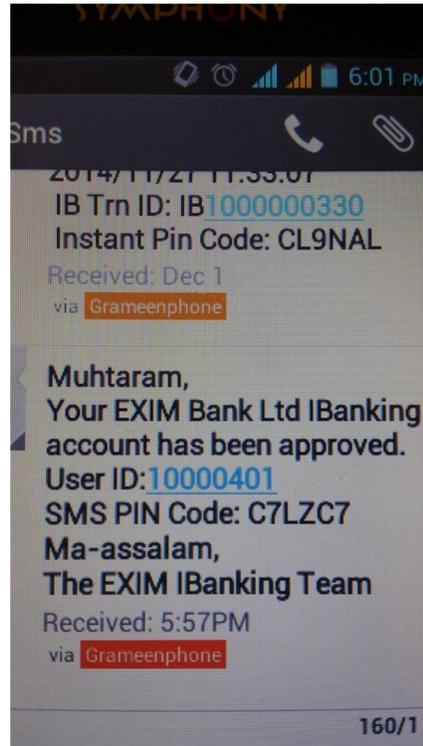


Figure 2: The Email Instance sent to User for Activation.

- ✓ User goes to the activation page as instructed in EMAIL where the Customer puts the Temporary User ID and Click “NEXT”.

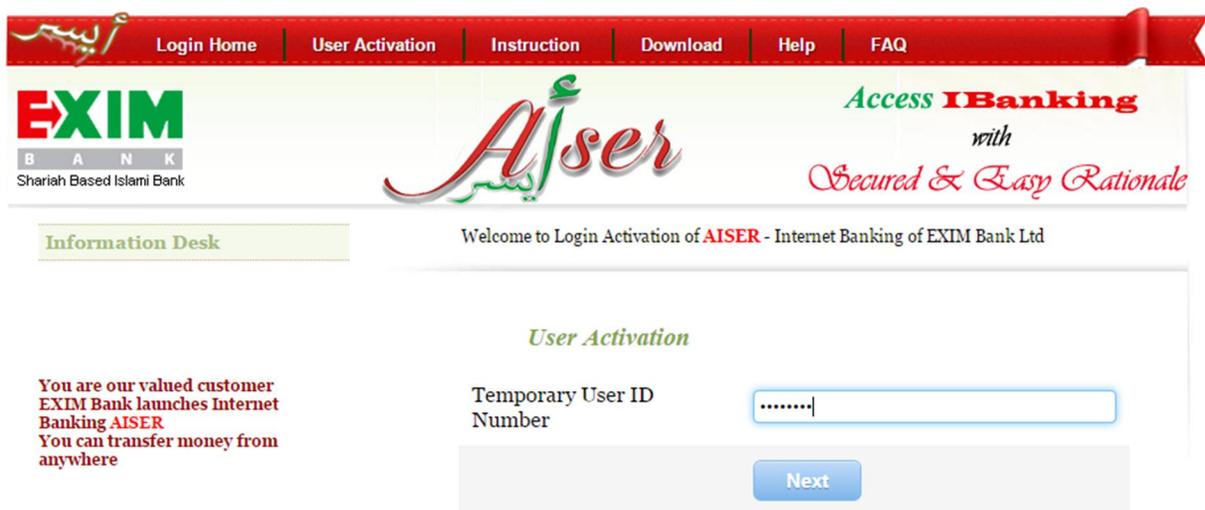
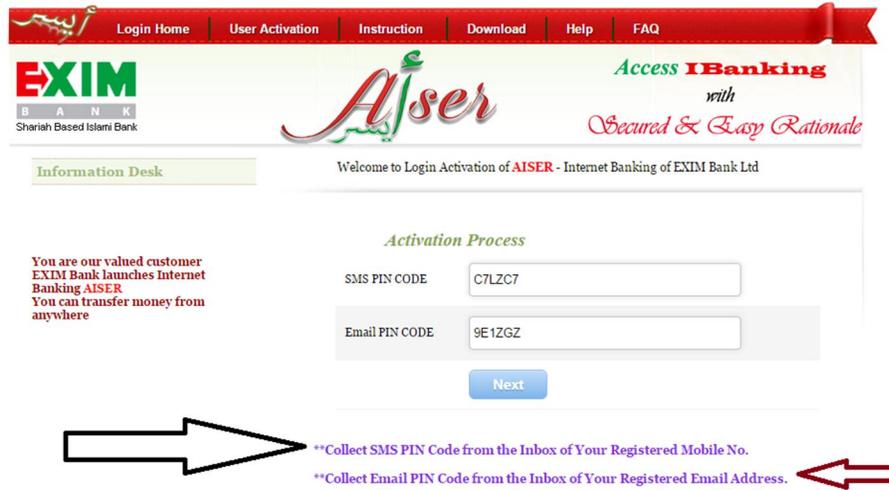


Figure 3: Temporary User ID Input Field for User Activation.

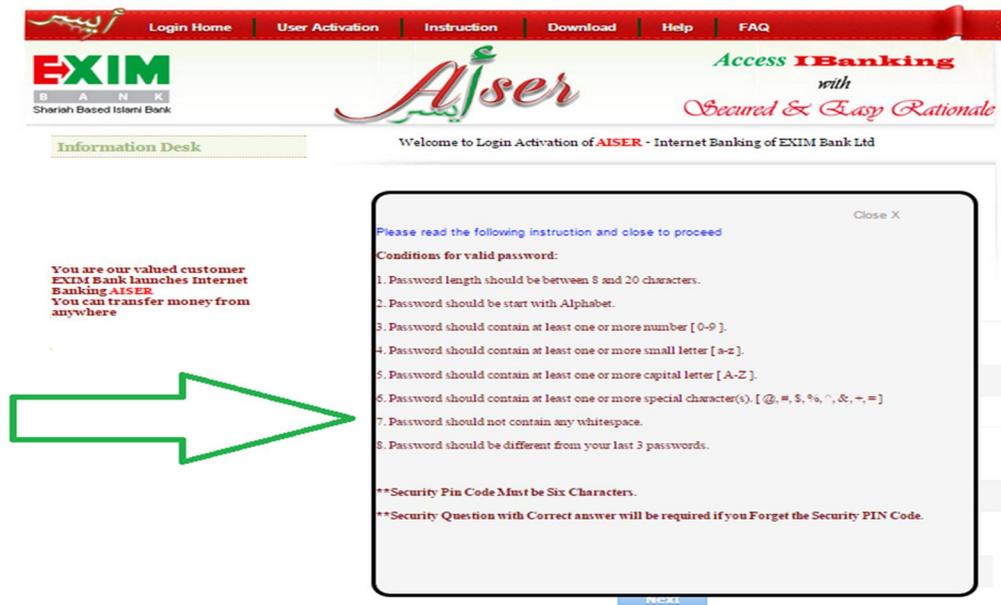
- ✓ Provide the SMS PIN CODES and EMAIL PIN Codes and Click “NEXT”.



The screenshot shows the 'Activation Process' section of the EXIM Bank website. It features two input fields: 'SMS PIN CODE' with the value 'C7LZC7' and 'Email PIN CODE' with the value '9E1ZGZ'. A blue 'Next' button is positioned below these fields. To the left, a message reads: 'You are our valued customer EXIM Bank launches Internet Banking AISER. You can transfer money from anywhere'. Below the input fields, two arrows point to instructions: a black arrow points to '**Collect SMS PIN Code from the Inbox of Your Registered Mobile No.' and a red arrow points to '**Collect Email PIN Code from the Inbox of Your Registered Email Address.'

Figure 4: SMS & Email Input Fields for User Activation.

- ✓ The Client will be instructed with Password Criteria. Close it for further proceedings



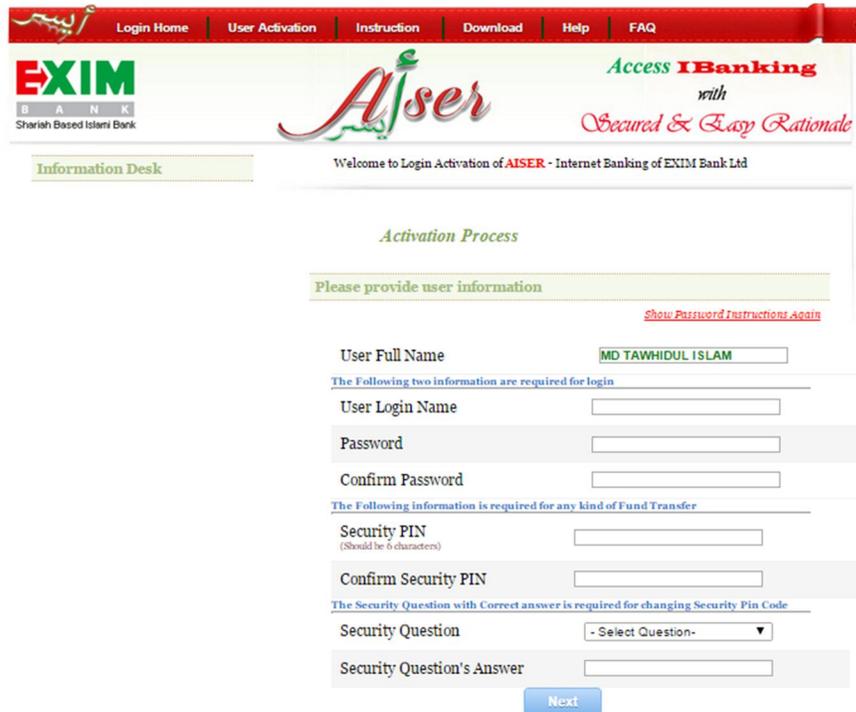
The screenshot shows a dialog box titled 'Please read the following instruction and close to proceed' with a 'Close X' button in the top right corner. The dialog lists 'Conditions for valid password:' followed by eight numbered rules:

1. Password length should be between 8 and 20 characters.
2. Password should be start with Alphabet.
3. Password should contain at least one or more number [0-9].
4. Password should contain at least one or more small letter [a-z].
5. Password should contain at least one or more capital letter [A-Z].
6. Password should contain at least one or more special character(*), [@, #, \$, %, ^, &, -, =]
7. Password should not contain any whitespace.
8. Password should be different from your last 3 passwords.

 Below the list, it states: '**Security Pin Code Must be Six Characters.' and '**Security Question with Correct answer will be required if you Forget the Security PIN Code.' A green arrow points to the dialog box from the left.

Figure 5: Password and security PIN Criteria for User Activation.

✓ Fill Up the inputs and Click “NEXT”.



[Login Home](#) | [User Activation](#) | [Instruction](#) | [Download](#) | [Help](#) | [FAQ](#)



 Access **IBanking**
with
Secured & Easy Rationale

Information Desk

Welcome to Login Activation of **AISER** - Internet Banking of EXIM Bank Ltd

Activation Process

Please provide user information [Show Password Instructions Again](#)

User Full Name

The Following two information are required for login

User Login Name

Password

Confirm Password

The Following information is required for any kind of Fund Transfer

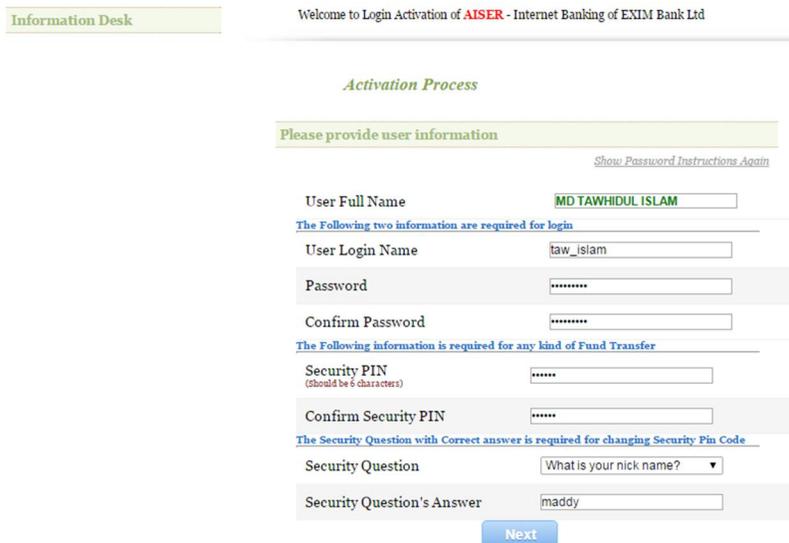
Security PIN
(Should be 6 characters)

Confirm Security PIN

The Security Question with Correct answer is required for changing Security Pin Code

Security Question

Security Question's Answer



[Login Home](#) | [User Activation](#) | [Instruction](#) | [Download](#) | [Help](#) | [FAQ](#)



 Access **IBanking**
with
Secured & Easy Rationale

Information Desk

Welcome to Login Activation of **AISER** - Internet Banking of EXIM Bank Ltd

Activation Process

Please provide user information [Show Password Instructions Again](#)

User Full Name

The Following two information are required for login

User Login Name

Password

Confirm Password

The Following information is required for any kind of Fund Transfer

Security PIN
(Should be 6 characters)

Confirm Security PIN

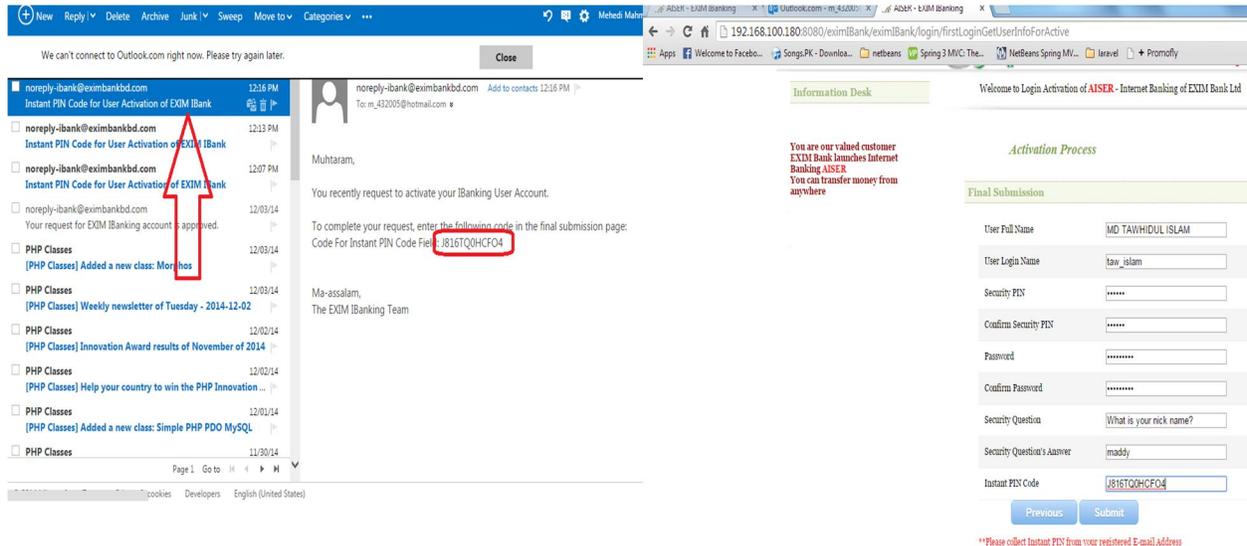
The Security Question with Correct answer is required for changing Security Pin Code

Security Question

Security Question's Answer

Figure 6: Login, password and security PIN settings for User Activation.

- ✓ An Email will be sent containing a secret PIN which need to be put for CUSTOMER PROFILE ACTIVATION



The screenshot displays an email from noreply-ibank@eximbankbd.com with the subject 'Instant PIN Code for User Activation of EXIM IBank'. The email body states: 'You recently request to activate your IBanking User Account. To complete your request, enter the following code in the final submission page: Code For Instant PIN Code Field: J816TQ0HCF04'. A red box highlights the code 'J816TQ0HCF04' in the email. On the right, the web page shows the 'Final Submission' form for activation. The 'Instant PIN Code' field is pre-filled with 'J816TQ0HCF04'. Other fields include 'User Full Name' (MD TAWHIDUL ISLAM), 'User Login Name' (taw_islam), 'Security PIN', 'Confirm Security PIN', 'Password', 'Confirm Password', 'Security Question' (What is your nick name?), and 'Security Question's Answer' (maddy). A red asterisk note at the bottom reads: '**Please collect Instant PIN from your registered E-mail Address'.

Figure 7: Final Phase for User Activation.

Thus the user is created and the user can login to the system to enjoy Internet banking facility of AISER of EXIM Bank.

Login

The user needs to provide the secure login name and password (created during user activation) to enter the system. After login the user will see his/her profile in the home page.

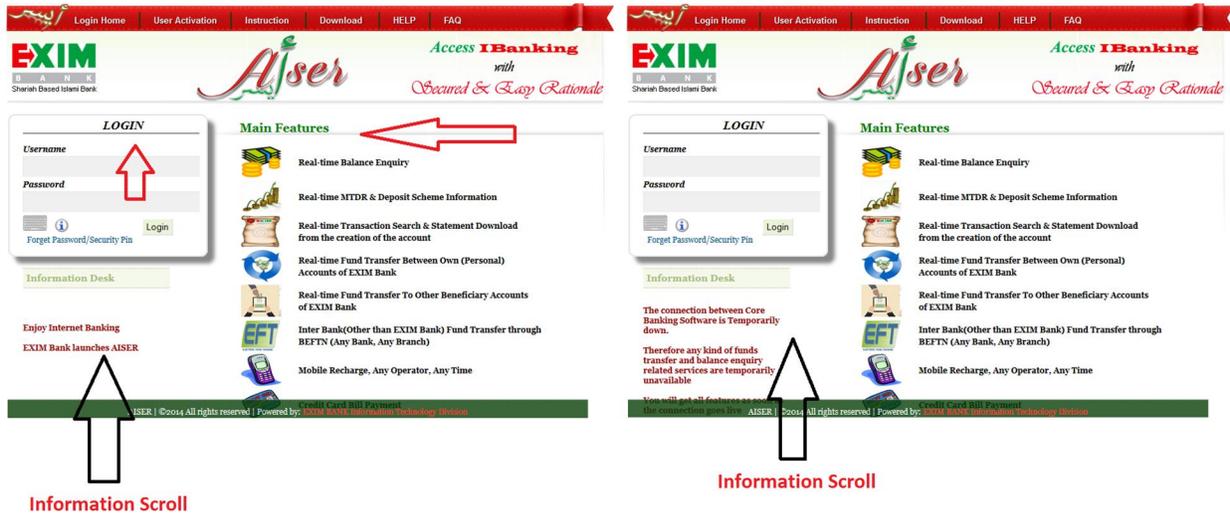


Figure 8: Login Screen.

In the login screen, the availability of the service is shown using scroll.

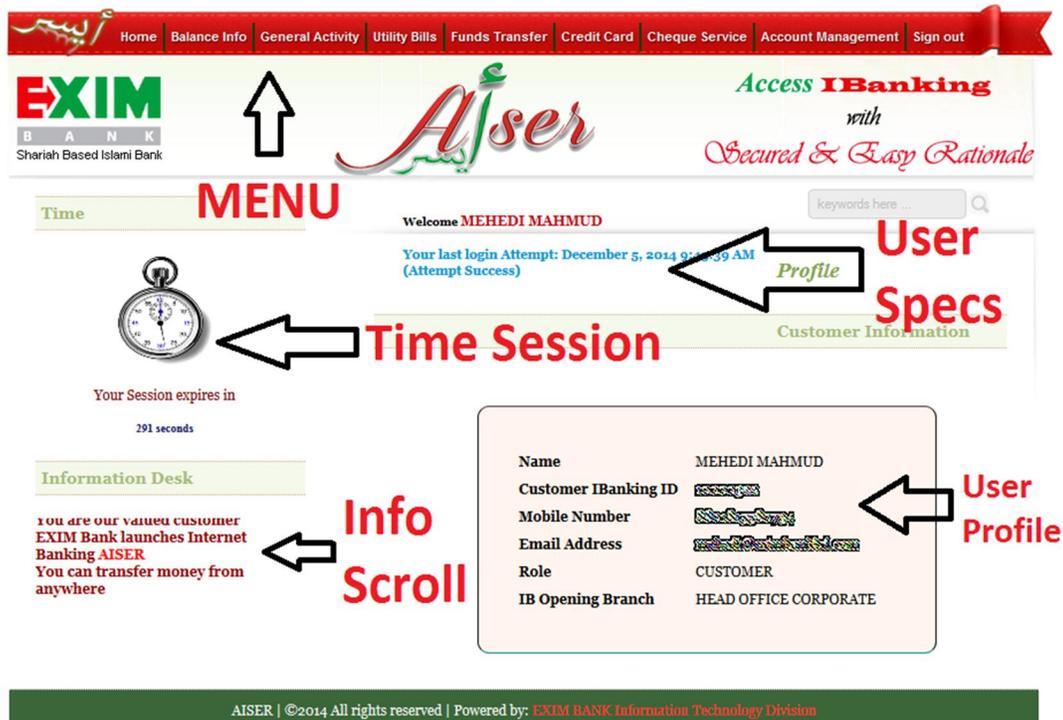
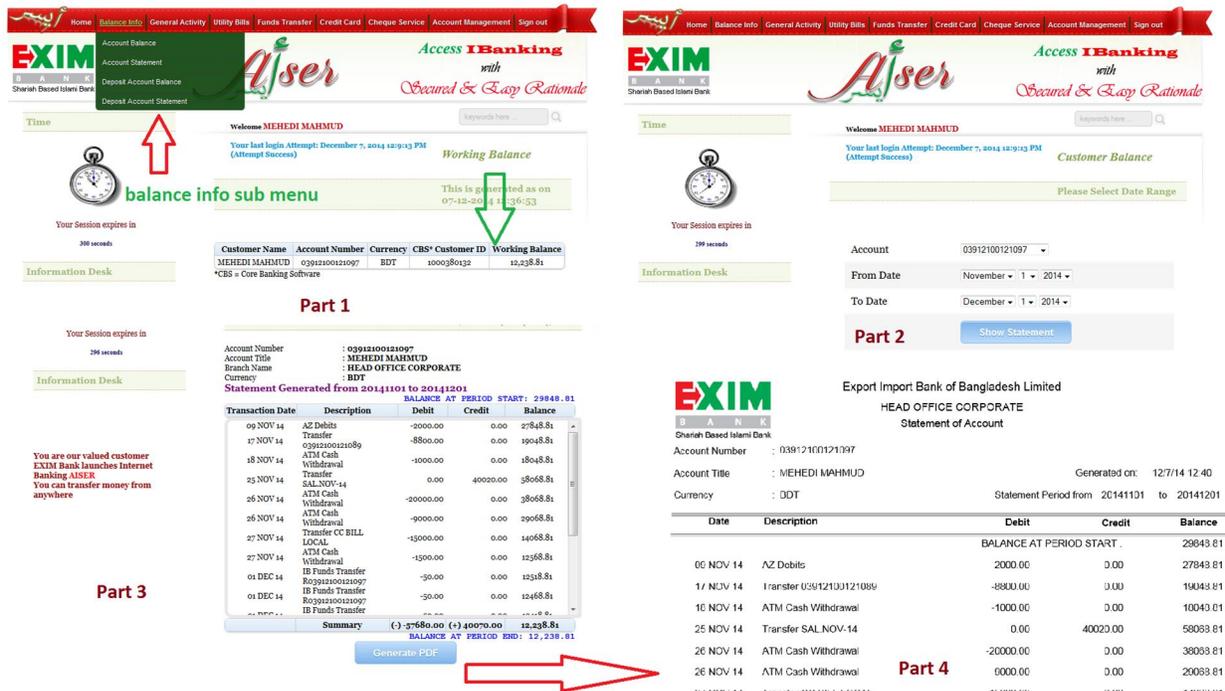


Figure 9: Home page of Customer.

In the above figure (Figure 9), an image of clock with time ticking is shown which represents the session time. If the user remains idle for five (5) minutes, the system will automatically be signed out popping up a message that your session expires. The page shows the menus on the top of the page and the full name of the user and the last login attempt just underneath the page banner. A scroll is moving in the left where some important information is provided for the customer. If the system remains unavailable, the login page scroll informs in this regard (Figure 8).

Balance Info

The balance info provides the registered account(s) balance and statement and DPS and MTDR account balances and statements.



Part 1: Account Balance

Welcome **MEHEDI MAHMUD**
Your last login attempt: December 7, 2014 12:19:13 PM (Attempt Success)

Working Balance
This is generated as on 07-12-2014 11:36:53

Customer Name	Account Number	Currency	CBS* Customer ID	Working Balance
MEHEDI MAHMUD	03912100121097	BDT	1000380132	12,238.81

Part 2: Statement of Account

Export Import Bank of Bangladesh Limited
HEAD OFFICE CORPORATE
Statement of Account

Account Number : 03912100121097
Account Title : MEHEDI MAHMUD
Currency : BDT

Generated on: 12/7/14 12:40
Statement Period from 20141101 to 20141201

Date	Description	Debit	Credit	Balance
				BALANCE AT PERIOD START: 29843.81
06 NOV 14	AZ Debits	2000.00	0.00	27843.81
17 NOV 14	Transfer 03912100121089	-8800.00	0.00	19043.81
18 NOV 14	ATM Cash Withdrawal	-1000.00	0.00	18043.81
25 NOV 14	SAL NOV-14	0.00	4000.00	22043.81
26 NOV 14	ATM Cash Withdrawal	-2000.00	0.00	20043.81
26 NOV 14	ATM Cash Withdrawal	-9000.00	0.00	11043.81
27 NOV 14	Transfer CC BILL LOCAL	-15000.00	0.00	1403.81
27 NOV 14	ATM Cash Withdrawal	-1500.00	0.00	1253.81
01 DEC 14	IB Funds Transfer	-50.00	0.00	1203.81
01 DEC 14	IB Funds Transfer	-50.00	0.00	1153.81
	Summary	(-) 37680.00	(+) 4000.00	12,238.81
				BALANCE AT PERIOD END: 12,238.81

Part 3: Transaction History

Statement Generated from 20141101 to 20141201

Transaction Date	Description	Debit	Credit	Balance
09 NOV 14	AZ Debits	-2000.00	0.00	27843.81
17 NOV 14	Transfer	-8800.00	0.00	19043.81
18 NOV 14	ATM Cash Withdrawal	-1000.00	0.00	18043.81
25 NOV 14	SAL NOV-14	0.00	4000.00	22043.81
26 NOV 14	ATM Cash Withdrawal	-2000.00	0.00	20043.81
26 NOV 14	ATM Cash Withdrawal	-9000.00	0.00	11043.81
27 NOV 14	Transfer CC BILL LOCAL	-15000.00	0.00	1403.81
27 NOV 14	ATM Cash Withdrawal	-1500.00	0.00	1253.81
01 DEC 14	IB Funds Transfer	-50.00	0.00	1203.81
01 DEC 14	IB Funds Transfer	-50.00	0.00	1153.81

Part 4: PDF Statement

Generate PDF

Figure 10: Balance Info.

The above figure (Figure 10) has four parts which represents balance view of a user. In the first part, the user working balance is shown which is found in the “Account Balance” submenu under “Balance Info” Menu. The second part is shown the first page of balance statement. Third part is the representation of the WEB View of the statement of selected range. Fourth part is the PDF statement of the web view. In this regard, it is to be noted that the user can select range only for 365 days or the below error is shown in the subsequent page.

Your last login Attempt: December 7, 2014 12:34:49 PM
(Attempt Success)

Customer Balance

Please Select Date Range

Account	03912100121097	▼		
From Date	December	1	2012	▼
To Date	December	7	2014	▼
<input type="button" value="Show Statement"/>				

Date Range must be within one(1) year

error

Figure 11: Error message, if user selects a range above one (1) year.

General Activity

Activity Search

The user can get his/her “Individual and All activity search” within a time range.

Activity Search Result

The activity shows from Wed Dec 03 00:00:00 BDT 1999 to Sun Dec 07 00:00:00 BDT 2014

Date of Activity	Description	Status	Reference	Bro Account	Amount	Dest Account
3 Dec 2014 3:9:9 PM	Intra Bank Fund Transfer from 03912100121097 to 0011100274466	Try to FT	No Fund Transfer Committed	03912100121097	64.0	0011100274466
27 Nov 2014 07:14:0	Intra Bank Fund Transfer from 03912100121097	FT	FT1432105877	03912100121097	67.0	03912100121099

The Activity Search Result

The activity shows from Sun Dec 01 00:00:00 BDT 2013 to Sun Dec 07 00:00:00 BDT 2014

Date of Activity	Description
11 Nov 2014 6:50:13 PM	Login Failure
11 Nov 2014 6:47:42 PM	Login Success
11 Nov 2014 6:47:33 PM	Login Failure
11 Nov 2014 6:21:10 PM	Change Password

Figure 12: Activity Search with Search Result.

Profile Change

The user can change his/her profile mobile number and password from the system. In this regard, the user needs to send hard copy of the change request to the Internet Banking Opening Branch by downloading forms available in the “Download” menu in the login screen.

The screenshot shows the 'Request for Changing Profile' form in the EXIM Internet Banking interface. The form is titled 'Request for Changing Profile' and includes the following fields: Customer ID (10000322), Customer Name (MEHEDI MAHMUD), Existing Mobile No. (03346553329), Existing email address (m432005@gmail.com), Request For Changing (Mobile No. or Email Address), and Changing Value (email@email.com). A 'Submit New Request' button is located at the bottom of the form. To the right of the form, an email notification is displayed, titled 'Verification Code for email address change of EXIM IBank'. The email content includes a verification code (3029) and a Security PIN (1234567890). Red arrows point to the 'Request For Changing' field, the 'Verification Code' field, and the 'Security Pin Code' field. A green arrow points to the 'Email Change Notification' text, and a black arrow points to the 'Email Content' text.

Figure 13: Profile Change.

The user selects the either mobile or email to change and click “Next”. Provide the verification code either emailed or sent as SMS to the target selection and Security PIN Code (set during User Activation). Then click “Submit” to change the value. A confirmation message of the request is shown as follows:

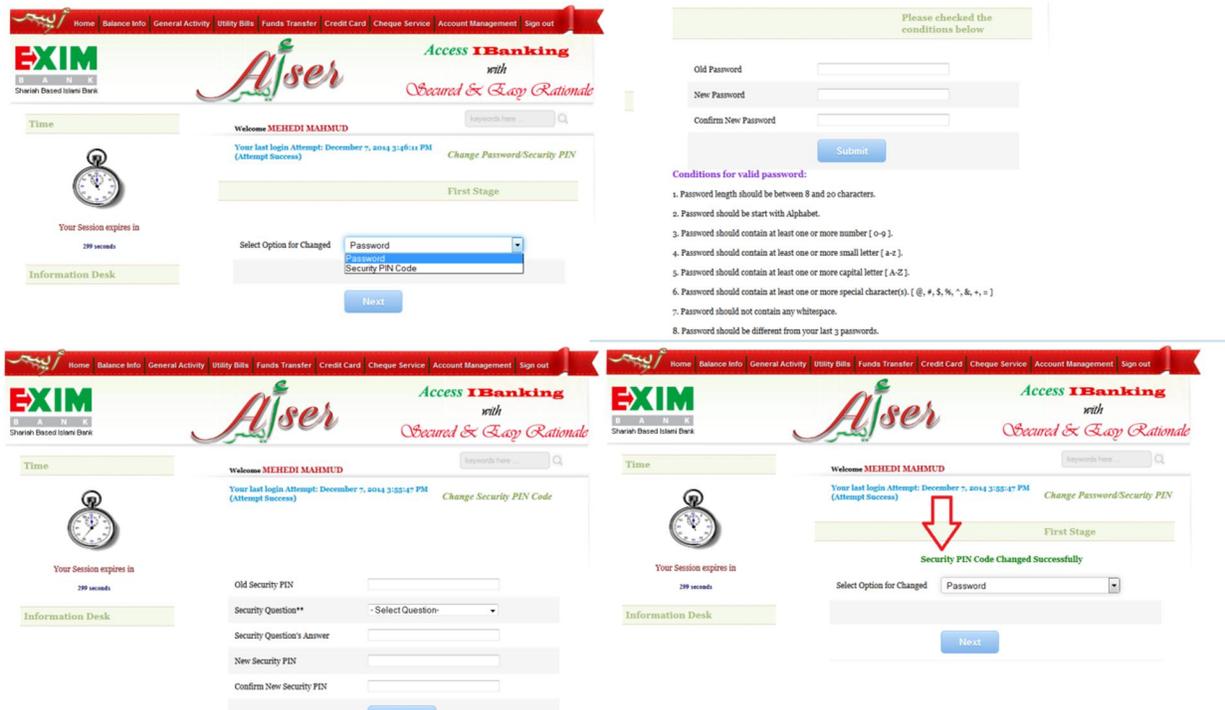
The screenshot shows a confirmation message from EXIM Internet Banking. The message is titled 'Request for Changing Profile' and includes the following text: 'Request for changing Email Address to m432005@gmail.com is send to respective branch authorizer. Please fillup & submit the Customer Request Form to the respective branch.'

Figure 13: Profile Change.

As soon as the bank authorities oblige to authorize it the change, the impact will be shown in user's profile.

Password/Security PIN Change

The user can change his/her Password or security PIN from the system. For password change the user needs to provide old password and for security PIN code change, he/she needs to specify the security question. After successful Password Change user needs to re-login. The successful change in Security PIN a success message is shown.



The figure displays four screenshots of the EXIM Bank website interface, illustrating the process of changing a password or security PIN.

The top row shows the 'Change Password/Security PIN' page. The user is logged in as MEHEDI MAHMUD. The page title is 'Change Password/Security PIN'. The 'First Stage' dropdown menu is set to 'Password'. The 'Old Password', 'New Password', and 'Confirm New Password' fields are visible. A 'Submit' button is present. Below the form, there are 'Conditions for valid password:' listed:

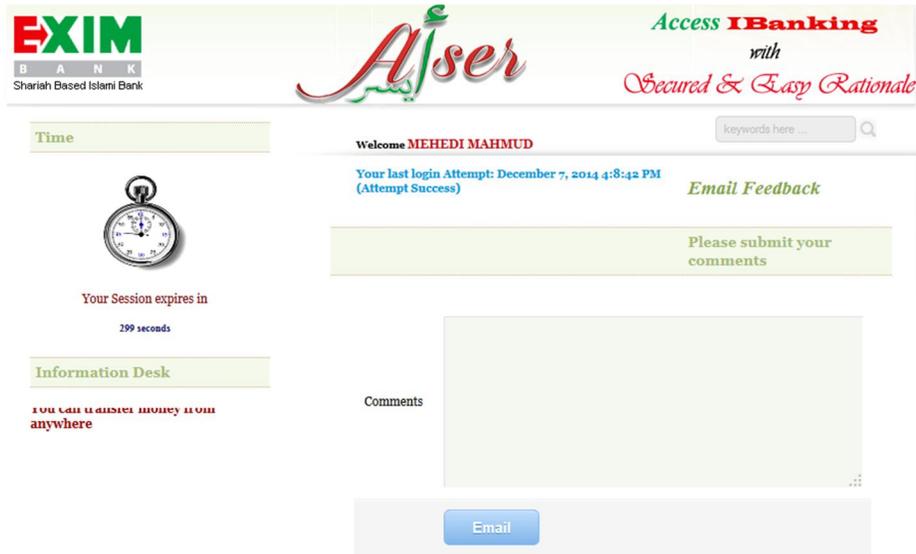
1. Password length should be between 8 and 20 characters.
2. Password should be start with Alphabet.
3. Password should contain at least one or more number [0-9].
4. Password should contain at least one or more small letter [a-z].
5. Password should contain at least one or more capital letter [A-Z].
6. Password should contain at least one or more special character(). [@, #, \$, %, ^, &, +, =]
7. Password should not contain any whitespace.
8. Password should be different from your last 3 passwords.

The bottom row shows the 'Change Security PIN Code' page. The user is logged in as MEHEDI MAHMUD. The page title is 'Change Security PIN Code'. The 'Old Security PIN', 'Security Question**', 'Security Question's Answer', 'New Security PIN', and 'Confirm New Security PIN' fields are visible. A 'Next' button is present. A red arrow points to the 'Security PIN Code Changed Successfully' message.

Figure 14: Password/Security PIN change.

Feedback

The user can send feedback by getting the “Feedback” submenu.



The screenshot shows the EXIM Bank IBanking interface. At the top, there is a navigation bar with the EXIM BANK logo, the Aisler logo, and the text "Access IBanking with Secured & Easy Rationale". Below the navigation bar, there is a search bar with the placeholder text "keywords here ...". The main content area is divided into several sections:

- Time:** A section with a clock icon and the text "Your Session expires in 299 seconds".
- Information Desk:** A section with the text "you can transfer money from anywhere".
- Welcome MEHEDI MAHMUD:** A section with the text "Your last login Attempt: December 7, 2014 4:8:42 PM (Attempt Success)".
- Email Feedback:** A section with the text "Please submit your comments".
- Comments:** A large text area for entering feedback.
- Email:** A button to submit the feedback.

Figure 15: Feedback to EXIM Bank.

Utility Bills

Mobile Recharge

The user can recharge balance to any operator, any time. In this regard, the user can recharge an amount of BDT 10,000 in a day and can recharge an amount from BDT 50.0 to BDT 2,000 in a single transaction. If these criteria are fulfilled, the user can recharge to any mobile number of any operator. However, the user requires selecting the debit account and if the account has sufficient balance, he/she can recharge. In this context, it can be added that customers need to have at least BDT 500 in the account to complete the process.

Welcome **MEHEDI MAHMUD**

Your last login Attempt: December 7, 2014 4:8:50 PM (Attempt Success)

Mobile Recharge

Please specify prepaid or postpaid for recharge

Your Mobile Recharge remaining BDT 10000.0 out of 10000.0
You can maximum recharge in every transaction BDT 2000.0

Debit Account: Please Select Debit Account
Available Balance: Please Select Debit Account 03912100121097
Operator: Grameen
Connection Type: Prepaid
Mobile Number:
Payment Amount:

no button

Please specify prepaid or postpaid for recharge

Your Mobile Recharge remaining BDT 10000.0 out of 10000.0
You can maximum recharge in every transaction BDT 2000.0

Debit Account: 03912100121097
Available Balance: 12238.81
Operator: Grameen
Connection Type: Prepaid
Mobile Number:
Payment Amount:

Validate

Figure 16: Mobile Recharge.

The user fills the other inputs and click validate. In this page, the user cannot edit. For editing, the user needs to click “Previous Page” Button.

If the user thinks, it is OK to go, he/she needs to click “SendPIN” Button to send secret codes to registered mobile number or click previous page to edit the specification. In this regard, user needs to select the debit account again to activate the button.

Time

Your Session expires in 298 seconds

Information Desk

You are our valued customer
EXIM Bank launches Internet Banking **AISER**
You can transfer money from anywhere

Welcome **MEHEDI MAHMUD**

Your last login Attempt: December 7, 2014 4:19:13 PM (Attempt Success)

Mobile Recharge

Please validate Information

Debit Account: 03912100121097
Debit Account Name: MEHEDI MAHMUD
Mobile Number: 01717577033
Payment Amount: 50
Amount (In words): Fifty Taka

PreviousPage SendPIN

Upon clicking the SendPIN button an Instant PIN Code will be sent to your Registered Mobile

Figure 17: Mobile Recharge Validation Page.

The user gives PIN code (sent to his/her registered mobile number) and Security PIN Code (set during User Activation). Then click “Submit for FT” button to recharge mobile balance. The user will be given a CBS (Core Banking Software) reference number, an IB (Internet Banking) Reference Number and a recharge ID for further proceeding. The recharge ID is helpful for any query regarding mobile recharge.

The screenshot shows a web form titled "Please Provide PIN Codes" for a mobile recharge. The form includes the following fields and elements:

- Internet Banking Transaction ID: **IB100000361**
- Debit Account: 03912100121097
- Mobile Number: 01717577033
- Payment Amount: 50
- Currency: BDT
- Remarks: To 01717577033
- Instant Pin Code: BLST1K (with a red arrow pointing to the field)
- Security Pin Code: (masked with dots, with a red arrow pointing to the field)
- Submit for FT button

Below the form, there are two instructions:

- Collect Instant PIN Code from the inbox of your Registered Mobile
- Provide Security PIN Code which was set by you on User Activation

A large red arrow points downwards from the top right of the form area. A keyboard image is shown at the bottom right of the form area.

Figure 17: Mobile Recharge with verification codes.

Add Beneficiary

The user requires adding beneficiary first for any kind of Funds Transfer. In case of EXIM Bank, The user needs to give only account number for adding this and for other banks the user needs to select the target branch of the selected bank.

Welcome **MEHEDI MAHMUD**

Your last login Attempt: December 7, 2014 4:19:13 PM (Attempt Success)

Bank Choose

Please Select Bank

BRNK ASIA LTD.

BASIC BANK LTD.

BRAC BANK LTD.

CITI BANK N A

COMMERCIAL BANK OF CEYLON

DHAKA BANK LTD.

DUTCH-BANGLA BANK LTD

EASTERN BANK LTD.

EXIM BANK

Welcome **MEHEDI MAHMUD**

Your last login Attempt: December 7, 2014 4:19:13 PM (Attempt Success)

Add Beneficiary

Please provide beneficiary account

Account Number

for EXIM Bank

Welcome **MEHEDI MAHMUD**

Your last login Attempt: December 7, 2014 4:19:13 PM (Attempt Success)

Add Beneficiary

Please Select Branch of COMMERCIAL BANK OF CEYLON

Banch Name

for Other Bank

Please provide Information

Customer IBank ID

Beneficiary Name

Account Number

Account Type

Currency

Bank Name

Branch Name

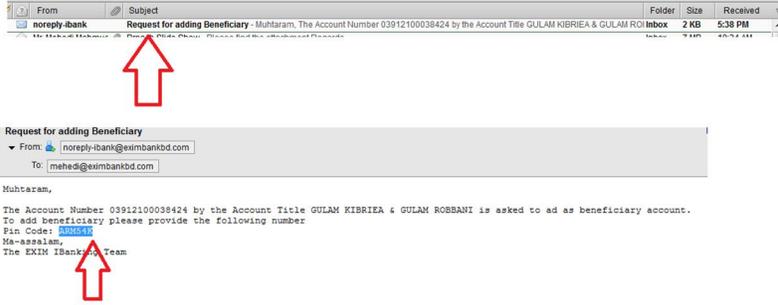
Figure 18: Beneficiary Addition to Fund transfer.

The user will be given a validation page as usual where if he agrees, then click “Send Code” or click “Previous Page” to go back. If he/she clicks “Send Code”, verification Code (OTP) will be sent to user’s register email address which needs to be put for adding the account as beneficiary account.

Please Check Information

Customer IBank ID: 10000322
Beneficiary Name: GULAM KIBRIEA & GULAM ROBBANI
Account Number: 03912100038424
Currency: BDT
Bank Name: EXIM BANK
Branch Name: HEAD OFFICE CORPORATE

Previous Page Send Code



Customer IBank ID: 10000322
Beneficiary Name: GULAM KIBRIEA & GULAM ROBBANI
Account Number: 03912100038424
Currency: BDT
Bank Name: EXIM BANK
Branch Name: HEAD OFFICE CORPORATE
Pin Code: ARM54K

Submit

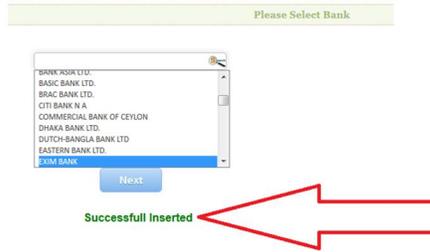


Figure 19: Final Phase of Beneficiary Addition.

You will be email for successful addition of the beneficiary account.

Muhtaram,

The Account Number 03912100038424 by the Account Title GULAM KIBRIEA & GULAM ROBBANI has been added as a beneficiary Successfully.

Ma-assalam,
The EXIM IBanking Team

Figure 20: Confirmation of successful addition.

Funds Transfer

There are three types of funds transfer services in AISER.

- i) Funds Transfer within personal accounts
- ii) Funds Transfer with other accounts of EXIM Bank
- iii) Funds Transfer to other bank accounts (through BEFTN)

All kinds of funds transfer are of similar attributes. Nonetheless, for *funds transfer within personal accounts*, the debit account and credit account should be different. Otherwise the “Validate” will not be visible. The Funds Transfer for personal account will maintain the following figure:

Within Personal Accounts

Remaining no. of transactions for today: 10 [out of 10]
Remaining payment amount for today: 50000 BDT [out of 50000 BDT]

Debit Account: 00112100047406
Credit Account: 00112100047406
Payment Amount:
Remarks:

Within Personal Accounts

Remaining no. of transactions for today: 10 [out of 10]
Remaining payment amount for today: 50000 BDT [out of 50000 BDT]

Debit Account: 03912100085722
Credit Account: 00112100047406
Payment Amount:
Remarks:
Validate

Within Personal Account

Debit Account: 03912100085722
Debit Account Name: JANNATUN NAYEM
Credit Account: 00112100047406
Credit Account Name: JANNATUN NAYEM
Payment Amount: 50
Amount (In words): Fifty Taka
Remarks: dfgdfgdfg

PreviousPage SendPIN

Credit Account: 00112100047406
Payment Amount: 50
Currency: BDT
Remarks: dfgdfgdfg
Instant Pin Code: AZDRF3
Security Pin Code: ●●●●●●
Submit for FT

Collect Instant PIN Code from the inbox of your Registered Mobile
Provide Security PIN Code which was set by you on User Activation

Figure 21: Funds Transfer within Personal Accounts.

For funds transfer the user can transfer balance from BDT 50 to BDT maximum limit amount (will be discussed later in “Limit Fixation” section). He/she can obtain 10 transactions in a day in all kinds of funds transfer. Let’s observe the process of funds transfer within other accounts of EXIM Bank in the subsequent page:

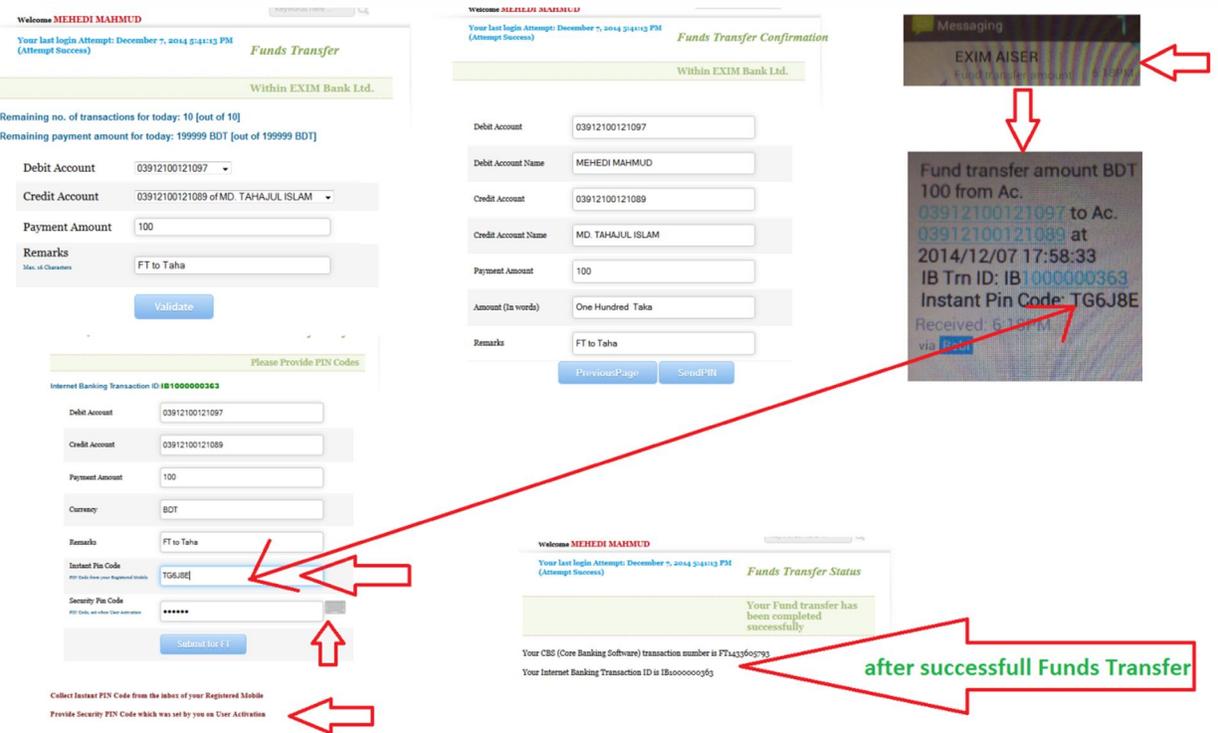


Figure 22: Funds Transfer Intra Bank.

From the above figure (Figure 22), the user selects beneficiary credit account, then click “Validate” button. If the information is all right, click “Send PIN” or click “Previous Page”. A SMS is sent to the registered mobile number where “Instant Pin Code” is provided. The user puts the code and provides Security Code (set during user activation) and then click “Submit for FT” button. The user is given a CBS (Core Banking Software) reference ID and a IB ID as a recognition of successful funds transfer.

For other Bank funds transfer the user needs to select the bank first. If has added beneficiary of this bank, the credit accounts are shown accordingly. The rest of the process is as like as the figure 22.

Welcome **MEHEDI MAHMUD**

Your last login Attempt: December 7, 2014 5:57:8 PM
(Attempt Success)

Bank Choose For BEFTN

Please Select Bank

Bank Name

Next

Remaining no. of transactions for today: 9 [out of 10]

Remaining payment amount for today: 199899 BDT [out of 199999 BDT]

Debit Account

Beneficiary Bank

Credit Account

Payment Amount

Details/Purpose
Max: 25 Characters

Validate

PreviousPage

Instructions for rendering Funds Transfer to beneficiary account outside EXIM Bank:

1. Transaction committed within 4 PM in a day, will enable the funds transfer on the **next day**
2. Transaction after 4 PM will enable the funds transfer on the **next to next day**.
3. Transaction in Thursday within 4 PM, will transfer the fund on **Sunday**
4. Transaction in Thursday after 4 PM, will transfer the fund on **Monday**
5. Transaction before holiday within 4 PM, will transfer the fund on the **next opening of working day**.
6. Transaction before holiday after 4 PM, will transfer the fund on the **next to next opening of working day**.

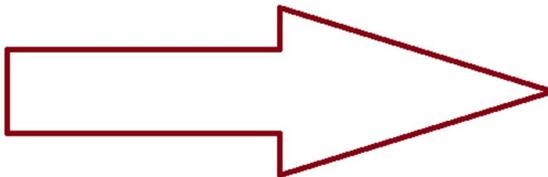


Figure 23: Funds Transfer Inter Bank.

In case of Inter Bank Funds Transfer the user needs to instruction for fund transfer carefully which is shown in the right side of Figure 23.

Limit Fixation

The limit fixation is a feature that enables a user to fix his/her fund transfer maximum limit. A user can set to maximum amount of BDT 200,000. A user can set any amount within this limit. In order to set his/her limit, the user has to give Security PIN (set during user activation).

Welcome **MEHEDI MAHMUD**

Your last login Attempt: December 8, 2014 1:23:17 PM
(Attempt Failed)

Limit Fixation

For Funds Transfer

Currency

Current Limit

Maximum Limit

New Limit

Security PIN
PIN Code, set when User Activation

Submit

Figure 24: Limit Fixation for Fund Transfer.

Credit Card bill Payment

Add Card No

The AISER users will be able to pay EXIM Islamic VISA Credit Card Bill. The other bank credit card will be available soon. In this regard, a user needs to add EXIM Islamic VISA Credit Card. The user goes to “Add Card No” submenu under “Credit Card” menu. The user selects EXIM Bank and click “Next”. Then he/she provides the EXIM Islamic VISA Credit Card Number and click “Validate”. If he/she decides to go back to the previous page, clicks “Previous Page” button. If the card number is valid, the system will recognize it and fetch the “Card Holder’s Name”. The user needs to give the Security PIN code to add this credit card. Then the user will be given a confirmation message for this addition.

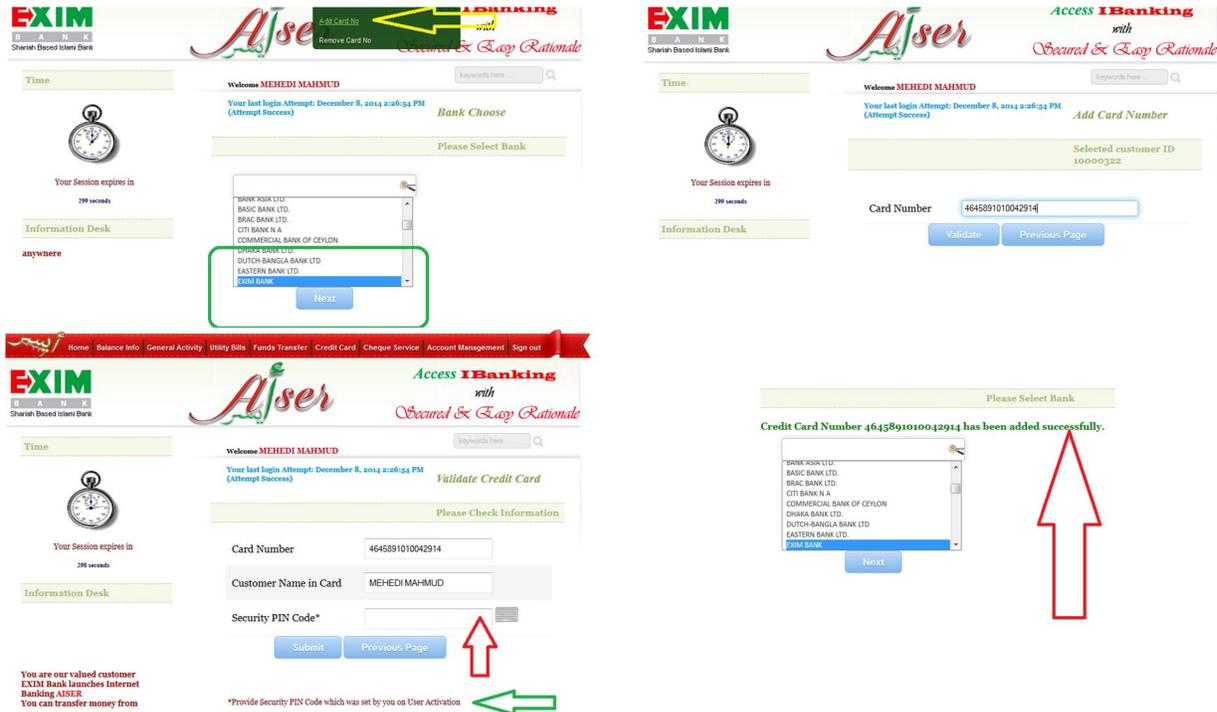


Figure 25: EXIM Islamic VISA Credit Card add.

The user can also remove the credit card number from the “Remove Card No” submenu under “Credit Card” menu. The figure is depicted in the subsequent page.

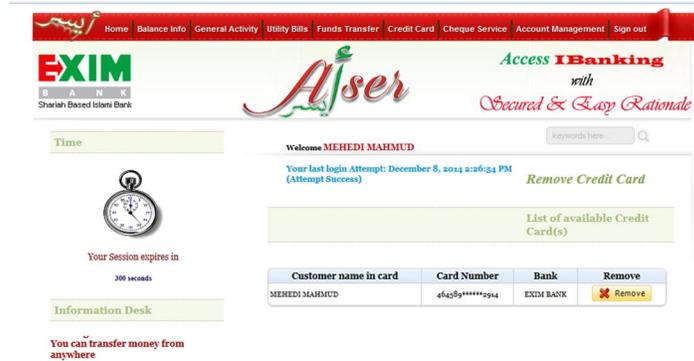


Figure 26: Remove Credit Card.

Bill Payment

The user needs to go to the “EXIM VISA” submenu under “Credit Card” Menu. He/she selects the debit account and card and fills rest of the input to pay bill. In this regard, it is to be noted that, the “Funds Transfer Limit” is also applicable for this payment also. The rest of the procedure is as like as “Intra Bank Fund Transfer”.

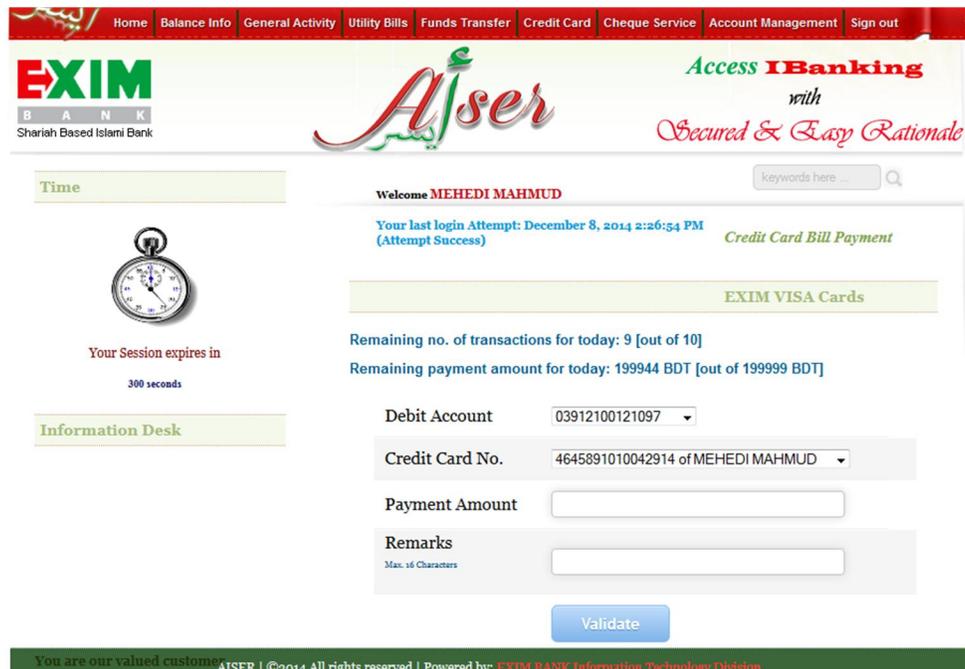


Figure 27: Credit Card Bill Payment.

Add Debit Account

The AISER users have the privileges to add additional debit account from the “Add Debit Account” submenu of “Account Management” menu if and only if the present debit account’s “Customer ID” of Core Banking Software is similar to the target account. If the customer id differs, the user will not be able to add the debit account. In this regard, he/she has to submit the “Request Form” to the branch to add the number. In this regard, it is to be noted that, if the bank authority finds the addition of another debit account is viable, then the account will be approved to be added as additional debit account. Nonetheless, the similar “Customer ID” holders account can be added by the user. Yet again, it is to be approved by the bank authority. Similarly the user needs to submit the “Request Form” to help desk branch and if the bank authority finds the addition of another debit account is viable, and then the account will be approved to be added as additional debit account.

Core Banking Customer ID should be same

IB Customer ID

Account Number

[Validate](#)

Please Provide Following Information

IB Customer ID

Account Number

Is Joint

FT Enabled

Account Title

Customer ID

Branch ID

Currency

[Previous Page](#)
[Submit](#)

Please Provide Following Information

IB Customer ID

Account Number

Is Joint

FT Enabled

Account Title

Customer ID

Branch ID

Currency

[Previous Page](#)
[Submit](#)

Core Banking Customer ID should be same

Request for Adding the Account No.00112100047406 is send to respective branch, Please fillup & submit the Customer Request Form to the respective branch.

IB Customer ID

Account Number

[Validate](#)

Figure 28: Add Debit Account.

Positive Pay Instruction

The AISER user can provide “Positive Pay Instruction” through the “Add Positive Pay Instruction” submenu under “Cheque Service” menu. The user fills the information and click “Validate” button. He/she needs to give the Security PIN Code (set during user activation). If the information deems to be wrong, the user can click “Previous Page” button. After successful insertion of “Positive pay instruction”, the user gets a success message and an email is sent to the user.

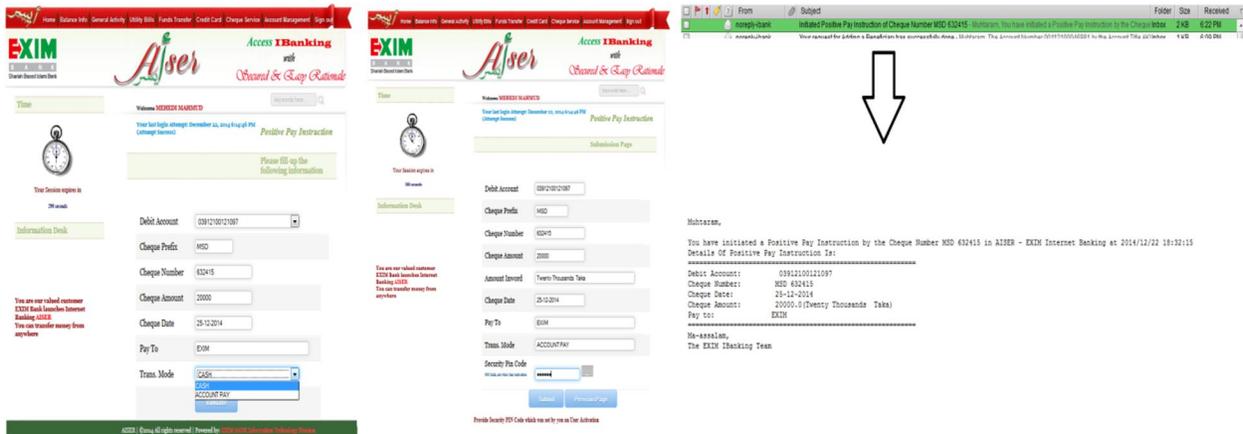


Figure 29: Add Positive Pay Instruction.

The user can observe the status of his/her cheque (instrument) of positive pay instruction through “Show Existing Positive Pay Instruction” under “Cheque Service” menu.

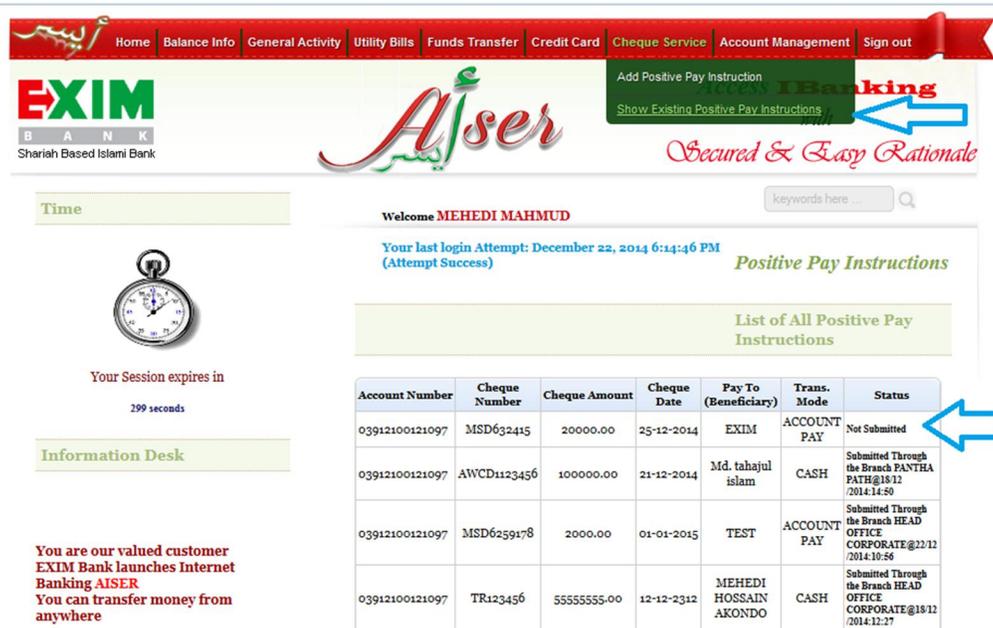


Figure 30: Show Existing Positive Pay Instruction.

Deactivate Account

The user can also deactivate his/her from the AISER. In this regard, the user needs to go “Deactivate Application User” submenu under “Account Management” menu. Click the “Deactivate Account” button. In the next page, the user needs to give the password to oblige the operation. The user will be deactivated and redirect to the login screen and an email will be sent to his/her registered email address. If the user requires opening up the AISER service once again, he/she needs to submit the “Reactivation Request Form” to the help desk branch again.

The screenshot illustrates the deactivation process in three stages:

- Account Management Menu:** The user navigates to 'Account Management' and selects 'Deactivate Application User'.
- Deactivation Confirmation:** A 'Deactivate Account' button is highlighted.
- Deactivation Screen:** The user is prompted to provide a password to deactivate the account.
- Email Confirmation:** An email is received from 'reply@ibank' confirming the successful deactivation of the user account.

Figure 31: Deactivate User.

Search

Customer can search any menu from search. Here user will be probed automatically and from search results, he/she can access the menu directly.

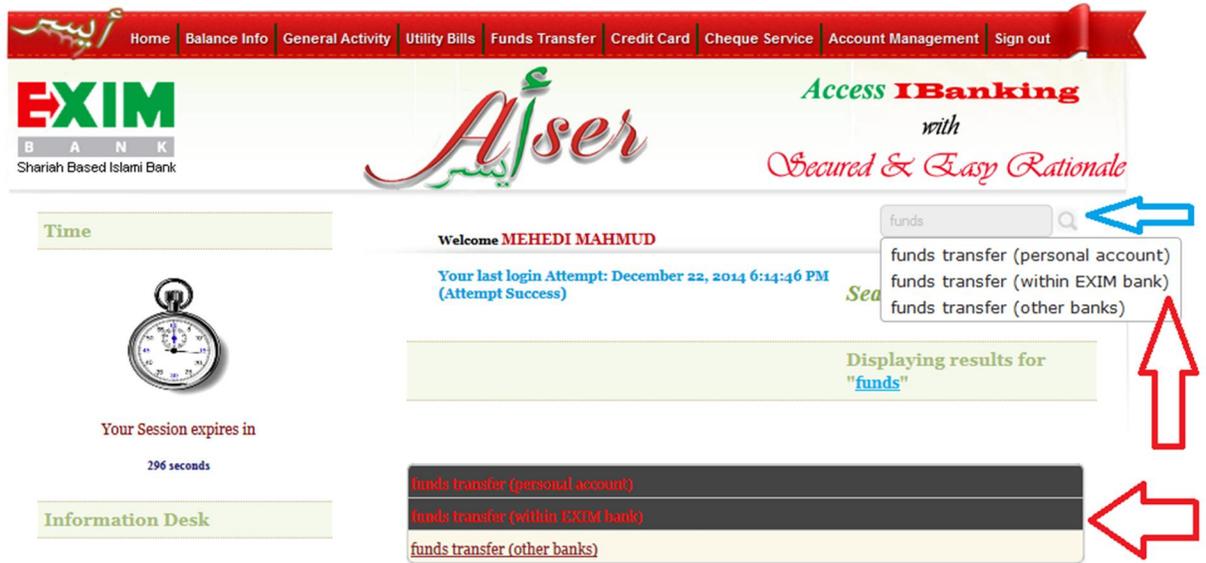


Figure 32: Search Menu.

Time Limit

A user will be logged of if he/she remains idle for 5 (Five) minutes or 300 (Three Hundred) seconds.

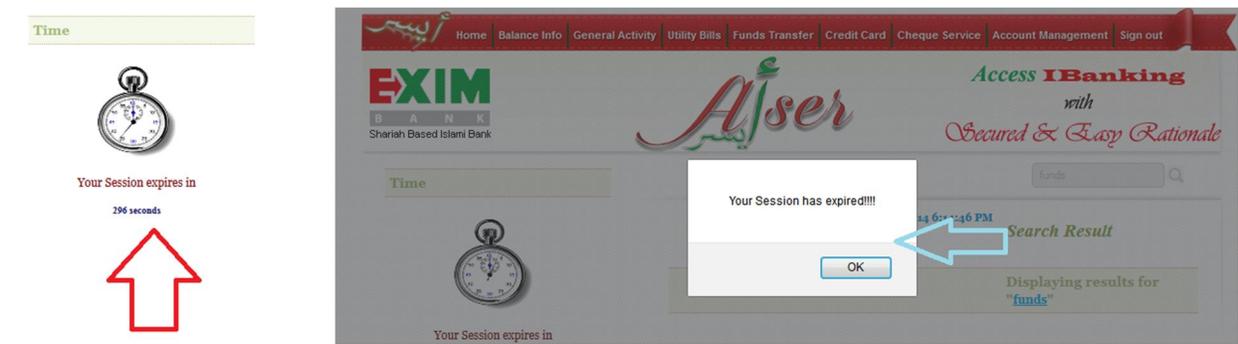


Figure 33: Time Limit.

Conclusion

AISER is the exclusive internet banking service with world class security system of the 21st century. This service offers high-class internet banking facility to the users. This service has been a revolution to present conventional banking system.