

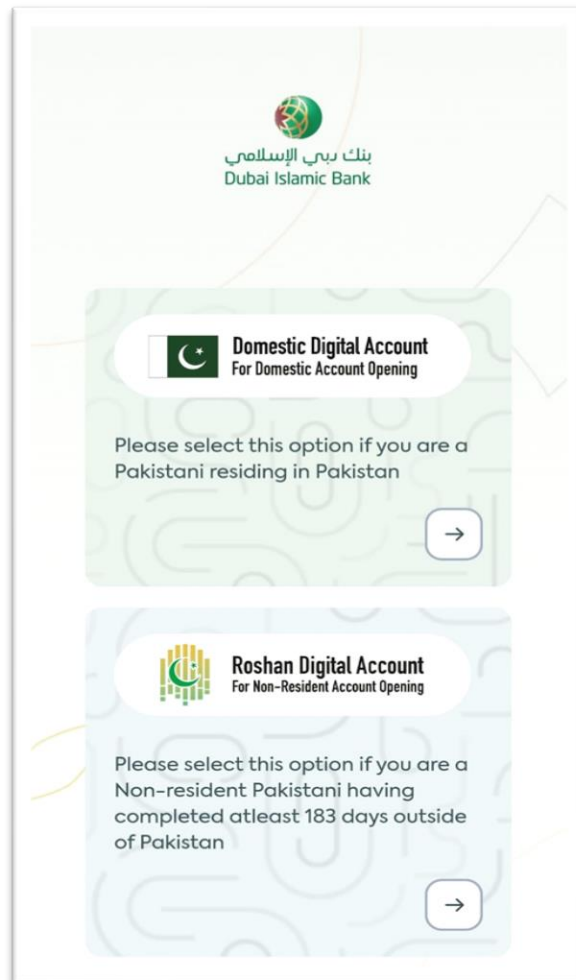
Domestic Digital Account Opening

DIB Digital Domestic Onboarding – which is an electronic replica of a physical Bank account ported on a smart device through a mobile application that allows NTB & ETB Customers to open a regular bank account in any DIB branch of their choice digitally without having to visit the branch. The account can be used to make traditional and lifestyle transactions (24/7) via an electronic medium

Domestic Digital Account Services:

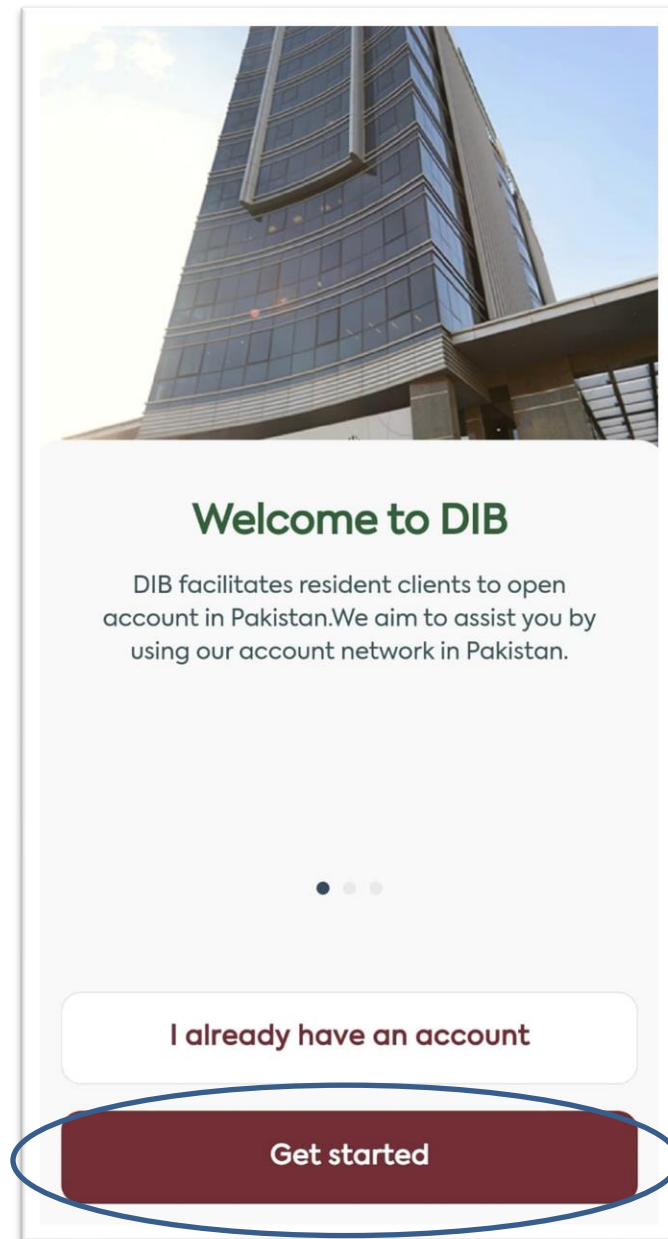
1. Digital Payments
2. Funds Transactions
3. Cash Transactions
4. Cheque Book Issuance
5. Internet Banking
6. SMS Alerts
7. ATMs

User Journey DIB Domestic Digital Onboarding:



There are certain steps which need to be followed to onboard open an account on the local domestic mobile app

1. **Selection of Account for Opening**
2. **Welcome Screen**



3. Customer Guide

Customer is guided regarding what the process flows for his digital onboarding will be where initially its Registration then KYC related questions followed by Video Call Verification

←

Guide for you to get started.

This should only take a few seconds.

- 1 Registration
- 2 Account KYC
- 3 Video Call Verification

I'm ready

4. Account Registration

Customer as requested on screen to fill in the required information which become the account login Credentials.

- Mobile Number should be registered on Customer CNIC.
- Email is optional.

Account Registration

Username

abastan1

• Username should be minimum between 6 to 15 characters.

• Special characters allowed are: .

Email

abastan1@gmail.com

Mobile Number

+92 ∨ 346-1234567890

Password

.....

Confirm Password

.....

Next

5. Scan ID:

After Creating Log in User ID and Password Customer will be scanning (CNIC/NICOP/POC). First the Front Side has to be Scanned and then the back side has to be scanned. After which the below screen will be populated.

←

Scan ID

?



PAKISTAN National Identity Card

Name
Ahmad Bin Aslam

Father Name
[REDACTED]

Gender
M

Country of Stay
Pakistan

Identity Number
[REDACTED]

Date of Birth
[REDACTED]

Date of Issue
[REDACTED]

Date of Expiry
[REDACTED]

Holder's Signature
[REDACTED]

Front Part of your ID



101791258412

گمشدہ کارڈ ملنے پر قریبی لیٹر بکس میں ڈال دیں

Continue


6. Confirmation of Details from ID Scan

Details of the CNIC I shown where the customer can choose to confirm and move forward else retake picture

←

Confirm Details

?



Full Name

Date of Birth

22 August 1978

Gender

M

ID Number

42 43 1 4333333-3

ID Issuer

PAK

Nationality

PAK

←

Confirm Details

?

PAK

Nationality

PAK

ID Expiry

2031

ID Issuance

2021

☒ I confirm that my ID card details have been captured correctly

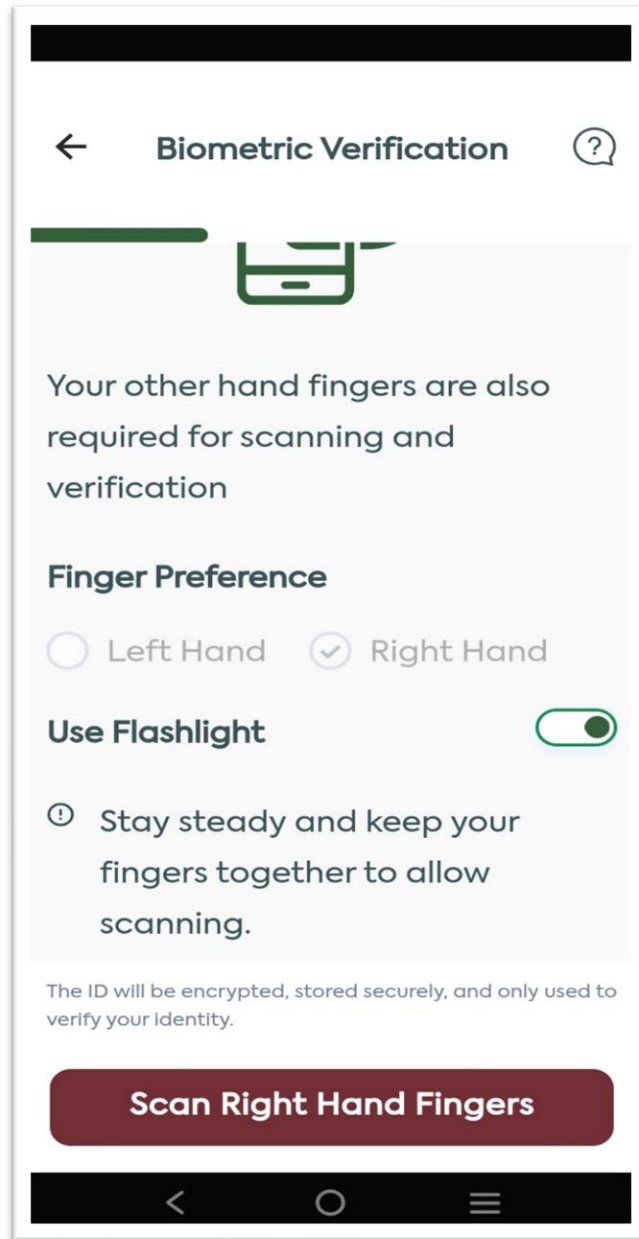
The ID information will be encrypted, stored securely, and only used to verify your identity.

Retake

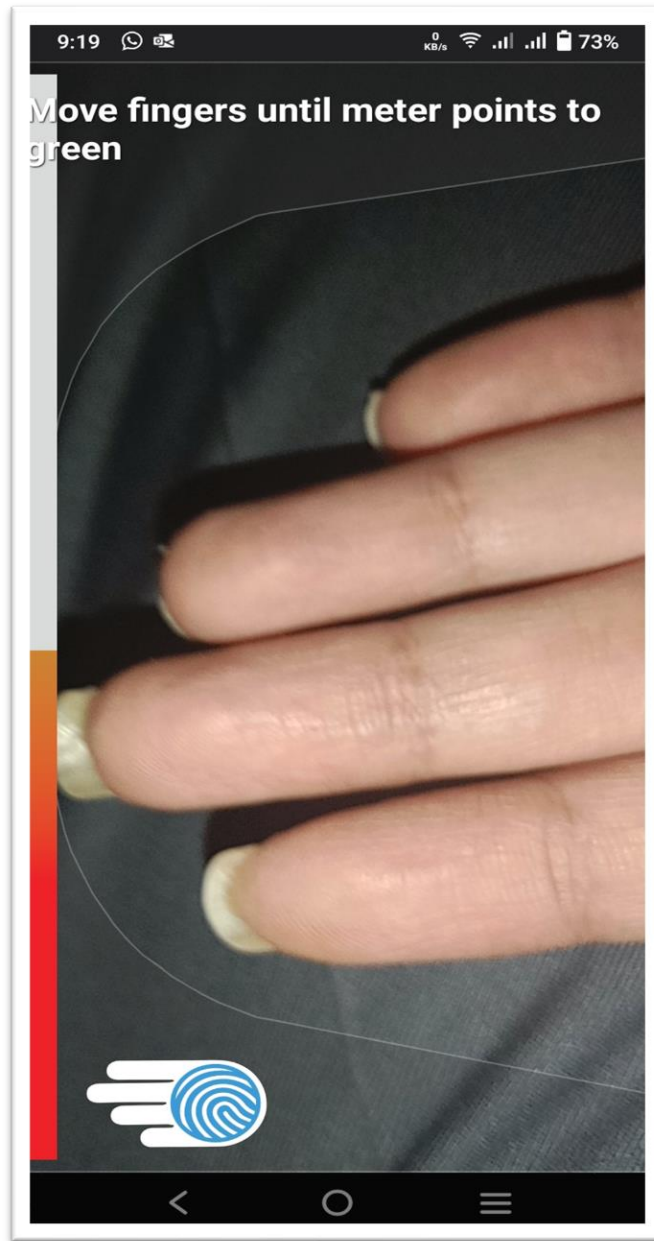
Confirm ID Details

7. NADRA Biometric (Fingerprints) verification

Mobile App will perform Biometric verification for which a guidance screen will be opened as shown below. Customer will select his/her left or right hand for finger scanning.



Mobile app will open mobile camera to scan customer fingerprints for NADRA Biometric verification. There is a bar at left side of the screen which will change color from Red to Green as per customer placement of fingers. Scanning will be successful once bar will be green else customer will be asked to retry.



8. Validation and Selection of Branch for Account Opening:

The Father name will be entered by customer as per CNIC than Customer will select the branch of his/her choice for service and operations of the account. Furthermore, upon pressing the Continue button NADRA VERYSIS will be called to verify customer scanned CNIC details and the next screen will only come up else error message will pop up “Your ID Card Details Can Not Be Verified”



Validate the Details



Father's Name

[REDACTED]

Which branch would you like to be serviced at ?

Karachi



Bank Branch




Main Branch, Clifton - 009




Continue

9. EMAIL OTP

Once the NADRA Verysis is successful, OTP Screen will Pop UP and simultaneously system will trigger a verification code to the registered E-mail address of the Customer (If provided). Customer will access his/her Email address and enter the verification code.





Please enter the verification
code sent to your email
a*****@gmail.com

Email Verification Code

9

5

4

0

6

9

Resend code in 0:27

Change email address?

1

2

3

4

5

6

7

8

9

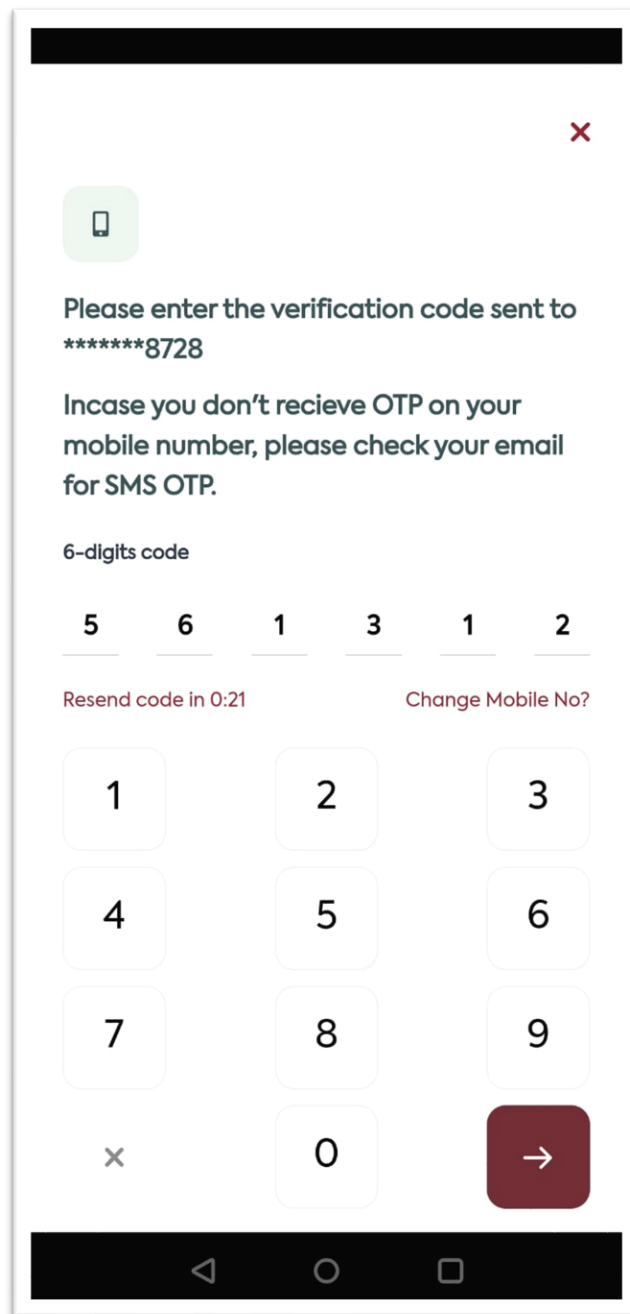
×

0

→


10. SMS OTP

Once the Email OTP is verified. The System will trigger an OTP to the registered Mobile Number of the customer which the customer will enter. The customer will also be getting the OTP on his registered Email address also.



The image shows a mobile application screen for SMS OTP verification. At the top, there is a black header bar. Below it, a red 'X' icon is visible in the top right corner. A green square icon with a white mobile phone symbol is positioned on the left. The main text reads: "Please enter the verification code sent to *****8728". Below this, a note states: "Incase you don't recieve OTP on your mobile number, please check your email for SMS OTP." The text "6-digits code" is displayed above a row of six input fields containing the digits 5, 6, 1, 3, 1, and 2. Below the input fields, there are two links: "Resend code in 0:21" and "Change Mobile No?". A numeric keypad is shown with buttons for digits 1 through 9, 0, a backspace 'x' icon, and a red arrow button. The bottom of the screen features a black navigation bar with three icons: a back arrow, a circle, and a square.

✕



Please enter the verification code sent to
*****8728

Incase you don't recieve OTP on your
mobile number, please check your email
for SMS OTP.

6-digits code

5 6 1 3 1 2

Resend code in 0:21 Change Mobile No?

1 2 3

4 5 6

7 8 9

x 0 →

11. Selection of Account

The Multiple types of Accounts will be displayed to customer being offered by DIB Pakistan which the customer will select from the list.

The list shows the account type along with a brief description.

Account Type

Please select an account that best fits your need

Asaan Digital Account

Catering needs of unbanked/common people with simplified account opening requirement.

[Learn more](#) [Apply](#)

Asaan Digital Remittance Account

Hassle-free account for individuals who receive remittances from abroad.

[Learn more](#) [Apply](#)

Freelancer Digital Account

To cater the banking needs of professionals who are providing services locally or internationally.

[Learn more](#) [Apply](#)

Digital Account

Easily open your digital account in PKR, AED, USD, EUR & GBP.

[Learn more](#) [Apply](#)

12. Select Account Type:

Based on the Selection the Account Type Screen will open where the customer will Select:

Nature of Account: Currently only Individual Account being offered

Type of Account: Customer can Select between Current or Saving

Purpose of Account: Currently the option is of Business, Saving & Investment is shown have informed Vendor to add (Salary & Personal Use)

Currency: Account Opening Currency is requested where customer can select (PKR, USD, AED, EUR, GBP)

Account Type

Select Account Type

Nature of Account
Individual

Type of Account
Current

Purpose of Account
Savings

Currency
PKR

Cancel

Continue

13. Tell Us More About Yourself

Customer will be entering details on Mothers Name, Contact details and Occupation Type. In the case permanent address is different to the mailing address Customer can the enable option to separately mention the permanent address .

Tell us more about yourself?

Mother's Maiden Name

Country Of Birth

Pakistan

City Of Birth

karachi

Landline Number

Mailing Address Line 1

house number 105 (B-11) Phase-5 DHA

Mailing Address Line 2

ph6, dha

Mailing Address Country

Pakistan

Mailing Address City

karachi

Postal Code

75500

Profession/Occupation

Private Empolyee

Permanent address different from mailing address

☐

Save & Do Later

Next

14. FATCA & CRS

Customer fills FATCA & CRS information

FATCA	CRS
<div><div>FATCA & CRS</div><div><div>1. Are you a U.S Resident / U.S Citizen?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>2. Do you have a US Birthplace?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>3. Do you have a US residence or correspondence address?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>4. Do you have a US telephone number?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>5. Do you have instructions to transfer or receive funds from US accounts?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>6. Do you have an address on file which is in 'care of' or 'hold mail' or US P.O Box?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div>7. Do you have a power of attorney or signatory authority granted to person with US address?</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div><div><div><input checked="" type="checkbox"/> I confirmed my <u>FATCA declaration</u> above is true and correct.</div></div><div>Continue</div></div>	<div><div>CRS</div><div><div>Please provide your Tax details</div><div>Visit <u>OECD</u> for more details</div><div>Please Select Country</div><div><div>Country</div><div>Pakistan</div><div>TIN</div><div>Not Available</div><div>Reason</div><div>Reason B (not required)</div></div><div><div><input checked="" type="checkbox"/> I confirmed my <u>CRS declaration</u> above is true and correct.</div></div><div>Save To Do Later</div><div>Next</div></div></div>

15. Proof of Profession and Signature Upload

Customer selects the document they would like to share with bank which would prove the source of funds.

Note: For Asaan Accounts category, customer could bypass the document attachment step by check marking the “**Self Declaration**” mentioned in below screen shot.

Documents Upload

?

Proof of Profession/ Source of Funds

For salaried individuals, please provide either one of Job Certificate / Salary Slip

For business persons, please provide either one of Tax Return / Rent Agreement / Others Proof of Income

Document Type

Latest Salary Slip

☒

☒ I hereby declare that I am a resident Pakistani and the information provided by me regarding my source of income/ funds in this application is true. I further confirm that I myself shall be the beneficial owner of the

own and that the funds beneficially owned by other persons will not be placed in (or routed through) this account.

16. Additional Services

Customer will be asked to select additional services with his/her account opening journey. He/she would need to check mark the desire services

←

Additional Services

Select available services to enable your full banking experience. You can always avail these services at a later stage by visiting your nearest branch or call us at +92-21-111-786-342

eStatement

This service is free of charge.

Frequency

Bi-annually

▼

Debit Card

Debit Card Type

بنك دبي الإسلامي
Dubai Islamic Bank

UAE

Gold

بنك دبي الإسلامي
Dubai Islamic Bank

UAE

Silver

Union Pay Silver

Withdrawal Limit	PKR 50000
Retail Purchase Limit	PKR 100000
Fund Transfer Limit	PKR 200000

Name on Debit Card

SOHAIL AHMED



For charges please refer to [Schedule of Charges](#) on our website

SMS Banking



Branch Counter & other Banking Transactions alerts are included under SMS Banking. Digital Transaction alerts are free of charge. For charges please refer to [Schedule of Charges](#) on our website

Internet and Mobile banking



Internet and Mobile Banking service is free of charge, however for charges associated with different services offered under Internet & Mobile Banking please refer to [Schedule of Charges](#) on our website

Select all checkbox



I hereby agree and acknowledge that I have read and understood Electronic Funds Transfer Disclosure Agreement and Terms & Conditions mentioned below.

☒ I hereby acknowledge and confirm that I have read and understood Debit Card [Terms and Conditions](#)

- ✓ I hereby acknowledge and confirm that I have read and understood SMS Banking [Terms and Conditions](#)
- ✓ I hereby acknowledge and confirm that I have read and understood Internet and Mobile banking [Terms and Conditions](#)
- ✓ I hereby acknowledge and confirm that I have read and understood [EFT disclosure agreement](#)

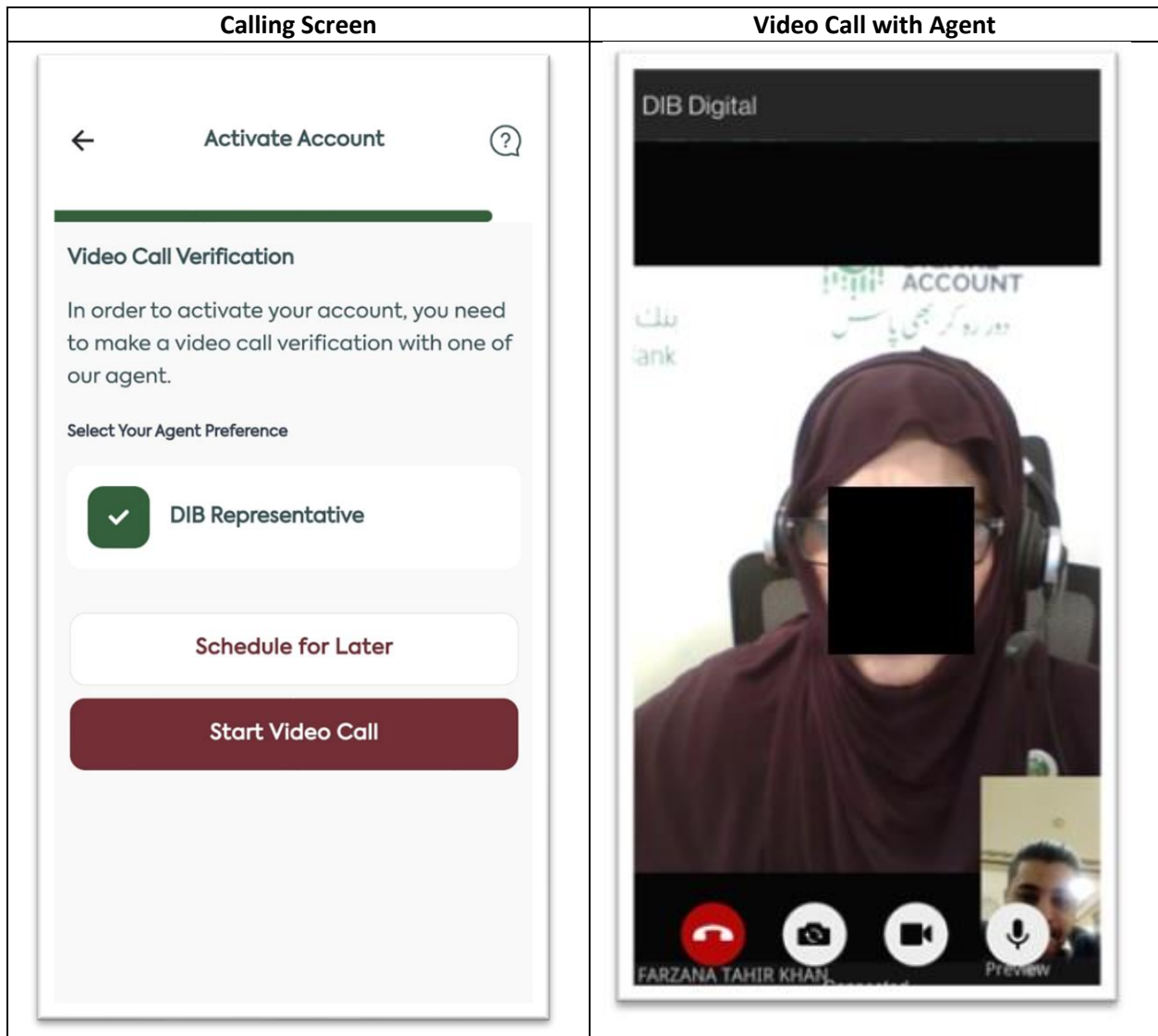
Save & Do Later

Next

17. Activation of Account

Once customer has completed the CRS, they will be asked if they would like to have video call verification at that very moment or later. Upon Choosing to have call it will connect to the video call agent.

Agent will initiate Video call to verify customer authenticity and will activate customer account.





Thank you! Your Digital Onboarding application has been submitted for processing. You will receive your account number after a routine verification by the bank shortly via SMS/Email. Alternatively, you can login after a few minutes to review the updated status.

DUBAI ISLAMIC BANK

THE BETTER WAY TO BANK

[Back To Login](#)