

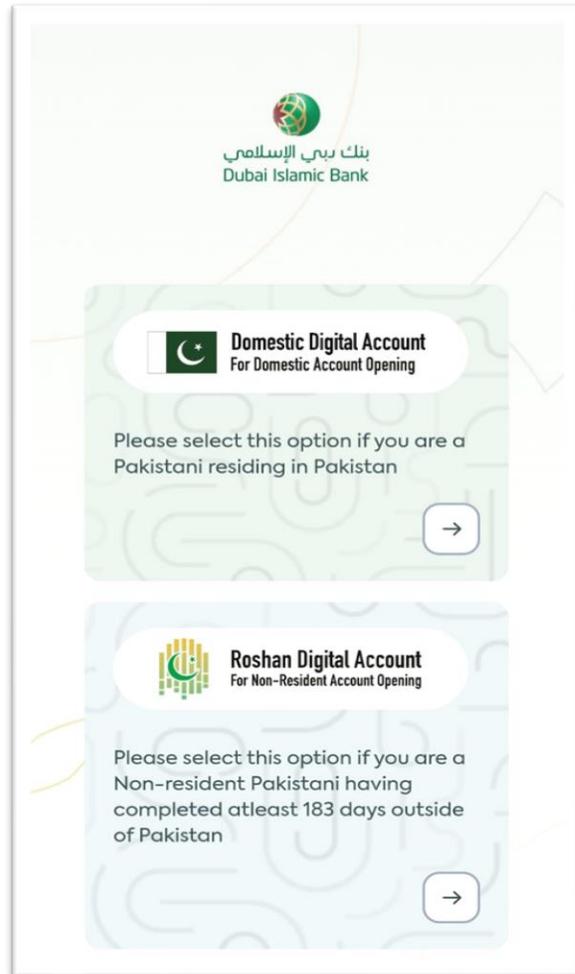
Domestic Digital Account Opening

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:

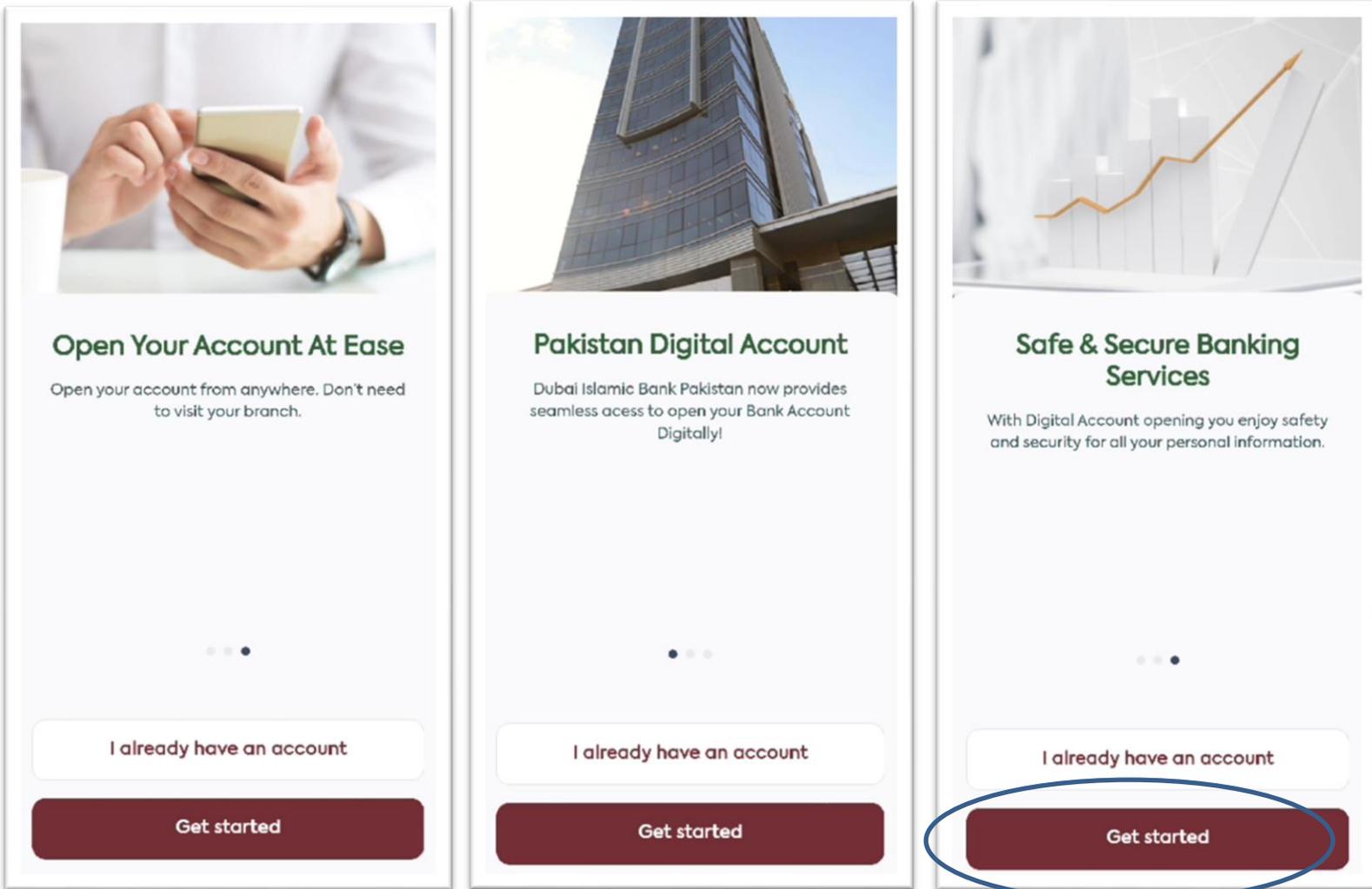
1. Digital Payments
2. Funds Transactions
3. Cash Transactions
4. Cheque Book Issuance
5. Internet Banking
6. SMS Alerts
7. ATMs

User Journey DIB Domestic Digital Onboarding:



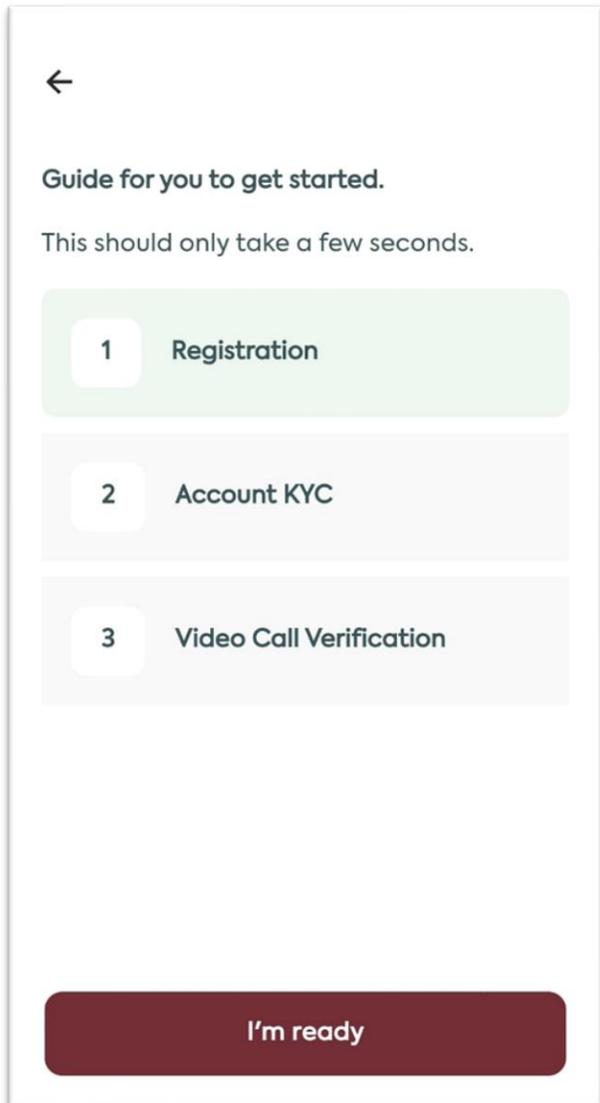
There are certain steps which need to be followed to onboard open an account on the local domestic mobile app

1. Selection of Account for Opening
2. Welcome Screen



3. Customer Guide

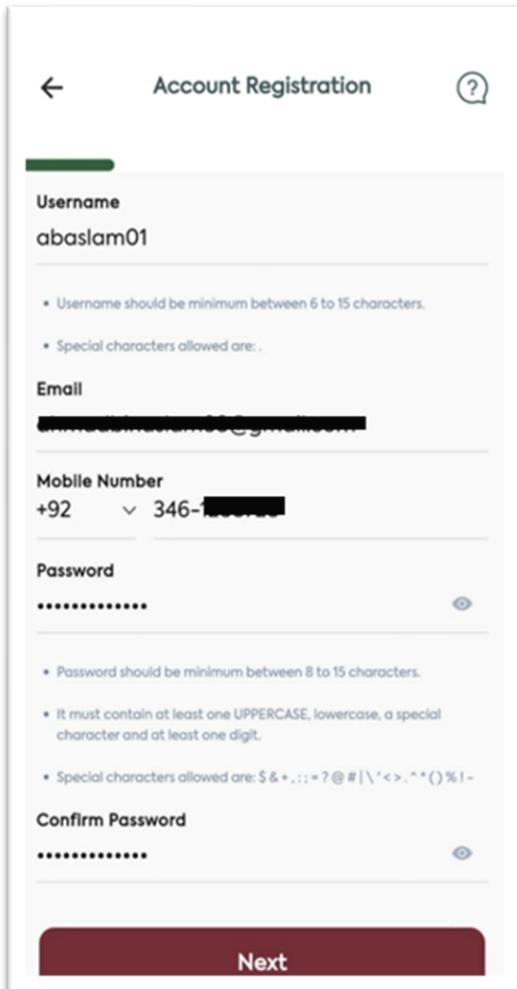
Customer is guided regarding what the process flows for his digital onboarding will be where initially its Registration then KYC related questions followed by Video Call Verification.



4. Account Registration

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

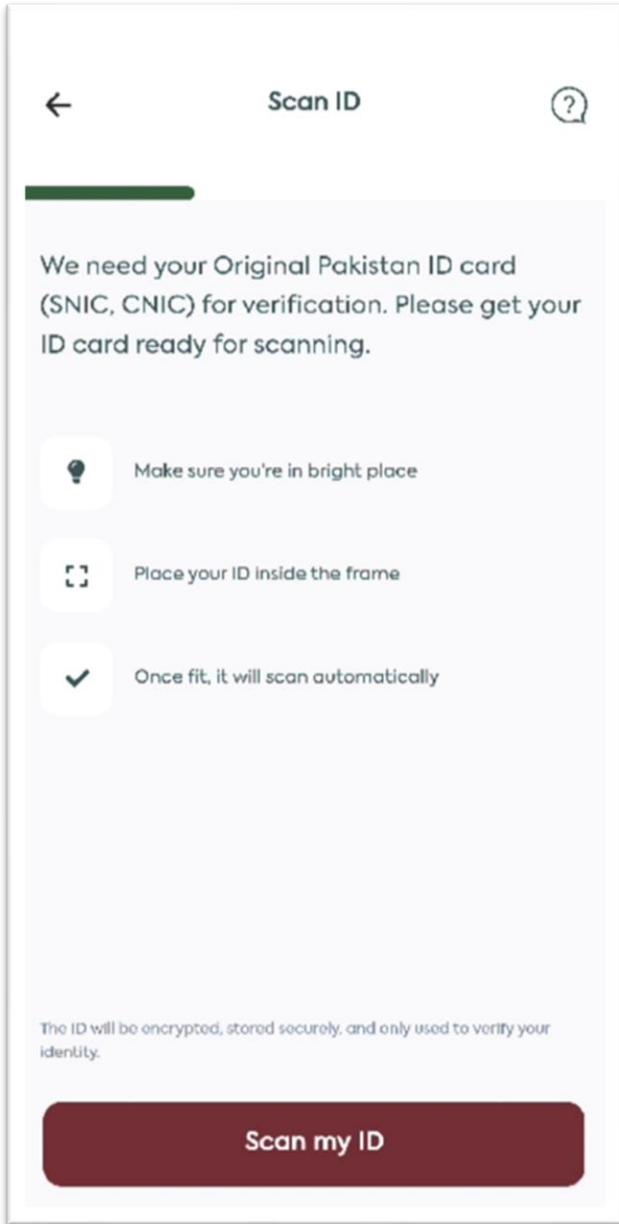
- Mobile Number should be registered on Customer CNIC.
- Email is optional.



The image shows a mobile application screen for 'Account Registration'. At the top, there is a back arrow on the left, the title 'Account Registration' in the center, and a help icon (question mark in a circle) on the right. Below the title, there is a green horizontal bar. The form consists of several sections: 1. 'Username' section with the text 'abaslami01' and two bullet points: 'Username should be minimum between 6 to 15 characters.' and 'Special characters allowed are: .'. 2. 'Email' section with a redacted email address. 3. 'Mobile Number' section with a dropdown menu showing '+92' and a text input field containing '346-' followed by redacted digits. 4. 'Password' section with a redacted password and a visibility toggle icon. Below it are two bullet points: 'Password should be minimum between 8 to 15 characters.' and 'It must contain at least one UPPERCASE, lowercase, a special character and at least one digit.' followed by a list of allowed special characters: '\$ & + . : ; = ? @ # | \ ' < > . ^ * () % ! -'. 5. 'Confirm Password' section with a redacted password and a visibility toggle icon. At the bottom of the form is a large red button labeled 'Next'.

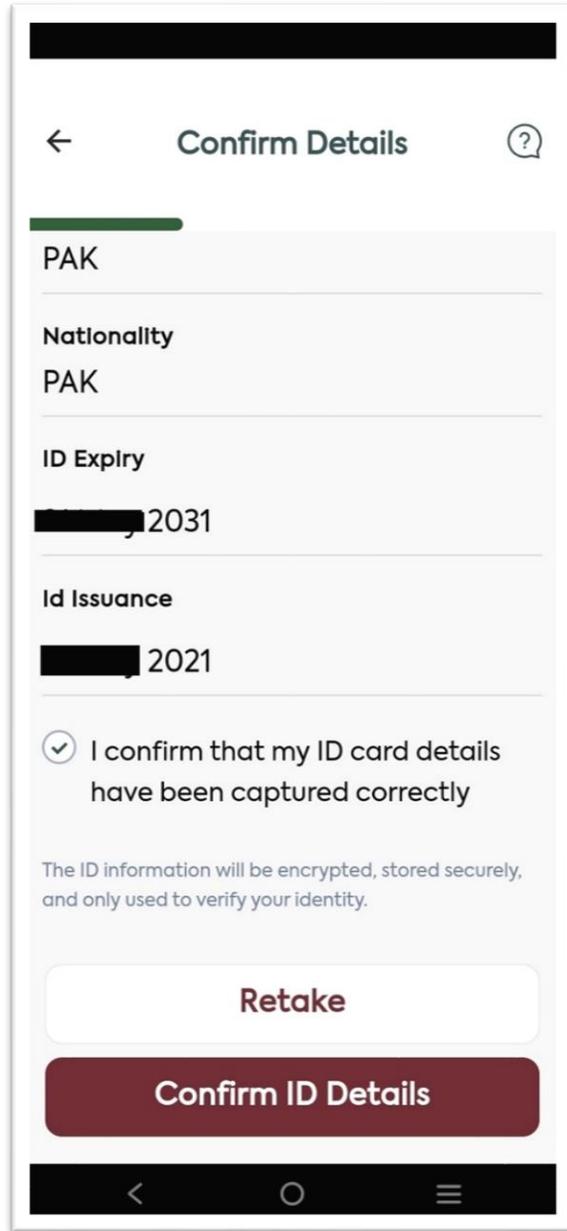
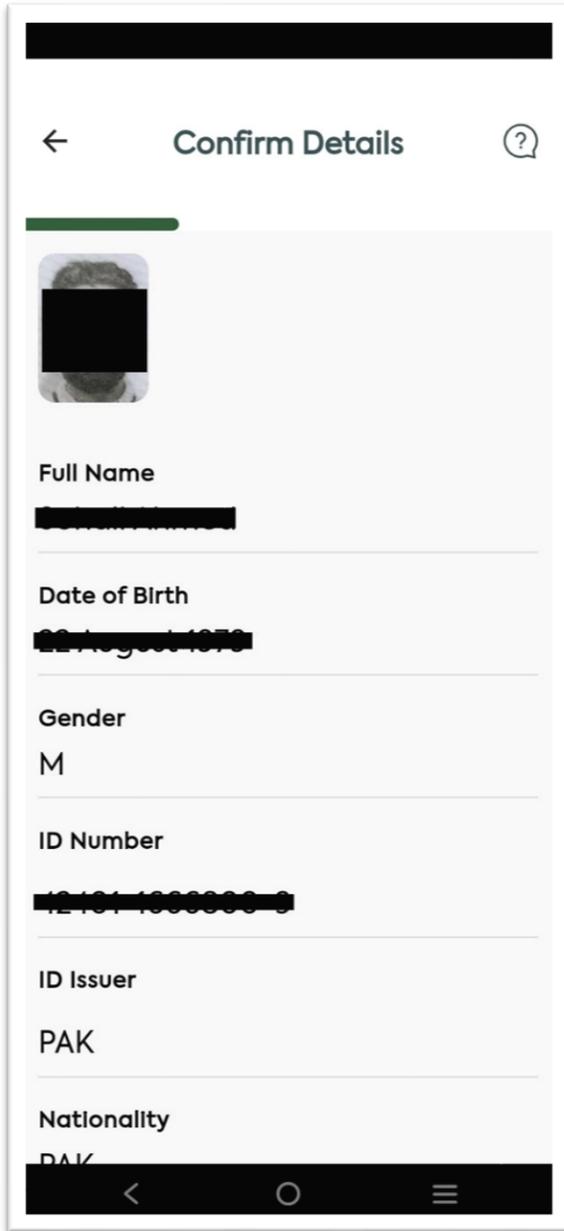
5. Scan ID:

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.



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



7. 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 ⓘ

Which branch would you like to be serviced at ?
Karachi ▾

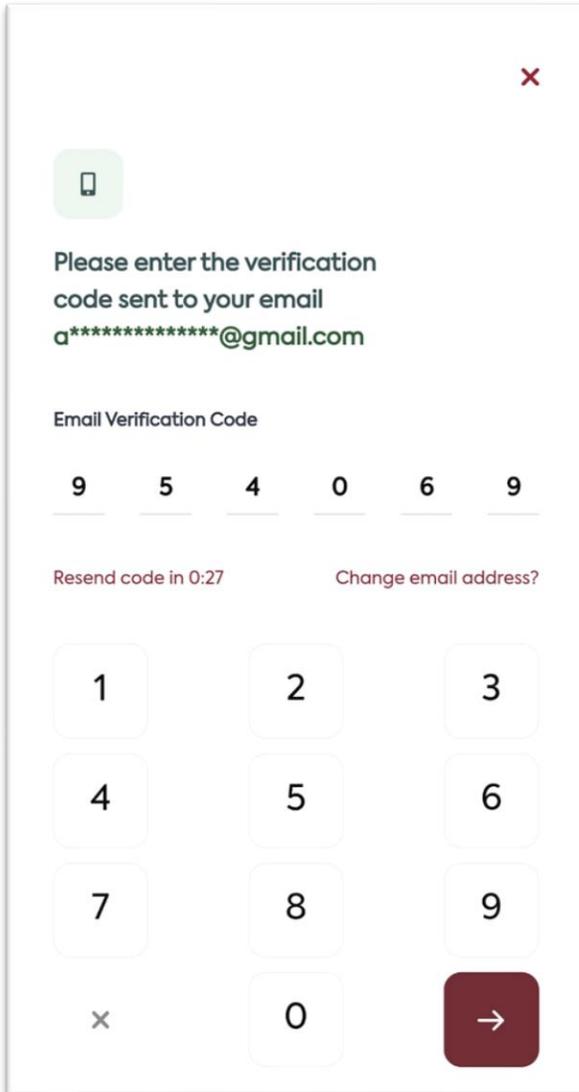
Bank Branch ⓘ
North Nazimabad L Block Branch - 131 ▾

Sale Code
Leave it blank if you don't have

Continue

8. 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

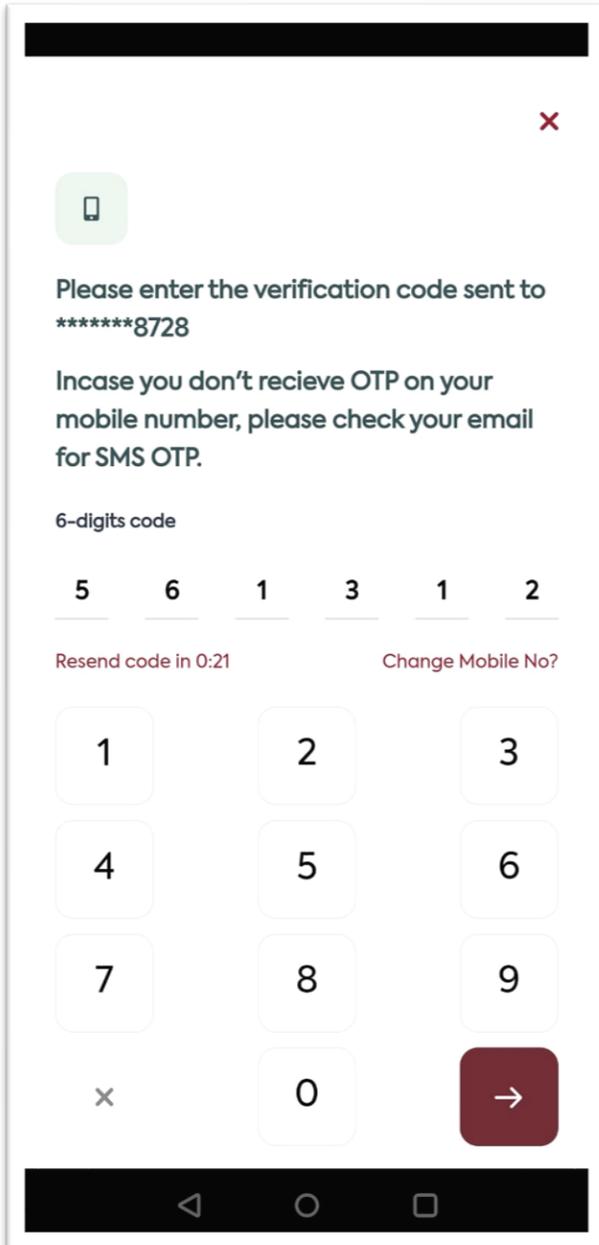
Resend code in 0:27

[Change email address?](#)

1	2	3
4	5	6
7	8	9
✕	0	➔

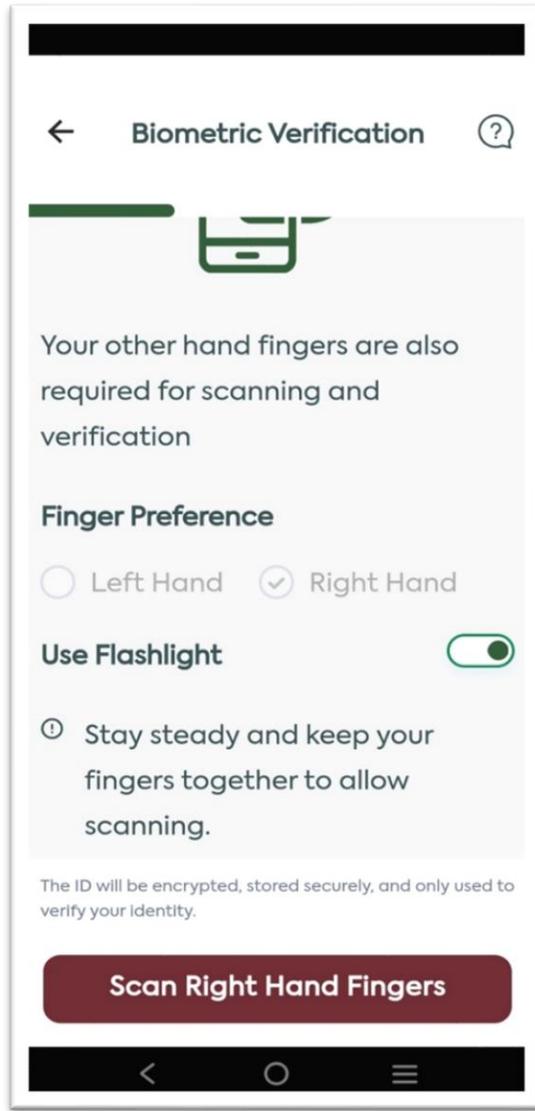
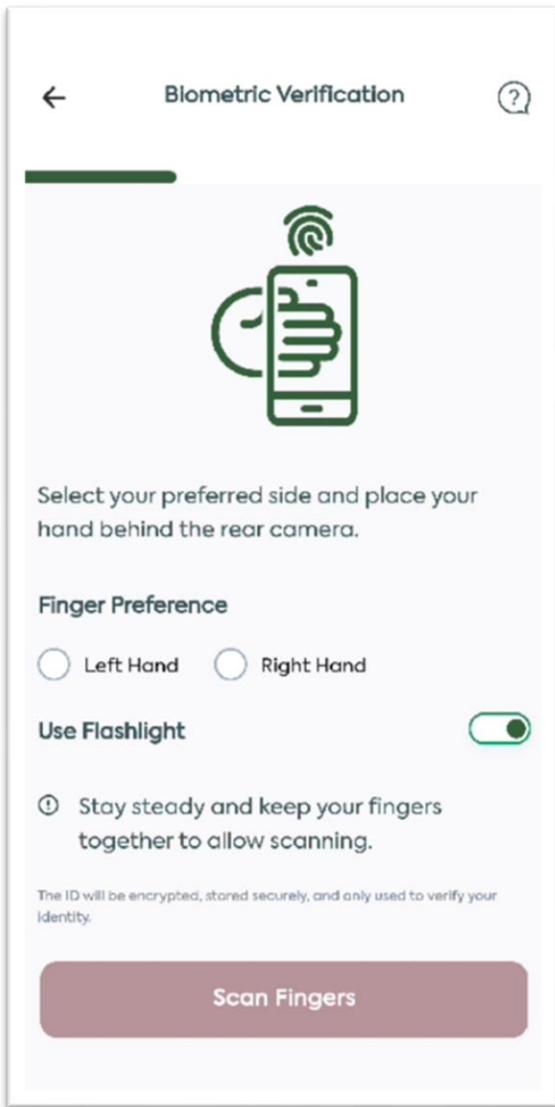
9. SMS OTP

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.

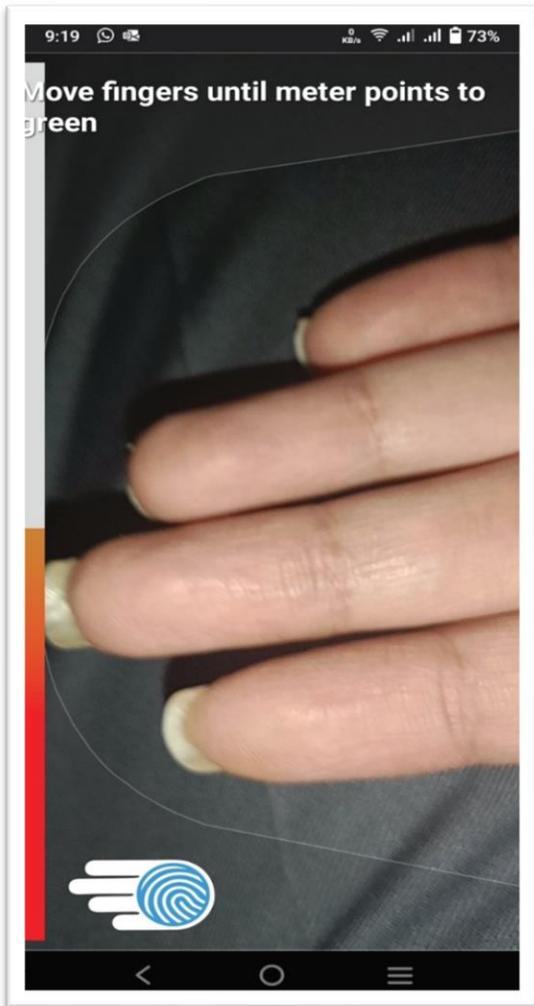


10. NADRA Biometric (Fingerprints) verification

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.



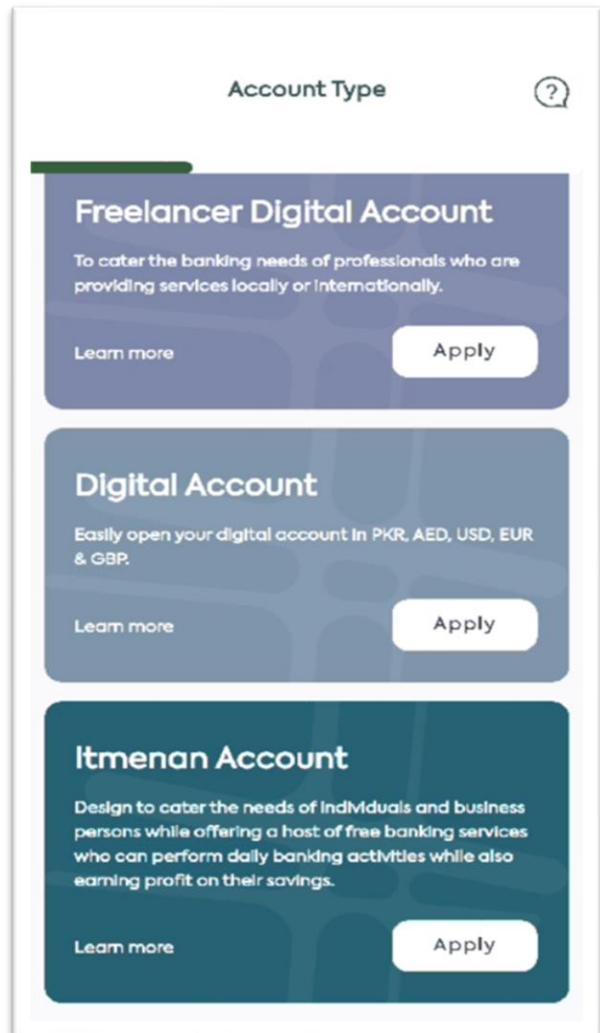
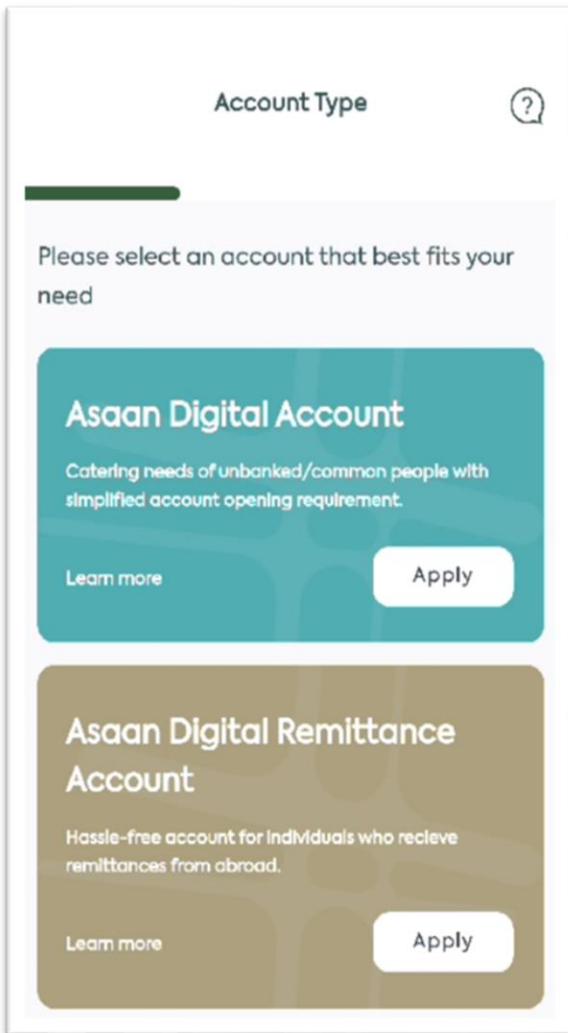
Mobile app will open mobile camera to scan customer fingerprints for NADRA Biometric verification. There is a bar at left side of the screen which will change color from Red to Green as per customer placement of fingers. Scanning will be successful once bar will be green else customer will be asked to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



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.



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



Father's Name

Please Enter

Mother's Maiden Name

Please Enter

Mailing Address Country

Pakistan



City Of Birth

Please Enter

Landline Number

XXX-XXXXXXXX

Mailing Address Line 1

Mailing Address Line 1

Mailing Address City

Karachi

Postal Code

74600

Profession/Occupation

Private Employee



Permanent address different from mailing address

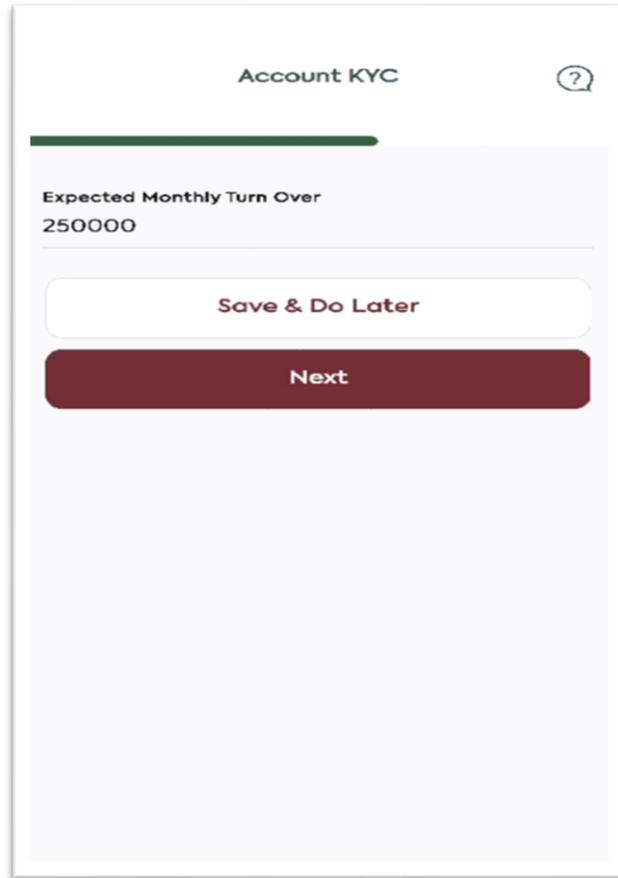


I confirm that I currently reside at the mailing address entered above

My mailing address differs from the address mentioned on my CNIC

Save & Do Later

Next



14. 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 ?

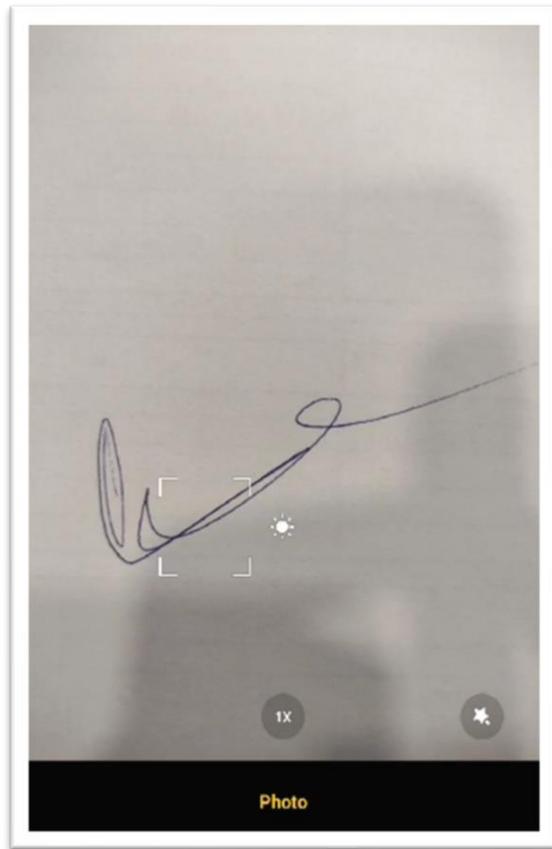
Proof of Profession/ Source of Funds
 For salaried individuals, please provide either one of Job Certificate / Salary Slip
 For business persons, please provide either one of Tax Return / Rent Agreement / Others Proof of Income

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

Document Type
 Please select ▼

Specimen Signature ?

Please sign on a plain white piece of paper, capture upclose and upload. Your signature will also be used on your digital CRS form and IF you are a FATCA relevant then it will also be used on w8 ben or w9 form



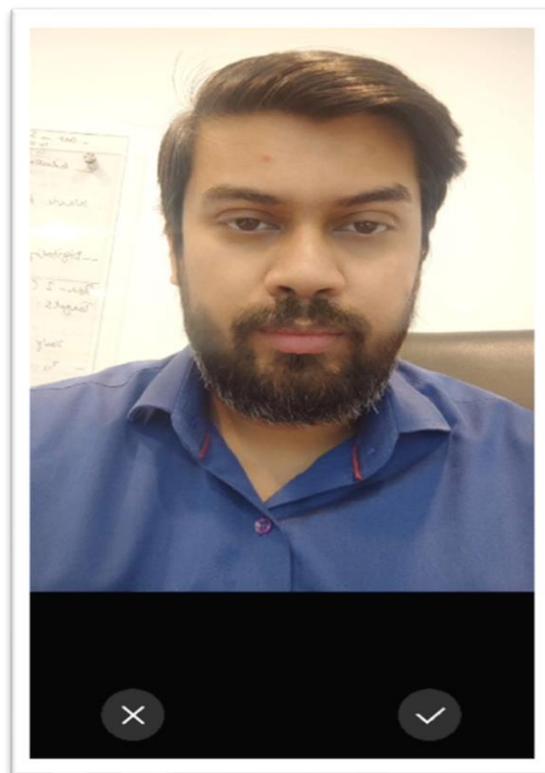
Documents Upload ?

Specimen Signature ?

Please sign on a plain white piece of paper, capture upclose and upload. Your signature will also be used on your digital CRS form and IF you are a FATCA relevant then it will also be used on w8 ben or w9 form respectively.

Take Live Photo

Please take a live photo of yourself for liveness detection. This is to ensure the security and authenticity of your account.



Documents Upload ?

Specimen Signature ?

Please sign on a plain white piece of paper, capture upclose and upload. Your signature will also be used on your digital CRS form and IF you are a FATCA relevant then it will also be used on w8 ben or w9 form respectively.

Take Live Photo

Please take a live photo of yourself for liveness detection. This is to ensure the security and authenticity of your account.

Documents Upload ?

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Please sign on a plain white piece of paper, capture upclose and upload. Your signature will also be used on your digital CRS form and IF you are a FATCA relevant then it will also be used on w8 ben or w9 form respectively.

Take Live Photo

Please take a live photo of yourself for liveness detection. This is to ensure the security and authenticity of your account.

Success!

Your Liveness Verification was successful. Please click OK to continue completing digital account opening

15. FATCA & CRS

Customer fills FATCA & CRS information

FATCA	CRS								
<div data-bbox="246 323 760 1528"><p style="text-align: center;">FATCA & CRS ?</p><hr/><p>1. Are you a U.S Resident / U.S Citizen? <input type="radio"/> Yes <input checked="" type="radio"/> No</p><p>2. Do you have a US Birthplace? <input type="radio"/> Yes <input checked="" type="radio"/> No</p><p>3. Do you have a US residence or correspondence address? <input type="radio"/> Yes <input checked="" type="radio"/> No</p><p>4. Do you have a US telephone number? <input type="radio"/> Yes <input checked="" type="radio"/> No</p><p>5. Do you have instructions to transfer or receive funds from US accounts? <input type="radio"/> Yes <input checked="" type="radio"/> No</p><p>6. Do you have an address on file which is in 'care of' or 'hold mail' or US P.O Box? <input type="radio"/> Yes <input checked="" type="radio"/> No</p><p>7. Do you have a power of attorney or signatory authority granted to person with US address? <input type="radio"/> Yes <input checked="" type="radio"/> No</p><p><input checked="" type="checkbox"/> I confirmed my <u>FATCA declaration</u> above is true and correct.</p><p style="text-align: center;">Continue</p></div>	<div data-bbox="847 323 1338 1537"><p style="text-align: center;">CRS ?</p><hr/><p>Please provide your Tax details</p><p>Visit OECD for more details</p><p style="text-align: center;">Please Select Country</p><table border="0"><tr><td>Country</td><td>TIN</td></tr><tr><td>Pakistan</td><td>Not Available</td></tr><tr><td></td><td>Reason</td></tr><tr><td></td><td>Reason B (not required)</td></tr></table><p><input checked="" type="checkbox"/> I confirmed my <u>CRS declaration</u> above is true and correct.</p><p style="text-align: center;">Save To Do Later</p><p style="text-align: center;">Next</p></div>	Country	TIN	Pakistan	Not Available		Reason		Reason B (not required)
Country	TIN								
Pakistan	Not Available								
	Reason								
	Reason B (not required)								

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 ?

at +92-21-111-786-342

eStatement

This service is free of charge.

Frequency
Bi-annually

Debit Card

Card Payment Scheme

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

SMS Banking

Internet and Mobile banking

Internet and Mobile Banking service is free of charge, however for charges associated with different services offered under Internet & Mobile

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

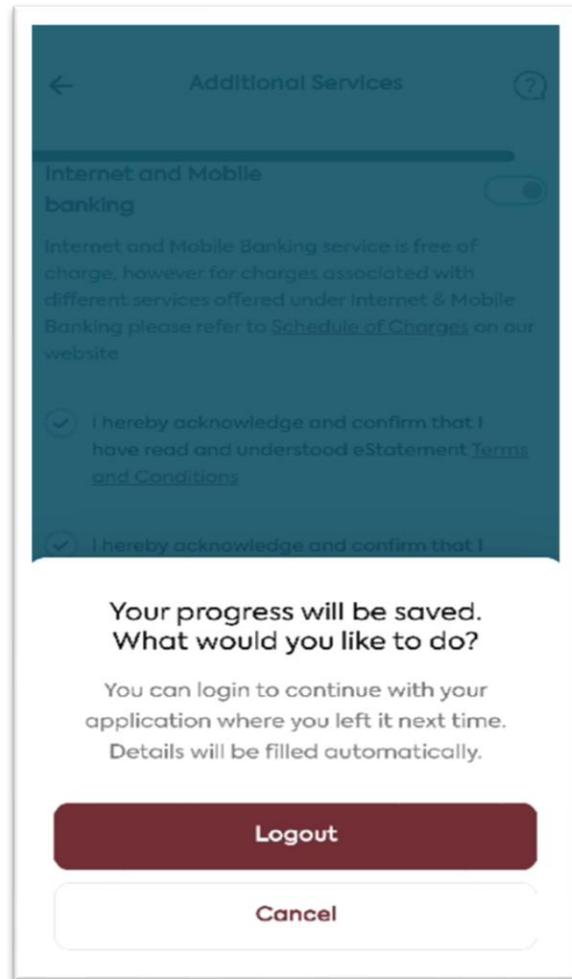
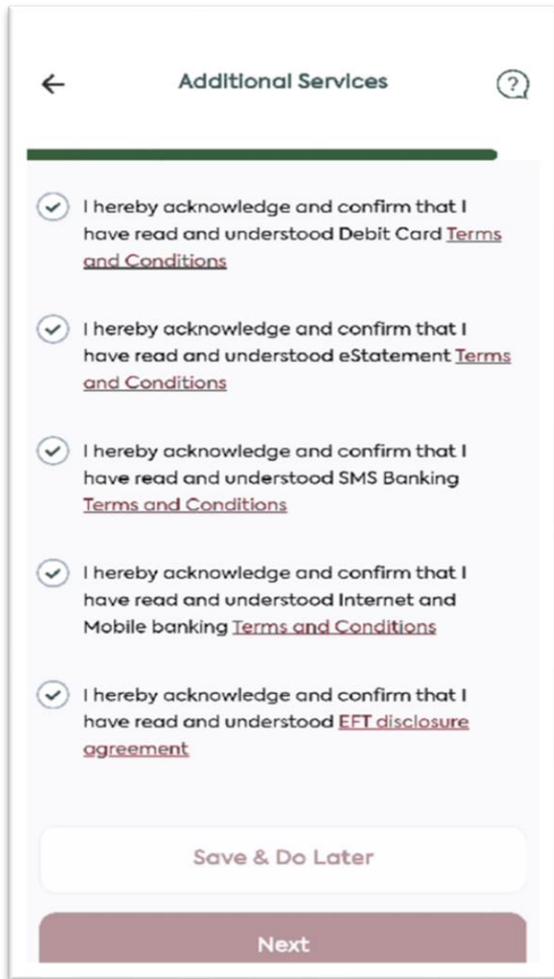
Internet and Mobile banking

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](#)

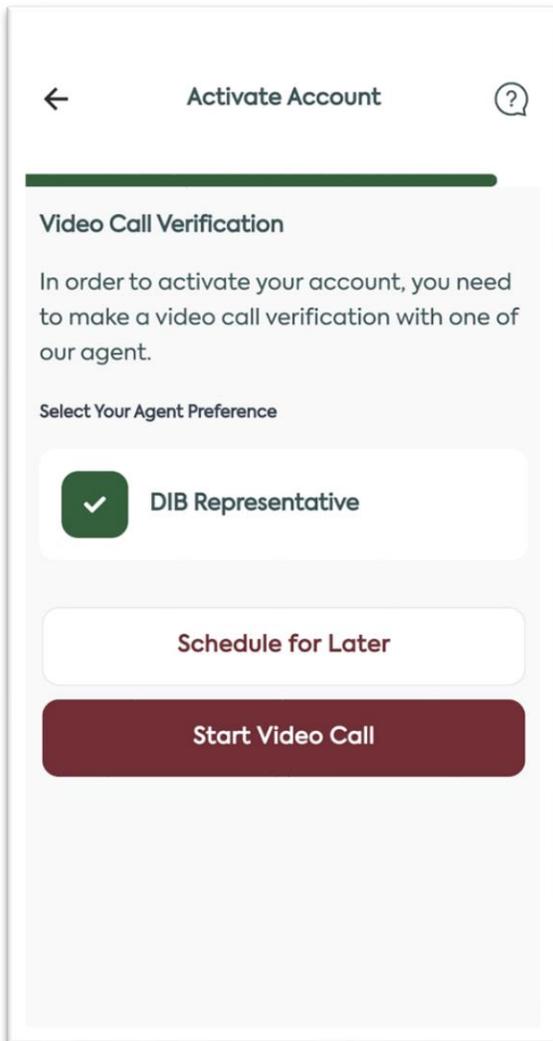


17. Activation of Account (For Normal Digital Account OR Asaan Accounts (if Liveliness failed)):

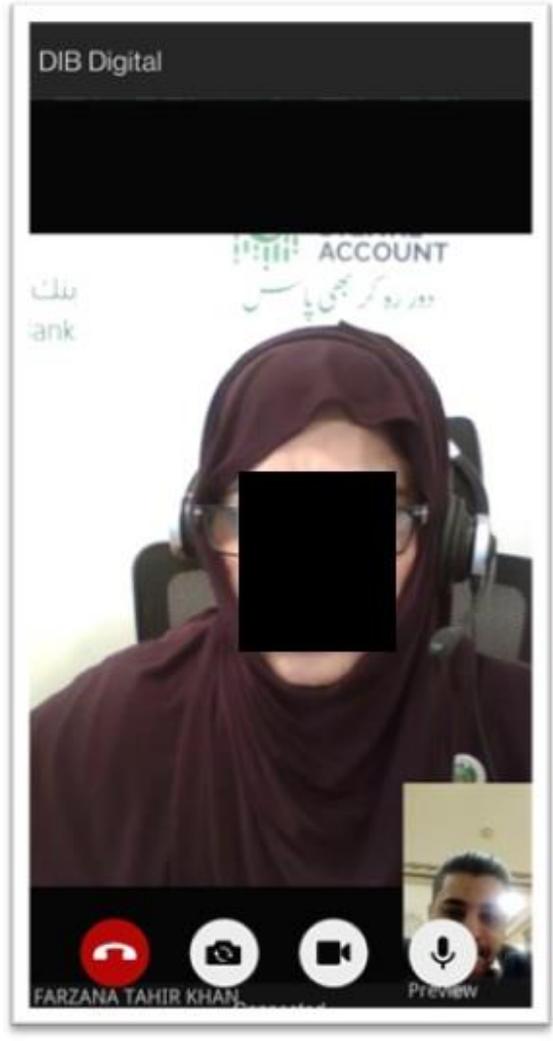
Once customer has completed the CRS, they will be asked if they would like to have video call verification at that very moment or later. Upon Choosing to have call it will connect to the video call agent.

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

Calling Screen



Video Call with Agent



18. Account opening confirmation Screen:

