Al Baraka Internet Banking:

Frequently Asked Questions:

General

Q. What is Internet Banking?

A. Internet Banking allows you to access your Al Baraka Bank Accounts, securely over the Internet.

Q. What facilities are available on Al Baraka Internet Banking?

A. Here's a list of what you can do using Al Baraka Internet Banking:

- View Account Balances
- View Statements
- Download Statements
- Transfer Funds
    - between your Own Accounts
    - between accounts within Al Baraka
    - External Funds Transfer to any 1Link member Bank (IBFT)
- Pay your Bills:
    - Utilities
    - Telcos

Q. Are there any additional fees charged for being an Al Baraka Internet Banking user?

A. At present, usage of Al Baraka Internet Banking is free of charge (however, certain transactional related charges may apply- like IBFT) You only need to be an Al Baraka account holder in order to use Internet Banking. Charges in future may be introduced as per the introduction of new features and services, as per the Schedule of Charges

Q. When can I use Internet Banking?

A. You can log in to Internet Banking 24 hours a day, 7 days a week. If you ever need any assistance, please feel free to call our Phone Banking at: 111-113-442, where a customer services representative will be more than glad to help you.

Q. What type of accounts can I access using Internet Banking?

A. Internet Banking allows you to access all your checking accounts with Al Baraka Bank. Be it Current or Savings.

Q. How do I register for Internet Banking?

A. Internet Banking registration is via a secure online registration process. It is a self-activation process, where the system will ask you some information pertaining to your relationship with Al Baraka.

Q. what are the minimum system requirements to register/access Al Baraka Internet Banking?

A. To register or to access Al Baraka Internet Banking, you will be required the minimal of the following:
- A working internet connection.
- Standard updated Internet Browser: (supporting HTML 5.0)
  - Microsoft Internet Explorer: version 11.0 and above
  - Google Chrome: version 47.0.2526.80 dev-m
  - Mozilla Firefox:
  - Apple Safari:
  - Opera Browser:

If you are using any older version of the Web-Browser, the 'continue' button will be deactivated.

Q. What type of information will the system ask for registration to Internet Banking?

A. Internet Banking registration is via a secure online registration process. It is a self-activation process, where the system will ask you some information pertaining to your relationship with Al Baraka.

A. The system may ask for the following information:

- Card Number
- Expiry date: (in the format of YYMM)
- CVV   (3 digit value at the back of your card)
- ATM PIN   (4 digits)

Q. What should I do when accessing Internet Banking for the first time?

A. Once registered, you can enter your user ID and password to log in to Al Baraka Internet Banking.

- Make sure that you have the recommended hardware and software
- Make sure that you register online and validate your user ID and password, without which you would be unable to log in
- In order to maintain maximum security, when you log in for the first time, you will be asked for a 'First Time' Activation password.

Al Baraka Internet Banking: FAQs

Q. What if I forget my password or user ID or both?

A. If you forget either your user ID or password before successfully logging in for the first time, you can have it re-generated, by following an online process and by validating some information about your banking relationship with Al Baraka.

Security & Log In

Q. What must I do to protect my personal details and how can I ensure that no one else has access to my account(s)?

A. Access to your personal details and your account details is strictly controlled via the login process. It is therefore essential that you do not divulge or write down your user ID or password. Take great care when logging in. You must change your password in case of suspicion or you can contact our Call Center immediately at 111-113-442

Q. What must I do if I receive an email asking for my confidential information?

A. Al Baraka Internet Banking **will never send any email asking you for your confidential information, like your user id or ATM pin or your Internet Banking Password.**
If you receive an email requesting your Internet Banking security details, you should not respond. Please forward it to us at complaints@albaraka.com.pk. If you are concerned that you may have divulged your security details, please contact our Phone Banking at 111-113-442

A. Al Baraka Internet Banking is developed and deployed on the latest technology employing multiple levels of security. This includes: 256-bit encryption technology, known as SSL (Secure Sockets Layer), one of the most secure forms to access something online. The Green Address Bar on your browser will inform you that the site is trusted and secure.
We are committed to ensuring that the service we offer is fully secure and that your data and personal details are held secure with Al Baraka.

Q. What is encryption?

A. Encryption allows information to travel between your computer and Al Baraka in a secure environment that cannot be read by anyone else. It is a way of 'scrambling' information to make it impossible to read unless the recipient has the ability to 'unscramble' it.

Q. Is Al Baraka Internet Banking secure?

A. Al Baraka Internet Banking has been developed using the latest electronic encryption technology that ensures completely secure transfer of information over the internet. The security features, which we have put in place include:

- Industry's strongest 256-bit SSL encryption
- Trusted devices feature
- Automatic Logout within 5 minutes
- Two-factor authentication for registration and login
- Picture Verification Technology
- FPIN requirement on all financial transaction
- Strong login password combination
- Regular Review and Audit

Q. How secure is my login password?
A. The bank never store or transmit your password unencrypted. On top of the 256-bit SSL encryption, your password is encrypted when transmitted from your computer to our server. Password is known only to you.

Q. What is a trusted device?
A. A trusted device is a device that you have recognized and named as trusted for Internet Banking. We recognize all devices through cookies. Every time an unregistered device is used or cookies are refreshed you will be asked a security question to validate your identity before logging on the site. We don't recommend adding devices on public networks as a trusted device.

Q. Can I access Al Baraka Internet Banking on any PC?
A. Yes, Al Baraka Internet Banking is accessible via any PC with internet access. However, before using Internet Banking you should ensure the PC has up-to-date security software and is free from viruses or trojans.
Try to avoid shared computers, like those at an internet cafe, because you won't always know if it's backed up with good security software.

Q. Which browser can be used to access Al Baraka Internet banking?
A. Al Baraka Internet Banking is compatible with the below web browsers:
- Internet Explorer 11 and above
- Google Chrome (Latest version)
- Firefox (Latest Version)

Using any other browser will impact the functionality and user experience of Al Baraka Internet Banking. We strongly recommend following the minimum browser requirement.

Q. How do I prevent my Login Password / FPIN from being stored in my browser?
Some browsers store and list possible matches from entries that you have typed previously. You can prevent any Password/PIN from being stored in your browsers by de-activating the function:

Internet Explorer
- Launch your Internet Explorer browser and click on "Tools" >> "Internet Options" >> "Content".
- Under "Personal Information", click on "AutoComplete".
- Uncheck "User names and passwords on forms" and click on "Clear Passwords".
- Click on "OK" to save your settings

FireFox
- Go to "Tools"
- Select "Options"
- Click on "Security"
- Click on "Saved Password" and select "Remove All"
- Ensure that "Remember passwords for sites" is unchecked
- Click "OK" to save your settings

Q. What should I do if I notice unusual activity in my account?
A. You can immediately call our Phone Banking at 111-113-442