

HBZ Online Banking

Your account management tool

anytime,
anywhere!



HBZweb User Guide

Table of contents

Introduction to HBZweb	3
TASK 1: How to subscribe/register	4
TASK 2: How to activate HBZweb/mobile	6
TASK 3: How to install Mobile App.....	8
TASK 4: How to setup HBZauthenticator	11
TASK 5: How to login to HBZweb	15
TASK 6: How to Logout.....	19
TASK 7: How to order a Cheque Book	20
TASK 8: How to transfer funds to other HBZ account.....	23
TASK 9: How to transfer funds to 3rd party within HBZ.....	26
TASK 10: How to transfer funds to 3rd party within UAE	31
TASK 11: How to transfer funds to 3rd party outside UAE	36
TASK 12: How to upload update documents	42
TASK 13: How to change the Password.....	44
TASK 14: How to view Secure Mail	46
TASK 15: How to compose and send secure mail.....	48
TASK 16: How to pay utility bills - DEWA	50
TASK 17: How to process ETISALAT bill payment.....	53
TASK 18: How to change ATM card status	58
TASK 19: How to change ATM Card limit.....	61
TASK 20: How to enable/disable countries for the ATM card.....	64
TASK 21: How to activate/deactivate electronic payments on ATM card	68
TASK 22: How to reset PIN for ATM card	72
TASK 23: How to activate new ATM card	75
TASK 24: How to download Statement of Account	78
TASK 25: How to view Statement of Account	81

Introduction to HBZweb

In today's globalised environment we are always on the move whether its meeting clients, suppliers, manufacturers, employees, friends, family, on holiday, etc. With all this to do, you still have to address your constantly changing banking needs.

HBZ recognizes these challenges and has extended an extensive suite of its services onto a secure online platform without compromising its rigorous compliance and security standards. Thus manage your finances from the comfort of your desk or while on the move.

HBZweb offerings

HBZweb enable you to save time and cost with it's unmatched products and services offerings - including over 100 different online banking services available, as highlighted below:

- ▶ **3rd Party & Internal Fund Transfers** - make local/foreign remittances securely at your convenience.
- ▶ **HBZeLC** - manage your trade finance activities online including Trust Receipt payments & Document Settlements.
- ▶ **HBZtrade & HBZefx**- trade in major stock/security markets and forex currencies in real-time.
- ▶ **HBZwps & HBZpay** - manage & pay your staff salaries seamlessly through the UAE payment network.
- ▶ **HBZeLocker** - store sensitive data using strong encryption algorithms.
- ▶ **HBZweb Management** - multiple log-in management allowing controlled access to multiple authorised users.
- ▶ **SMS Alerts** - receive SMS alerts for choosen transactions by virtue of this event-driven push banking service.
- ▶ **HBZeStatement & eAdvice** - receive your statement of accounts, advices, etc via secure email.
- ▶ **Download/View Statement** - view & download real-time account history in either Excel™/XML.
- ▶ **Card Management** - view & manage your HBZ Cards online.
- ▶ **View Accounts & Transactions** - view all your accounts details & banking activities centrally.
- ▶ **Bill Payment** - pay your Etisalat & Dewa bills with ease.

HBZweb Security features

In its continued efforts to further enhance security while logging onto HBZweb, HBZ offers its clients multiple security options for accessing and transacting online. Some security features such as receiving an SMS every time your account is accessed or entering a challenge are set as defaults whilst others are required for certain types of transactions and/or are optional.

This ensures that eBanking customers have four levels of security to protect their information and puts the power of access only in the hands of the user. You choose the level and complexity of your security, so you are assured of a secure banking session. Be sure to read the Security Advisory on the login page as well.

- ▶ **HBZ Authenticator** - a program that locally runs on your Smartphone to generate 6-digit random code to verify customer identity by providing additional layer of security for HBZweb. Basically, this two-factor authentication security based on Time-Based One-Time Password (TOTP) prevents unauthorized access to the account - even in the case of compromised password.
- ▶ **HBZchallenge Mechanism** - a security check based on challenge-response system that dynamically generates 5-digit challenge code (also known as captcha) embedded in a graphic, which is only visible to human eye. This differentiates humans from robotic software programs to deter spammers and hackers.
- ▶ **HBZsecure Key** - a security key comes on an external media like CD or FDD, which is specially configured for the customer account with a Very Long Variable Password (VLVP).
- ▶ **HBZotp (One-Time Password)** - a computer generated 6-digit code for a single-use with limited expiry sent to the registered mobile number of the user to login or to perform critical transactions on HBZweb. This two-factor authentication feature offers additional layer of security to protect the digital identity of the end users.

Each HBZweb related tasks, from setup to login and from viewing statements/reports to performing transactions are explained in the coming chapters in detail.

TASK 1: How to subscribe/register

HBZ customers can subscribe/register to HBZweb service by filling and submitting the completed form to their nearest HBZ branch.

NOTE: Forms are available online on HBZ website under [Download Center](#) tab.

UNITED ARAB EMIRATES > DOWNLOAD CENTRE

Welcome to the HBZ Download Centre. We have created this section to provide you with the convenience of accessing the most frequently used forms/applications in one location. Download, print, fill in the relevant sections and submit it to us for onward processing.

Firstly, click the required form category to expand or view the form list.
Secondly, click on the required form to download.

Account Opening
General Banking
Trade Finance
Loans & Advances
Electronic Banking
Wealth Management

To find out more:

- HBZ Contact Centre: +971 4 387 0700
- Email: csd@habibbank.com

Copyright © 2019 Habib Bank AG Zurich.

Complaints | Data Privacy Notice | Security Advisory | Website Terms & Conditions

Figure: Download forms

STEP 1: Download the form

Following forms are available online for the customers to initiate the request HBZweb service:

- ▶ **Account opening form:** If you are a new Customer - don't have HBZ account, then first you need to open an account. You can subscribe to HBZweb services at the time of opening an account simultaneously, by providing necessary information while filling up the Account Opening form, available online on HBZ website under [Download Center](#) tab and fill in the information under Additional Service section.
- ▶ **HBZweb & HBZgsm subscription form:** If you are an existing HBZ customer and wanted to subscribe to HBZweb service, then you can download HBZweb Subscription form, available online on HBZ website under [Download Center](#) tab.

STEP 2: Complete the form

Fill in the required (Account Opening or HBZweb & HBZgsm Subscription) form and arrange the required documents accordingly.

STEP 3: Submit the form

Finally, submit the completed form and required documents to your nearest HBZ branch. To locate branch near you, click [here](#) for the address and contact details.

TASK 2: How to activate HBZweb/mobile

Once the processing of your application for HBZweb subscription is successfully completed and the PIN Mailer carrying your login credentials is printed, the Bank will then dispatch the same to your registered postal/courier address.

PIN Mailer is a secured stationary that contains secured information such as PIN Number, Password, Secret Code, etc, hidden under a scratch-off or peel-back panels.

Follow these steps, upon receiving your PIN Mailer under a sealed envelope.

STEP 1: Open an envelope

Open a concealed envelope enclosed with the PIN Mailer. Make sure that the envelope received is fully closed and not tempered. In case of any doubts, immediately report back to the Bank.

STEP 2: Take the PIN Mailer out & tear it properly



Figure: How to access HBZweb login credentials through the PIN Mailer

Follow these instructions:

- a) Take the PIN Mailer out of the envelope.
- b) Tear the PIN Mailer appropriately through the printed dotted lines, as instructed.

Once the login information such as HBZweb username and password is visible, it is recommended to memorize it and destroy the PIN Mailer stationary carefully so that no information is readable/visible.

NOTE: For security reasons, the login credentials you received inactive and will not work. To make it working, you need to acknowledge the receipt of your Login credentials.

STEP 3: Download acknowledgement & activation

To acknowledge the receipt of your login credentials, you need to complete and submit the HBZweb Acknowledgement & Activation form, available online on HBZ website under [Download Center](#) tab.

STEP 4: Complete & submit form

Fill in the form and submit it back to your HBZ branch. Once the HBZweb acknowledgement request is received at the branch, it will take maximum of 24 hours to get the service activated.

To locate branch near you, click [here](#) for the address and contact details.

STEP 5: Try logging in

Upon receiving the Bank's intimation that your HBZweb login is activated, on your registered email address or mobile number, take out your login credentials (printed on the PIN Mailer) and try to login to HBZweb portal. Refer to "TASK5: How to Login to HBZweb" to find complete detail on HBZweb login process.

Click <https://online.habibbank.com/hPLUS> to browse to the HBZweb login page.

It is highly recommended that once you tested logging in successfully, memorize the login credentials by heart and destroy the PIN Mailer stationary carefully so that no information is readable/visible.

TASK 3: How to install Mobile App

HBZauthenticator is an additional layer of security for HBZweb service. It uses a two-factor authentication based on Time-Based One-Time Password (TOTP), to verify the customer's identity before allowing access to the account information.

Basically, authenticator is a program that locally runs on a Smartphone, and generates a 6-digit authentication code randomly to verify customer identity. It prevents unauthorized access to the account - even in the case of compromised password.

HBZauthenticator is an integral part of the HBZ Mobile App and runs on your registered Smartphone only. To get HBZauthenticator, please download HBZ Mobile App from app stores - Apple Store or Google Play.

Follow these steps to install & setup HBZauthenticator.

STEP 1: Install or update HBZ Mobile App

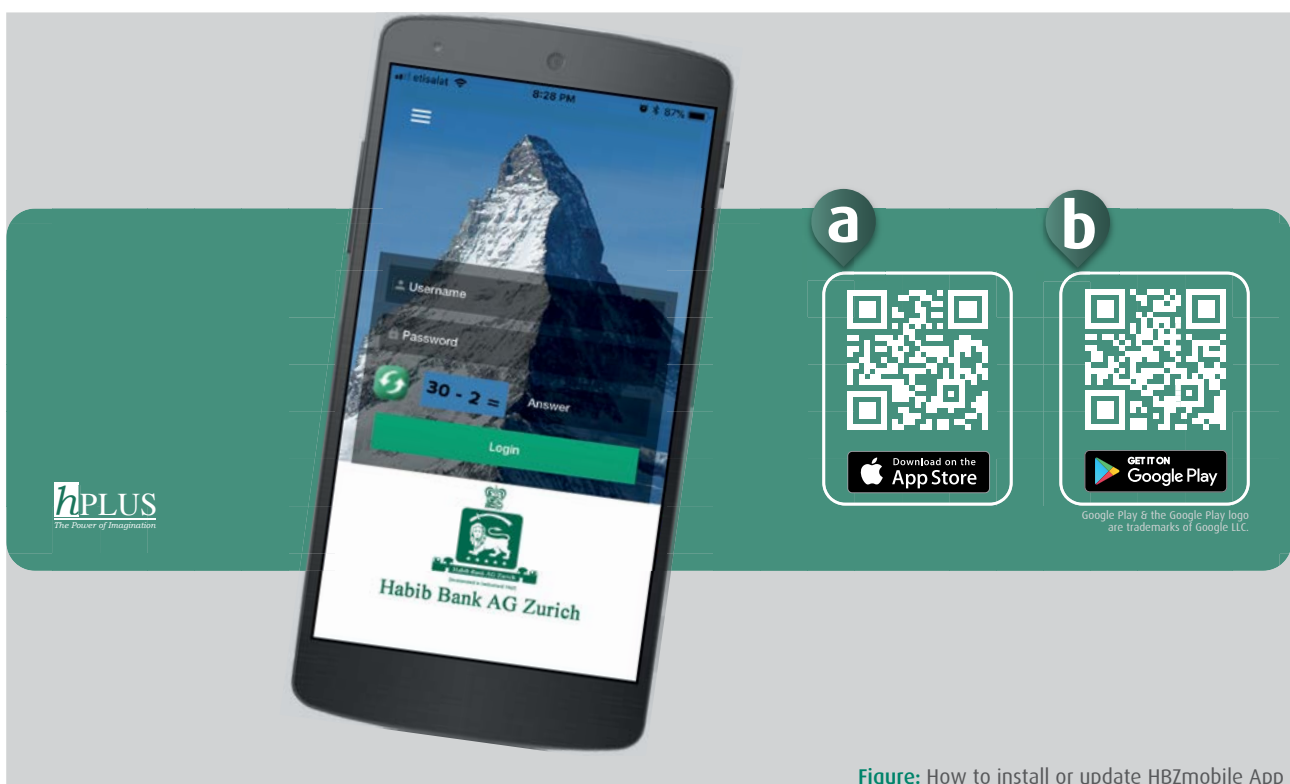


Figure: How to install or update HBZmobile App

Install or update the latest version of HBZ Mobile App on your smartphone, available as follows:

- a) HBZ Mobile App - Apple iOS: Scan the QR Code with your mobile and get it installed on your Apple mobile device. You can also click the following badge to browse to the [HBZ Mobile App - Apple Store page](#).
- b) HBZ Mobile App - Google Android: Scan the QR Code with your mobile and get it installed on your Android mobile device. You can also click the following badge to browse to the [HBZ Mobile App Google Play page](#).

STEP 2: Register your mobile device (New User)

After HBZ Mobile App installation is completed successfully, follow these steps to register your mobile device:

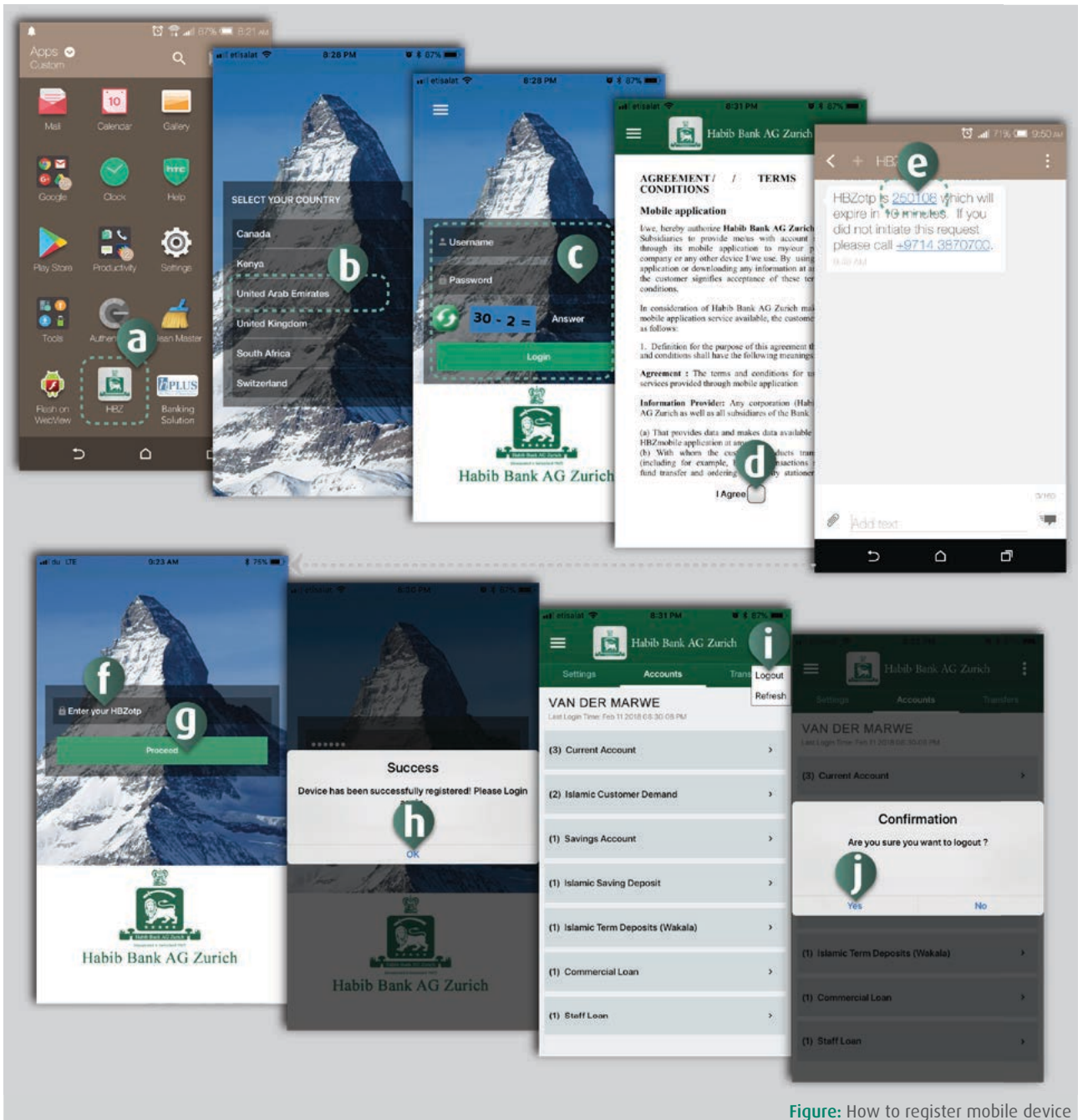


Figure: How to register mobile device

- a) Run an application - click on HBZ Mobile App icon, appearing on your mobile menu to execute the application.
- b) Select the country - upon executing the application for the first time, the system will prompt you to select the country (i.e. where your account exists). Select the appropriate country, which will be set as default.
- c) Login to HBZ Mobile App - enter your username, password and calculated captcha number correctly, followed by pressing a "Login" button.
- d) Agree to Terms & Conditions - go through the terms and conditions and press OK button to agree or confirm.
- e) Refer to HBZotp message - upon successful login, the system will automatically forward the HBZotp on user's mobile phone. Browse to the messages inbox and locate the HBZotp message sent by your Bank.
- f) Enter HBZotp code - enter 6-digit OTP code received on your mobile phone.
- g) Press "Proceed" button - the system will prompt.
- h) Tick mark Security Advisory - click a checkbox to agree to the security advisory. Click Security Advisory link to view the details before accepting it.
- i) Click "Login" button - press the button to proceed to sign in to HBZweb.

STEP 3: Configure HBZ Authenticator

Follow these steps to configure Authenticator Application on your registered mobile device.

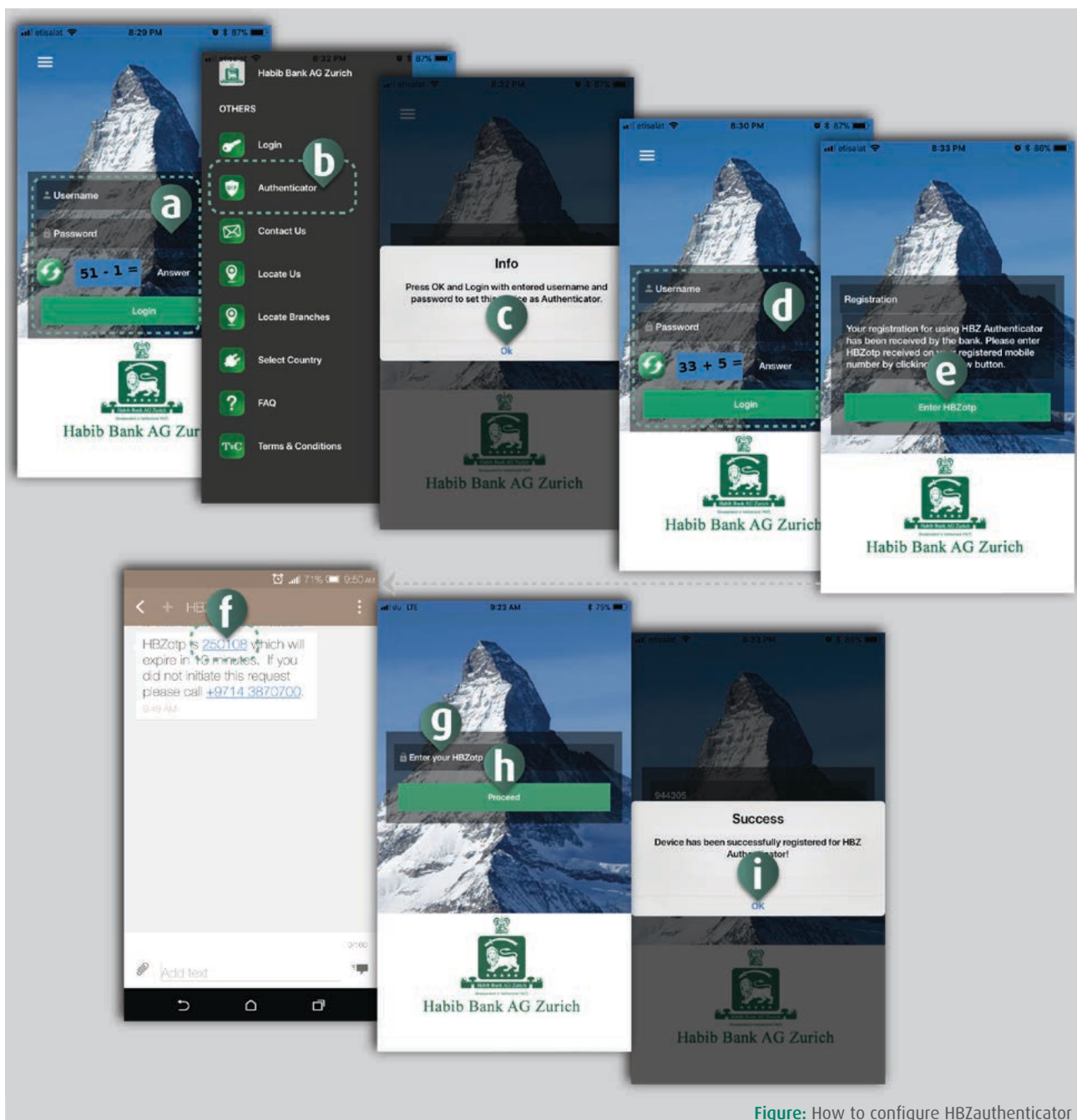


Figure: How to configure HBZauthenticator

- a) Run an application - click on HBZ Mobile App icon, appearing on your mobile menu to execute the application.
- b) Open the menu - click the menu icon on the top-left corner of your mobile screen to open up the menu.
- c) Select Authenticator - click "Authentocator" option.
- d) Enter Username - type in the HBZweb username.
- e) Generate code - press "Generate Code" button to process the code.
- f) Copy the code - enter the 6-digit authentication code appearing on your mobile screen in the field on the login page, under step 2(d).

TASK 4: How to setup HBZauthenticator

HBZ Authenticator is an additional security feature to enhance security electronic banking portal - HBZweb. It uses a two-factor authentication security based on Time-Based One-Time Password (TOTP), which allows HBZweb customers a secured login to access to their account information.

Basically, authenticator is a program that locally runs on a Smartphone, and generates a 6-digit authentication code randomly to verify customer identity. It prevents unauthorized access to the account - even in the case of compromised password.

HBZ Authenticator is an integral part of the HBZ App and runs on a registered Smartphone only. To get HBZauthenticator, please download HBZ Mobile App from app store (Apple Store or Google Play).

Follow these steps to install & setup HBZauthenticator.

STEP 1: Download or update HBZ Mobile App

Install or update (with latest version) your HBZ Mobile App from app store (Apple Store or Google Play).

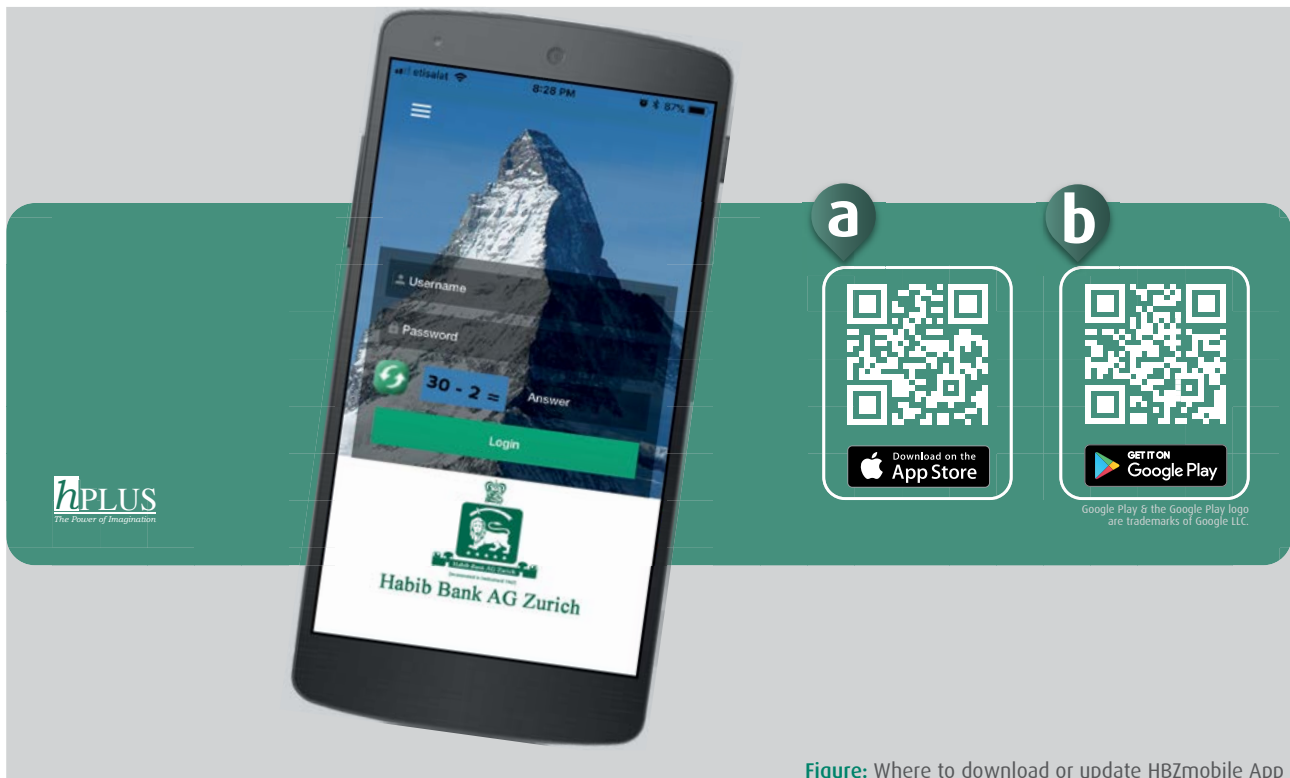


Figure: Where to download or update HBZmobile App

- a) HBZ Mobile App (Apple iOS) - Scan the QR Code with your mobile and get it installed on your Apple mobile device. You can also click the following badge to browse to the HBZ Mobile App - Apple Store page. Get it on Apple Store.
- b) HBZ Mobile App (Google Android) - Scan the QR Code with your mobile and get it installed on your Android mobile device. You can also click the following badge to browse to the HBZ Mobile App Google Play page. Get it on Google Play.

STEP 2: Register your mobile device (New User)

If you are a new (first time) HBZ App user, follow these steps to register your mobile device.

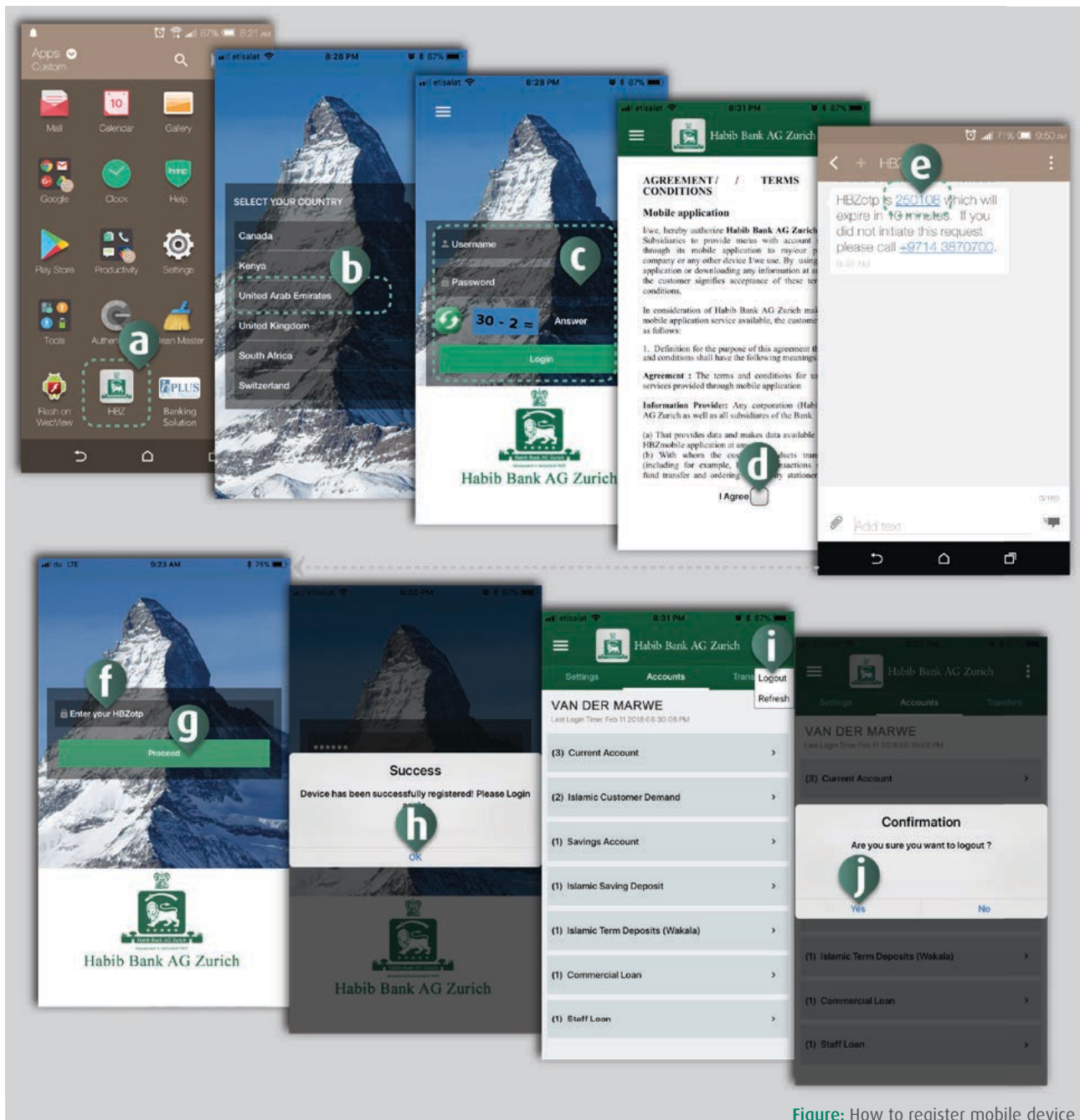


Figure: How to register mobile device

- a) Start the application - Click at the icon from the mobile menu to start the application.
- b) Select the country - Upon executing the application for the first time, the system will prompt for the country selection. Press the appropriate country, which will be set as default.
- c) Login to HBZ Mobile App - Enter your username, password and process captcha. Now press "Login" button.
- d) Agree to Terms & Conditions - Press to tick mark the "I Agree" checkbox.
- e) Refer to the HBZotp message - Refer to customer's subscribed mobile number for an HBZotp message received from bank. Copy the 6-digit HBZotp code.
- f) Enter HBZotp code - Paste 6-digit HBZotp in to the appropriate field.
- g) Press Proceed button - Note that the HBZotp needs to be entered and submitted within 10 minutes, i.e. before it expires.
- h) Press OK - Upon successful submission of the HBZotp, your mobile will be registered for running HBZ Mobile App. Press "OK" button when system prompts a message confirming the successful registration.

- i) Press Logout button - To check that the APP is running perfectly on your registered mobile, logout through the current session by pressing logout button.
- j) Press Yes button - Press “Yes” button when the system prompts for the reconfirmation for logging out.

STEP 3: Configure HBZ Authenticator

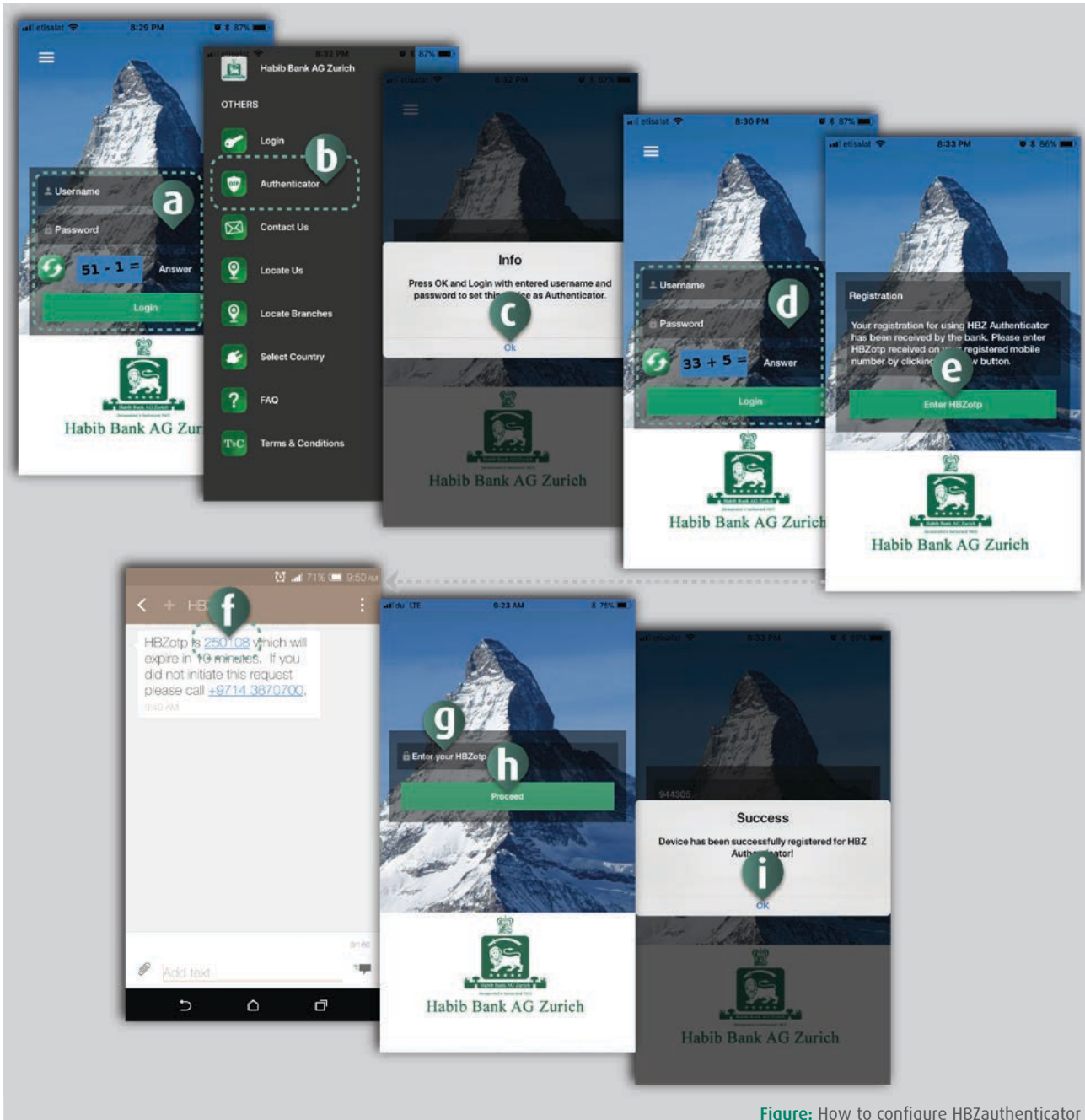


Figure: How to configure HBZauthenticator

- a) Start HBZ mobile app - Press HBZ mobile app icon from the menu to start the App.
- b) Select Authenticator option - Press the menu icon on the top-left corner of the screen and select the “Authenticator” option.
- c) Confirm to login - Press “OK” button when the popup prompts an instruct for login.
- d) Enter Login details - Enter your HBZweb username, password & captcha number correctly and press “Login” button.

- e) Press Enter HBZotp button - Upon logging in successfully, press "HBZotp" button at the prompt, to receive HBZotp code on your registered mobile number.
- f) Copy the HBZotp code - Browse to the message and copy/memorize the 6-digit HBZotp code.
- g) Paste the HBZotp code - Paste/type in the HBZotp code.
- h) Press Proceed button - Press "Proceed" button after entering the code.
- i) Press OK button - Upon successfully entering HBZotp, confirmation prompt will appear next. Press "OK" to proceed.

TASK 5: How to login to HBZweb

Follow these steps to login to HBZweb portal, with or without optional/additional security features.

STEP 1: Access to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage i.e. <https://www.habibbank.com/uae/home/uaeHome.html>).

STEP 2: Enter Login details

Fill in your login details as described below:

- a) Enter Login name - For first-time users, refer to PIN Mailer for login name.
- b) Enter Password - For first-time users, refer to PIN Mailer for password. In case of forgetting the password, click the "Forgot Password" link besides the field, which executes an automated reset function.
- c) Type in Challenge Code - Code is visible on image.
- d) In case if number is unclear, use "Refresh" button to regenerate the code.
- e) Enter Authenticator code (Optional) - Use HBZ mobile app to generate the code. Refer to the next step to generate the code.
- f) Select Secure Key (Optional) - Browse to the securekey file using file manager.
- g) Tick mark Security Advisory - Click checkbox to tick. Click Security Advisory link to view detail.
- h) Click Login button - Check the entered details before submitting request.

STEP 3: Generate Authenticator Code (Optional)

Generate the Authenticator code as detailed below to enter it into "HBZ Authenticator Code" field in Step 2.

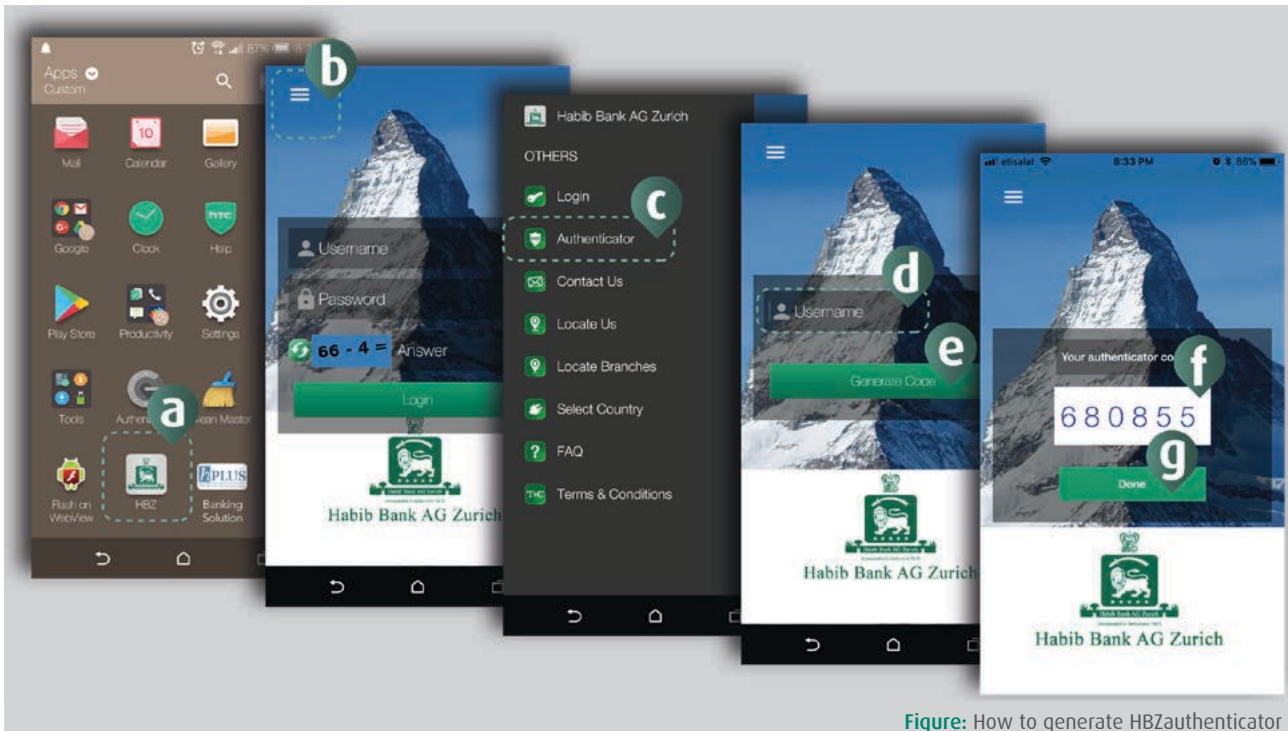


Figure: How to generate HBZauthenticator

- a) Start HBZ mobile app - Press HBZ mobile app icon from the menu.
- b) Open the menu - Press menu icon on the top-left corner.
- c) Select Authenticator - Press Authentocator option.
- d) Enter Username - Type in the HBZweb username.
- e) Generate code - Press Generate Code button to process.
- f) Copy the code - Type in the generated code in the field on the login page, under step 2(d).

STEP 4: Close login history popup

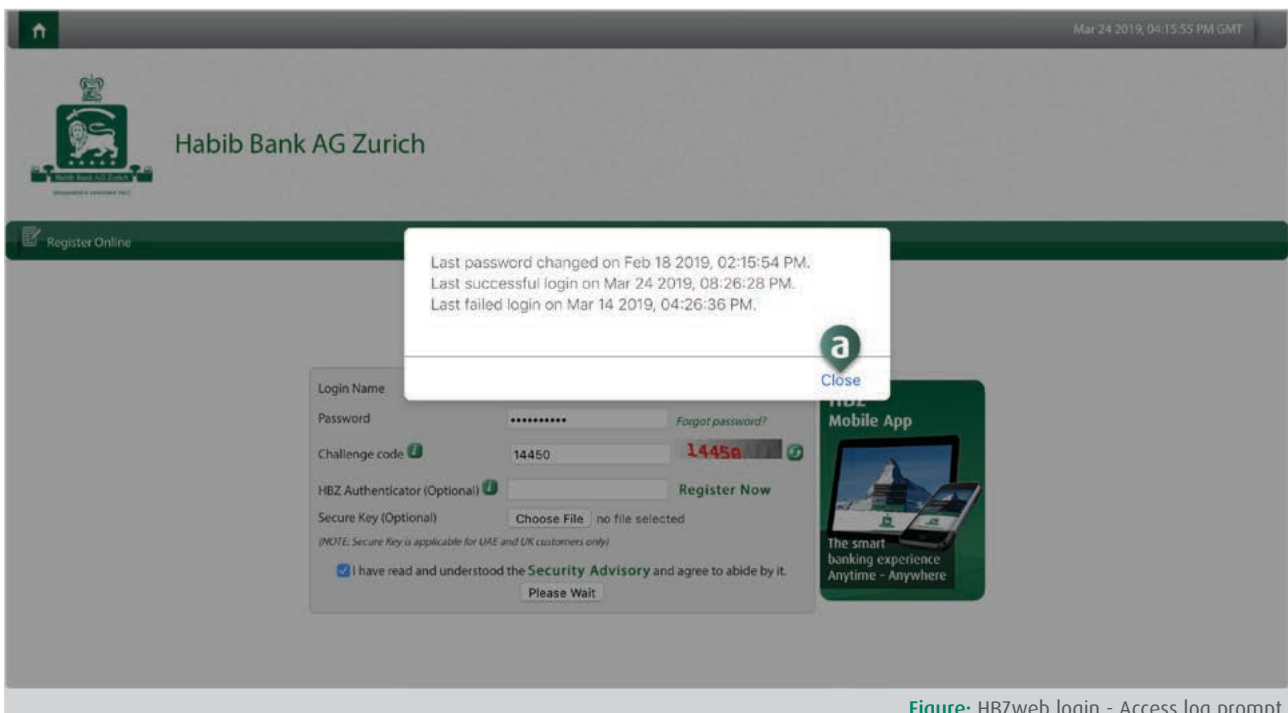


Figure: HBZweb login - Access log prompt

- a) Close history popup - Click Close button to quit/hide the popup.

STEP 5: Select an account or general task option

Figure: HBZweb - Account summary screen

- Select general task option - Click on the required tasks such as upload document (such as trade license, Emirates ID, Passport copy, visa copy, etc.), ePassword, FX Rates Calculator, Change Password, Secure Mail, etc appearing under the navigational bar. NOTE: these are general tasks and doesn't require account selection.
- You have X mail(s) - Correspondances between the Customer and the Bank can be securely performed via Secure Mail. Any new secure mail received from the Bank is highlighted under the "You Have X Mail" prompt on the top. It is highly recommended that any critical/crutial information such as Customer Account Number, etc could be exchanged using secured Mail only.
- Customer Announcement - Click on the required account relevant link to view announcement and other information.
- Select an account - Click on the required account link appearing in the first column.

STEP 6: Select task/transaction to perform

Upon selecting the required account, following options are available to perform account specific tasks/transactions.

- Select general task option - Click on the required tasks such as upload document (such as trade license, Emirates ID, Passport copy, visa copy, etc.) appearing under the navigational bar.
- Select/switch to other account - Use a drop-down option list to select the required account to perform account specific transaction.
- Select transaction/report option - Click on the required transaction/tasks that is applicable on the account selected. NOTE: the list of banking transaction/report option varies from account to account.
- Go back to the Account list - Click "Account Summary" button, to load the option menu.

Mar 11 2019, 04:32:57 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile FX Rates Change Password Web Management Secure Mail

Welcome VAN DER MARWE Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	85,274.53 CR	VAN DER MARWE

Option List

(Please select the required transaction or inquiry option from the list below)

- Account Statement
- Activate/Suspend ATM Card
- Apply for HBZgsm
- ATM Status Monitor
- Authorize Transaction Requests
- Cheque Book Request
- DEWA Bill Payment
- Disable Device From Authenticator
- Download Request Form
- Download Statement
- ETISALAT - Inquiry & Payment with Registration
- Internal Transfer (Within own account in HBZ UAE)
- Register VAT Number
- Set Card Parameters
- Utility Bill Payment Details
- View Cheques Deposited
- View Cheques Returned
- View Documents
- View Incoming FTS Remittance Details
- View Incoming SWIFT/Telex Remittance Details
- View Status of Fund Transfer Request
- View SWIFT Message Sent
- View UAE Fund Transfer Details

Account Summary

Figure: HBZweb transaction or report options screen

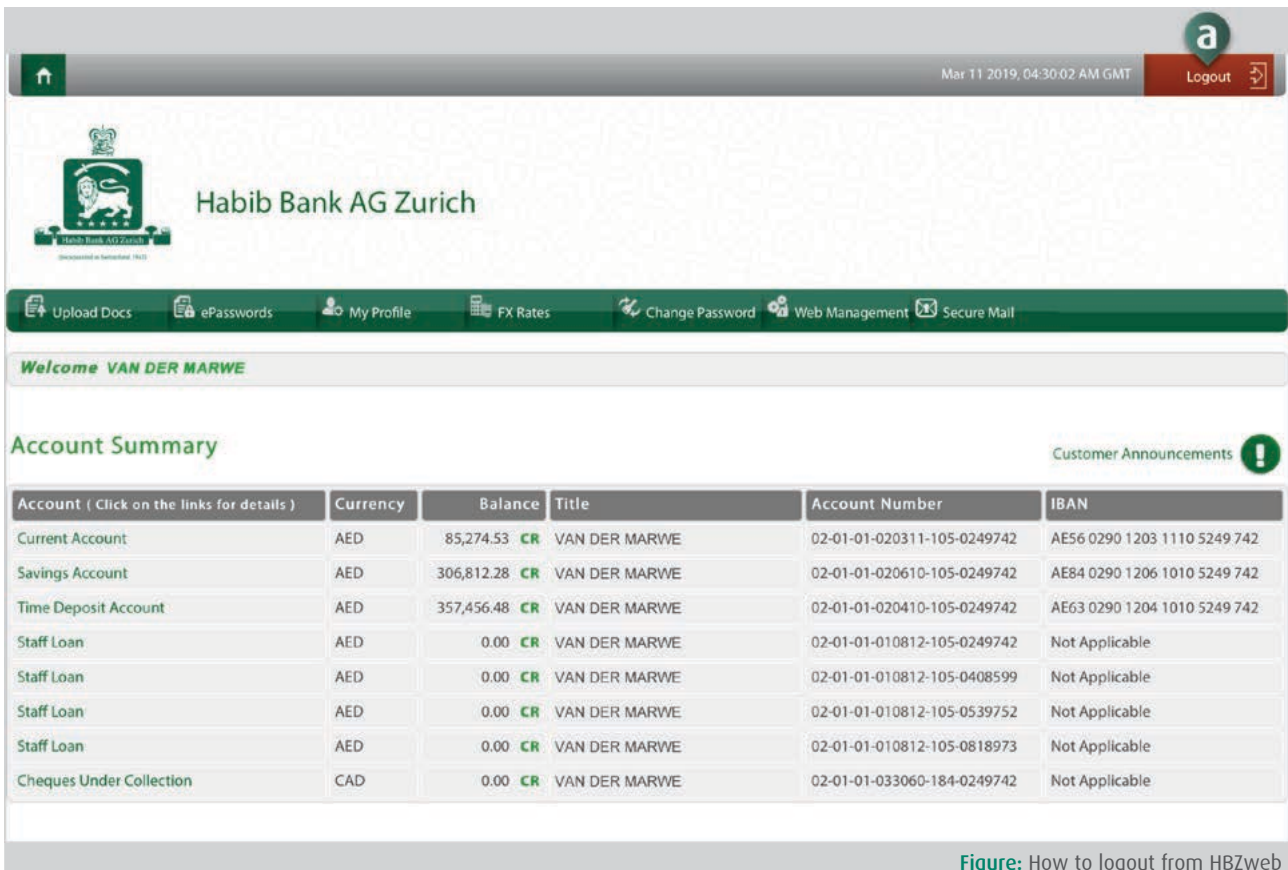
STEP 7: Accomplish selected task/transaction

Perform selected transaction or task by completing and submitting the pertaining form.

TASK 6: How to Logout

It is highly recommended that the user should properly logout through HBZweb portal due to security reasons. Follow these simple steps to logout securely from HBZweb portal.

STEP 1: Browse to extreme top to Logout button



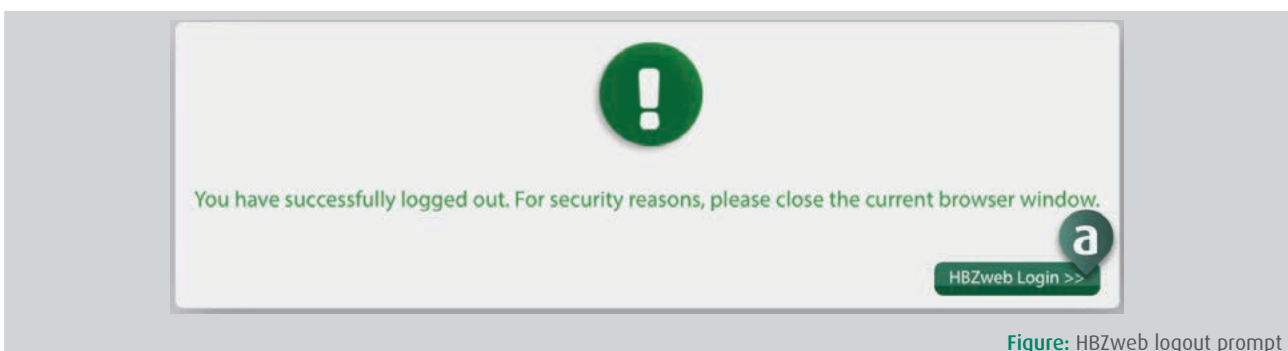
The screenshot shows the HBZweb portal interface. At the top right, there is a 'Logout' button with a red arrow icon. The user is logged in as 'VAN DER MARWE'. Below the navigation bar, there is a table titled 'Account Summary' with columns for Account, Currency, Balance, Title, Account Number, and IBAN.

Account (Click on the links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Staff Loan	AED	0.00 CR	VAN DER MARWE	02-01-01-010812-105-0249742	Not Applicable
Staff Loan	AED	0.00 CR	VAN DER MARWE	02-01-01-010812-105-0408599	Not Applicable
Staff Loan	AED	0.00 CR	VAN DER MARWE	02-01-01-010812-105-0539752	Not Applicable
Staff Loan	AED	0.00 CR	VAN DER MARWE	02-01-01-010812-105-0818973	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: How to logout from HBZweb

- a) Click Logout button - Use "LOGOUT" button on the top-right corner of the screen to safely end the user session.

STEP 2: Close Logout prompt



The screenshot shows a green alert box with a white exclamation mark icon. The text inside the box reads: "You have successfully logged out. For security reasons, please close the current browser window." In the bottom right corner of the box, there is a button labeled "HBZweb Login >>" with a small 'a' icon.

Figure: HBZweb logout prompt

- a) Logout prompt popup - While successful logout, system will prompt for the user to close the browser window or otherwise click the "HBZweb Login" button to get to the login page.

TASK 7: How to order a Cheque Book

As per bank's regulation, cheque book cannot be re-ordered until utilized up to certain number of leaves, and thus option for online request via HBZweb remains conditional.

Cheque book can be ordered online in following three steps.

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

STEP 2: Select the current/checking account on the Account Summary screen

Cheque books are issued on the checking account (Demand Deposit or Current Accounts) as per regulation.

The screenshot shows the Habib Bank AG Zurich online banking interface. At the top, there is a navigation bar with a home icon, the date and time (Mar 11 2019, 04:30:02 AM GMT), and a Logout button. Below this is the Habib Bank AG Zurich logo and name. A secondary navigation bar contains links for Upload Docs, ePasswords, My Profile, FX Rates, Change Password, Web Management, and Secure Mail. A welcome message for VAN DER MARWE is displayed, along with a notification for 3 mail(s). The main section is titled 'Account Summary' and features a table of accounts. The 'Current Account' is highlighted with a dashed box and a callout 'a'.

Account (Click on links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

- Select an account - Click at the required checking account, i.e. "Demand Deposit/Current" account, to browse to the relevant option list.

STEP 3: Select the required option from the option list

The screenshot shows the Habib Bank AG Zurich online banking portal. At the top, there is a navigation bar with a home icon, the date and time 'Jul 8 2019, 09:59:01 AM GMT', and a 'Logout' button. Below this is the bank's logo and name 'Habib Bank AG Zurich'. A secondary navigation bar contains various service icons: Upload Docs, ePasswords, My Profile, eLocker, FX Rates, Change Password, Web Management, and Secure Mail. A welcome message 'Welcome VAN DER MARWE' is displayed, along with a dropdown menu for 'Accounts'. Below the welcome message is a table showing account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Below the table is the 'Option List' section, which includes a list of services. The 'Cheque Book Request' option is highlighted with a dashed box and a red circle labeled 'a'. Other options include Account Statement, Activate/Suspend ATM Card, Apply for HBZgsm, ATM Status Monitor, DEWA Bill Payment, Disable Device From Authenticator, Download Request Form, Download Statement, ETISALAT - Inquiry & Payment with Registration, Funds Transfer (to Third Party), Internal Transfer (Within own account in HBZ UAE), Manage Beneficiary, Register VAT Number, Remittance Instruction (Transaction Upload), and Request DDS Pre-approval.

Figure: Select option "Cheque Book Request"

a) Click at the option titled "Cheque Book Request", to browse to the related page.

STEP 4: Enter details in to the form

The screenshot shows the 'Cheque Book Request' form in the Habib Bank AG Zurich online banking portal. The top navigation bar is identical to the previous screenshot, but the date and time are 'Apr 16 2019, 09:46:10 AM GMT'. The user is identified as 'User: VAN DER MARWE'. Below the navigation bar is a table showing account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	43,765.86 CR	VAN DER MARWE

Below the table is the 'Cheque Book Request' form. It features a dropdown menu for 'Number of Leaves' set to '10 Leaves', a red circle labeled 'a' pointing to the dropdown, and a red circle labeled 'b' pointing to the 'Process' button. There is also a 'Cancel' button. At the bottom left, there are links for 'Option List' and 'Account Summary'.

Figure: Complete the form

- a) Select number of leaves - By using the drop-down option list, select the required number of cheque leaves to order.
- b) Execute transaction - Click "Process" button to complete the request.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 8: How to transfer funds to other HBZ account

HBZweb allows its customers to transfer funds between two accounts internally, i.e. within the HBZ bank despite of different zone or branch.

Follow these steps to accomplish the transaction:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: “<https://online.habibbank.com/hPLUS>” in the address bar or by clicking the “Login” button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

STEP 2: Select the appropriate account from the Account Summary screen

The screenshot shows the 'Account Summary' page for user 'VAN DER MARWE'. The page includes a navigation bar with options like 'Upload Docs', 'ePasswords', 'My Profile', 'FX Rates', 'Change Password', 'Web Management', and 'Secure Mail'. Below the navigation bar, there is a welcome message and a notification for 3 mail(s). The main content is a table of accounts with columns for Account Name, Currency, Balance, Title, Account Number, and IBAN. The 'Current Account' is highlighted with a dashed box and a callout 'a'.

Account (Click on links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

- a) Select an account - Click the account from which the funds need to be transferred (i.e. account to be Debited).

STEP 3: Select the required option from the option list

The screenshot shows the Habib Bank AG Zurich web portal. At the top, there is a navigation bar with a home icon, the date and time 'Jul 8 2019, 09:59:01 AM GMT', and a 'Logout' button. Below this is the bank's logo and name 'Habib Bank AG Zurich'. A secondary navigation bar contains links for 'Upload Docs', 'ePasswords', 'My Profile', 'eLocker', 'FX Rates', 'Change Password', 'Web Management', and 'Secure Mail'. A welcome message reads 'Welcome VAN DER MARWE' next to a dropdown menu set to 'Accounts'. Below this is a table with account information:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Below the table is an 'Option List' section with the instruction '(Please select the required transaction or inquiry option from the list below)'. The list includes various services, with 'Internal Transfer (Within own account in HBZ UAE)' highlighted by a dashed box and a red circle labeled 'a'.

Figure: Select option "Internal Transfer (within own account in HBZ UAE)"

- a) Select an option - Click at the option titled "Internal Transfer (Within own account in HBZ UAE)", to browse to the related page.

STEP 4: Enter details in to the form

The screenshot shows the 'Fund Transfer' form in the Habib Bank AG Zurich web portal. The top navigation bar is similar to the previous screenshot, but the date and time are 'Mar 11 2019, 04:51:40 AM GMT'. The user is identified as 'User: VAN DER MARWE'. Below the account table, the 'Options' dropdown is set to 'Accounts'. The account table shows a balance of '85,274.53 CR'. The 'Fund Transfer' form is displayed with the following fields:

- Amount to Transfer (AED)**: 55000 (marked with a red circle 'a')
- Account**: 02-01-01-020610-105-0249742 (VAN DER MARWE) (marked with a red circle 'b')
- Select**: Proceed / Cancel (marked with a red circle 'c')

At the bottom left, there are links for 'Option List' and 'Account Summary'.

Figure: Complete the form

- a) Enter Amount - Enter the amount to be transferred.
- b) Select account to be credited - Select the account where the funds need to be transferred, i.e. the account to be credited.
- c) Execute transaction - Click "Proceed" button to submit or process the transaction.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 9: How to transfer funds to 3rd party within HBZ

HBZweb customers can transfer funds to any third party account within HBZ in the UAE, regardless of different zone or branch.

Follow these steps to accomplish the transaction:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

STEP 2: Select the appropriate account from the Account Summary screen

Account Summary

Account (Click on links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

- a) Select an account - Click the account from which the funds need to be transferred (i.e. account to be Debited).

STEP 3: Select the required option from the option list

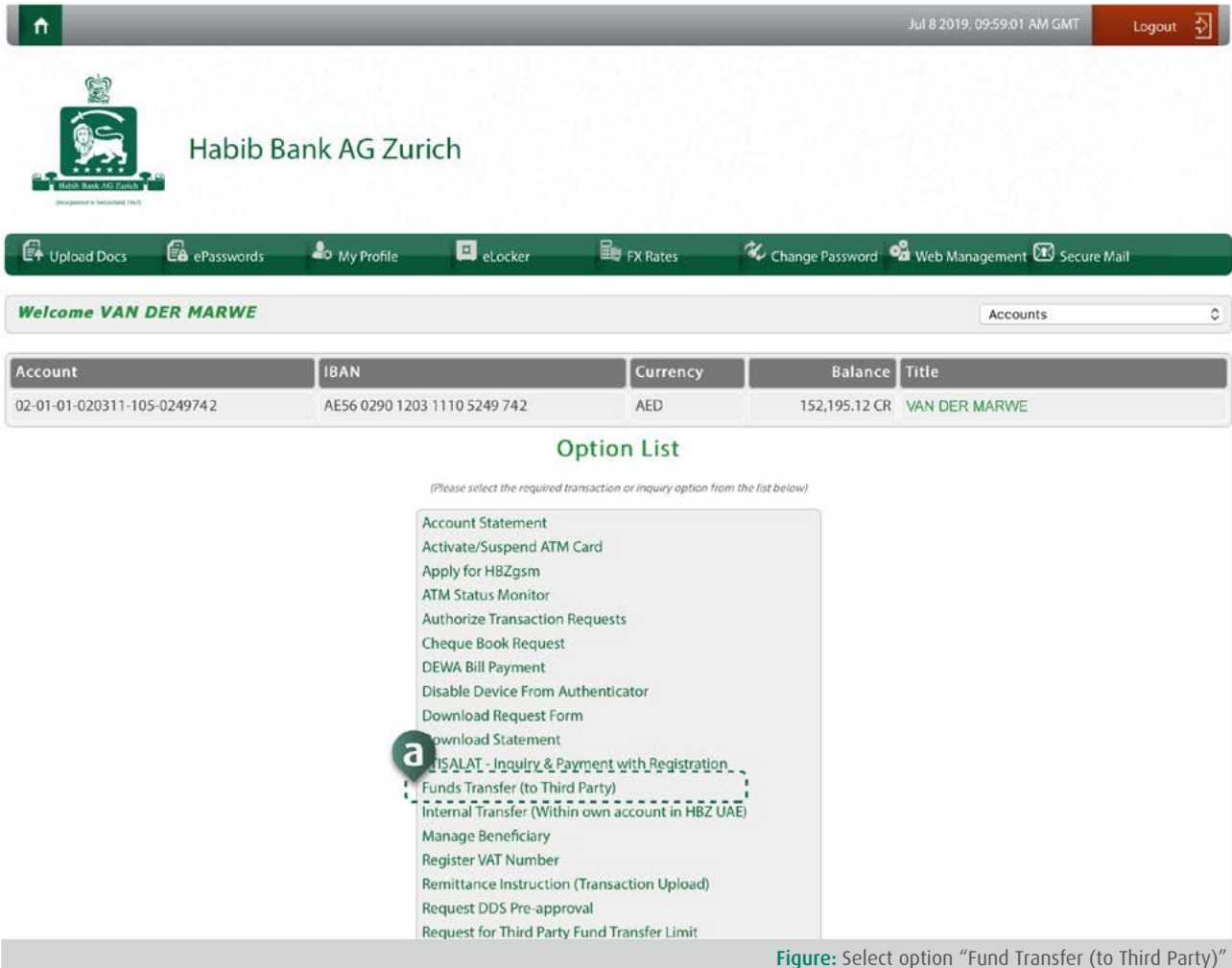


Figure: Select option "Fund Transfer (to Third Party)"

a) Select an option - Select option titled "Fund Transfer (to Third Party)" through the list of options.

STEP 4: Access mobile to HBZotp code



Figure: Receive HBZotp on registered device

a) Access OTP Code - Browse to the messages on your registered mobile phone to access HBZotp, to be typed in to the field as prompted in the prior step.

STEP 5: Enter Online Transaction Password (OTP)

Apr 20 2019, 05:49:11 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

User: **VAN DER MARWE** Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	42,963.76 CR	VAN DER MARWE

Online Transaction Password

Online Transaction Password

Please enter the OTP received on your registered mobile XXXX416 or email address. OTP is only valid for 10 minutes. Please Resend Code if OTP is not received within 10 minutes.

Confirm Resend Code Cancel

Figure: Enter HBZotp

For an additional security, the system will prompt the HBZweb user to enter Online Transaction Password, which is sent by the bank on customer's registered mobile number.

- Enter OTP Code - Enter 6-digit OTP code, received on your registered mobile number.
- Submit HBZotp - Click the "Confirm" button to proceed further.
- Resend HBZotp (optional) - Click the "Resend Code" button in order to receive other code on your registered mobile number. NOTE: HBZotp is valid for only 10 minutes.

STEP 6: Select the transaction option

Apr 20 2019, 05:51:12 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

User: **VAN DER MARWE** Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	42,963.76 CR	VAN DER MARWE

Third Party Fund Transfer

Transaction Definition

Select

Process Cancel Show Template Search Set Alphabetical Ordering

Figure: Select required transaction

Enter the appropriate option as follows:

- a) Select transaction option or retrieve saved template - Using the drop-down option, select "Fund Transfer to Local HBZ Account" or a saved template previously used for the similar transaction.
- b) Proceed to transaction details - Click the "Confirm" button, to enter transaction details on the next screen.
- c) View & search for the saved template (optional) - Click the "Show Template Search" button to proceed with the advance search options to locate the appropriate template.
- d) Set template display order (optional) - Click "Set Alphabetical Ordering" button to rearrange the template listing in an sequential order.

STEP 7: Enter transaction details

The screenshot shows the Habib Bank AG Zurich web interface. At the top, there is a navigation bar with a home icon, the date and time 'Apr 20 2019, 05:58:38 AM GMT', and a 'Logout' button. Below this is the bank's logo and name 'Habib Bank AG Zurich'. A secondary navigation bar contains icons for 'Upload Docs', 'ePasswords', 'My Profile', 'eLocker', 'FX Rates', 'Change Password', 'Web Management', and 'Secure Mail'. The user is logged in as 'User: VAN DER MARWE'. Below the navigation is a table with account information:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 7432	AED	42,963.76 CR	VAN DER MARWE

Below the table is the 'Third Party Fund Transfer' section, which contains a form titled 'Fund Transfer To HBZ Accounts'. The form has the following fields and markers:

- a**: *Name of This Template
- b**: *Beneficiary Account [Eg: 02-01-01-020311-105-0214071]
- c**: *Name of Beneficiary
- d**: *Currency Of Beneficiary Account (Swiss Franc)
- e**: * Amount to be transferred (0.0)
- f**: * Please re-enter the Amount (0.0)
- g**: * Transaction Type (Agency commission)
- h**: *Detail of Payment (Examples: Supply of Textile against Invoice No. XX; remittance to family for home expenses.)
- i**: Save and Cancel buttons

At the bottom of the form, it states: 'THE FIELDS WITH A "*" ARE MANDATORY FIELDS'. Below the form are links for 'Option List' and 'Account Summary'. A caption at the bottom right of the screenshot reads: 'Figure: Complete the form'.

Enter details to the "Fund Transfer to Local HBZ Account" form as instructed below. (NOTE: In case of retrieving saved template, most of the information is auto-populated in the fields)

- a) Enter template name - This field appears in case if you want to store this transaction as a template, in order to use it in future to perform similar transactions. Note that the saving option is not available if you are already executing a transaction using a previously saved template. Any unique / first-time transaction is automatically saved as a template to be used in future.
- b) Enter beneficiary account number - Type in 22-digit account number of the beneficiary (i.e. Account to be Credited).

- c) Enter the name of the beneficiary - Type in the name or account title of the beneficiary.
- d) Select the currency of the beneficiary account - Select required currency, using drop-down option list.
- e) Enter the amount to be transferred - Type in the amount to be transferred (in currency selected).
- f) Re-enter the amount to be transferred - Type in the amount to be transferred again for confirmation purposes.
- g) Select the transaction type - Select the appropriate transaction type, using the drop-down option list.
- h) Enter the detail of payment or transfer - Type in the text specifying the details of the fund transfer.
- i) Execute transaction - Click "Save" button to submit the transaction for processing.

NOTE: Upon successful submission of the transaction, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 10: How to transfer funds to 3rd party within UAE

HBZweb allows transfer funds to the third party account within UAE with following easy steps.

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

STEP 2: Select the appropriate account from the Account Summary screen

Account (Click for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

a) Select an account - Click the account from which the funds need to be transferred (i.e. account to be Debited).

STEP 3: Select the required option from the option list

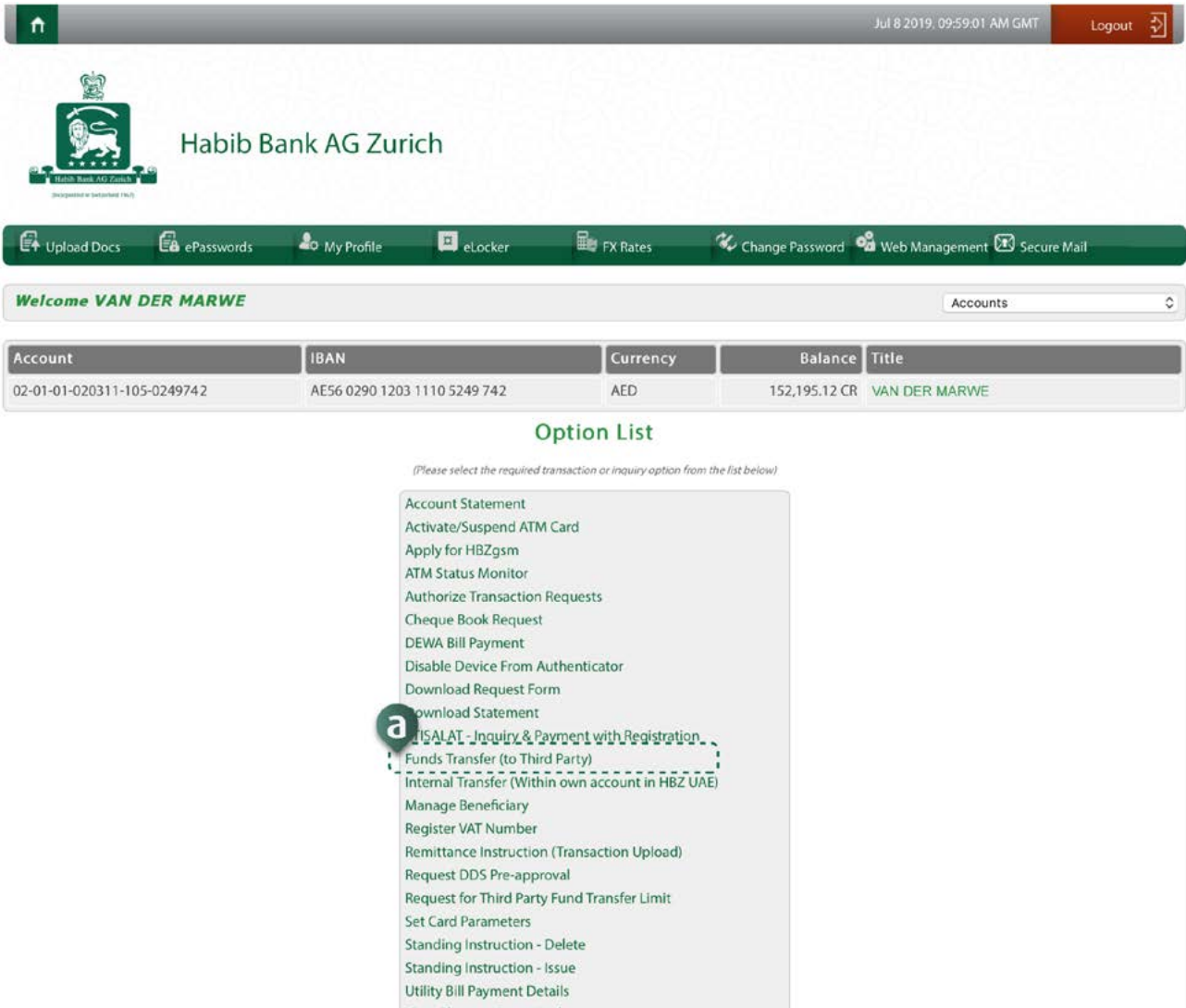


Figure: Select option “Fund Transfer (To Third Party)”

a) Select an option - Select option titled “Fund Transfer (to Third Party)” through the list of options.

STEP 4: Access & enter HBZotp code



Figure: Receive HBZotp on registered device

a) Access OTP Code - Browse to the messages on your registered mobile phone to access HBZotp, to be typed in to the field as prompted in the prior step.

STEP 5: Enter Online Transaction Password (OTP)

For an additional security, the system will prompt the HBZweb user to enter Online Transaction Password, which is sent by the bank on customer's registered mobile number.

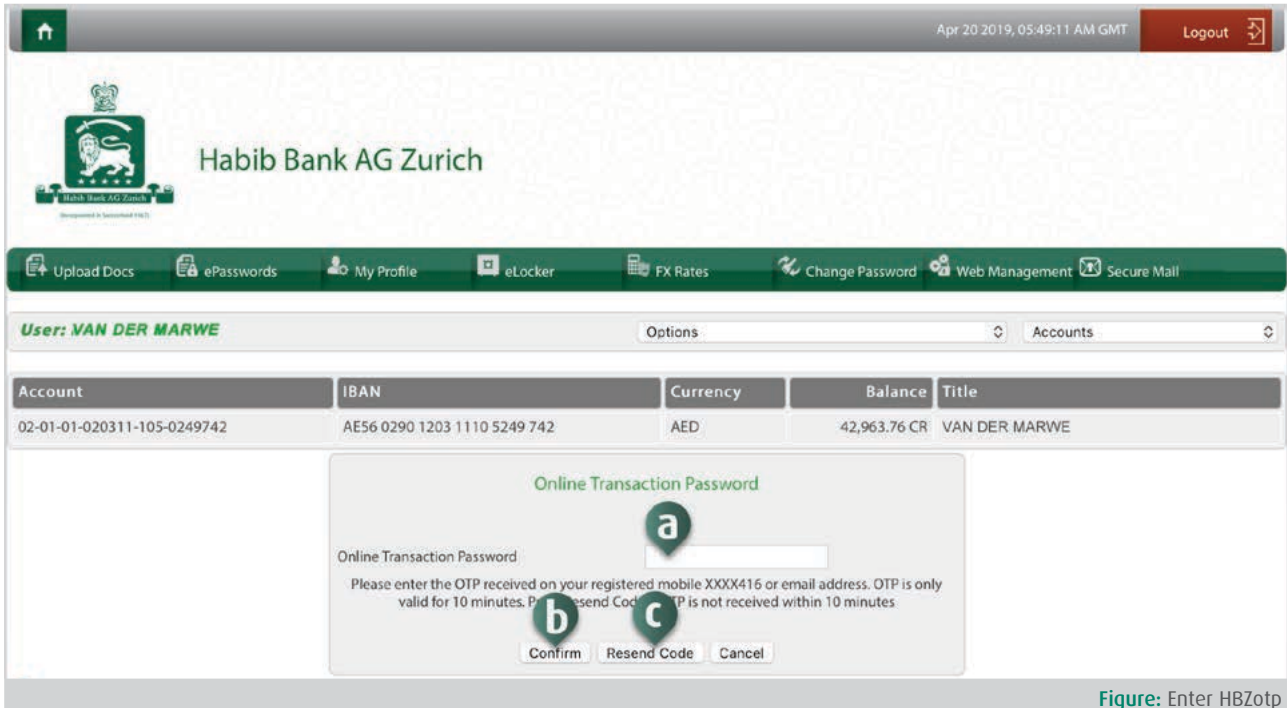


Figure: Enter HBZotp

- a) Enter OTP Code - Enter 6-digit OTP code, received on your registered mobile number.
- b) Submit HBZotp - Click the "Confirm" button to proceed further.
- c) Resend HBZotp (optional) - Click the "Resend Code" button in order to receive other code on your registered mobile number. NOTE: HBZotp is valid for only 10 minutes.

STEP 6: Select the transaction option

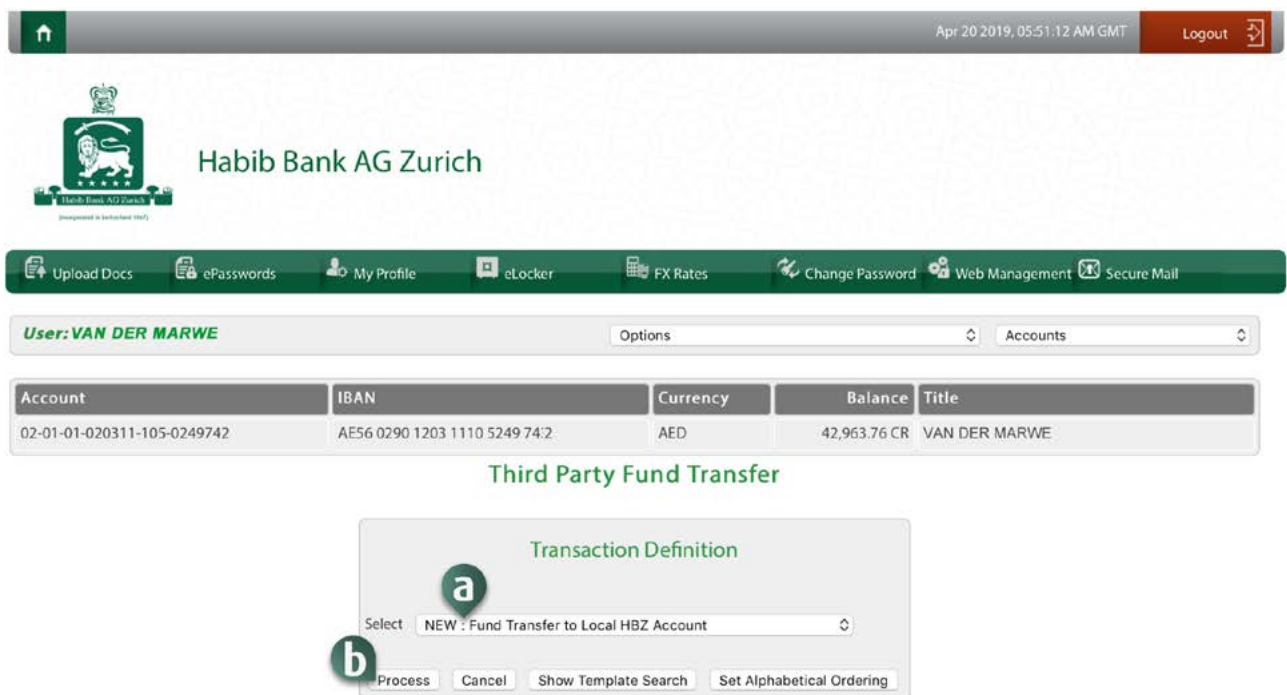


Figure: Select required transaction

- Select transaction option or a saved template - Using the drop-down option, select "FTS AED Funds Transfer Within UAE" or a saved template previously used for the similar transaction.
- Proceed to transaction details - Click the "Confirm" button, to enter transaction details on the next screen.
- View & search for the saved template (optional) - Click the "Show Template Search" button to proceed with the advance search options to locate the appropriate template.
- Set template display order (optional) - Click "Set Alphabetical Ordering" button to rearrange the template listing in an sequential order.

STEP 7: Enter transaction details

Apr 20 2019, 06:13:55 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

User: VAN DER MARWE Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 7432	AED	42,963.76 CR	VAN DER MARWE

Third Party Fund Transfer

AED Funds Transfer Within UAE

*Name of This Template **a**

Charge **b** 1.0 **c**

*Beneficiary IBAN **d**

*Name of Beneficiary **e** Please do not input special characters - examples * &

Address of Beneficiary **f**

*Beneficiary Bank **g** Abu Dhabi Commercial Bank

Pay Through Bank **h** Select if required

OTHER DETAILS

*Currency of remittance **i** U.A.E.Dirham

*Amount to be transferred **j** 0.0

*Please re-enter the Amount **k** 0.0

Other Bank Charges **l** Beneficiary

*Transaction Type **m** Agency Commission

Payment Detail Type **n** REF

*Detail of Payment **o**
Examples: Supply of Textile against Invoice No. XX Remittance to family for home expenses.

Save Cancel

THE FIELDS WITH A "*" ARE MANDATORY FIELDS

Option List Account Summary

Figure: Complete the form

Enter details to the "FTS AED Funds Transfer Within UAE" form as instructed below. (NOTE: In case of retrieving saved template, most of the information is auto-populated in the fields)

- a) Enter template name - This field appears in case if you want to store this transaction as a template, in order to use it in future to perform similar transactions. Note that the saving option is not available if you are already executing a transaction using a previously saved template. Any unique / first-time transaction is automatically saved as a template to be used in future.
- b) View charges - This field displays the charge amount in AED (if any), which is not editable.
- c) Enter beneficiary's IBAN number - Type in the IBAN (International Bank Identification Number) number of the beneficiary in full (i.e. Account to be Credited).
- d) Enter beneficiary's name/account title - Type in the name or account title of the beneficiary.
- e) Enter beneficiary's address - Type in the complete address of the beneficiary.
- f) Select beneficiary's bank name - Select beneficiary's bank, using drop-down option list. (of banks)
- g) Select if paid through bank - Select appropriately, using the drop-down option list.
- h) Select currency of remittance - Select required currency for the remittance, using drop-down option list. (of currency)
- i) Enter the amount to be transferred - Type in the amount to be transferred/remitted (in currency selected) to the beneficiary .
- j) Re-enter the amount to be transferred - Type in the amount again, to be transferred, for confirmation purposes.
- k) Select payer for other bank charges - Select the party (sender or beneficiary), who will bear other bank's charges. Use a drop-down option list to make appropriate selection.
- l) Select the transaction type - Select the appropriate transaction type, using the drop-down option list with predefined transaction types.
- m) View payment detail type - This field displays the preselected (default) payment type. This is not editable.
- n) Enter the detail of payment or transfer - Type in the text specifying the details of the fund transfer / remittance.
- o) Execute transaction - Click "Save" button to submit the transaction for processing.

NOTE: Upon successful submission of the transaction, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 11: How to transfer funds to 3rd party outside UAE

HBZweb customer can remit funds to the third party account outside UAE with following easy steps.

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

STEP 2: Select the appropriate account from the Account Summary screen

Account Summary

Account (Click links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

a) Select an account - Click the account from which the funds need to be transferred (i.e. account to be Debited).

STEP 3: Select the required option from the option list

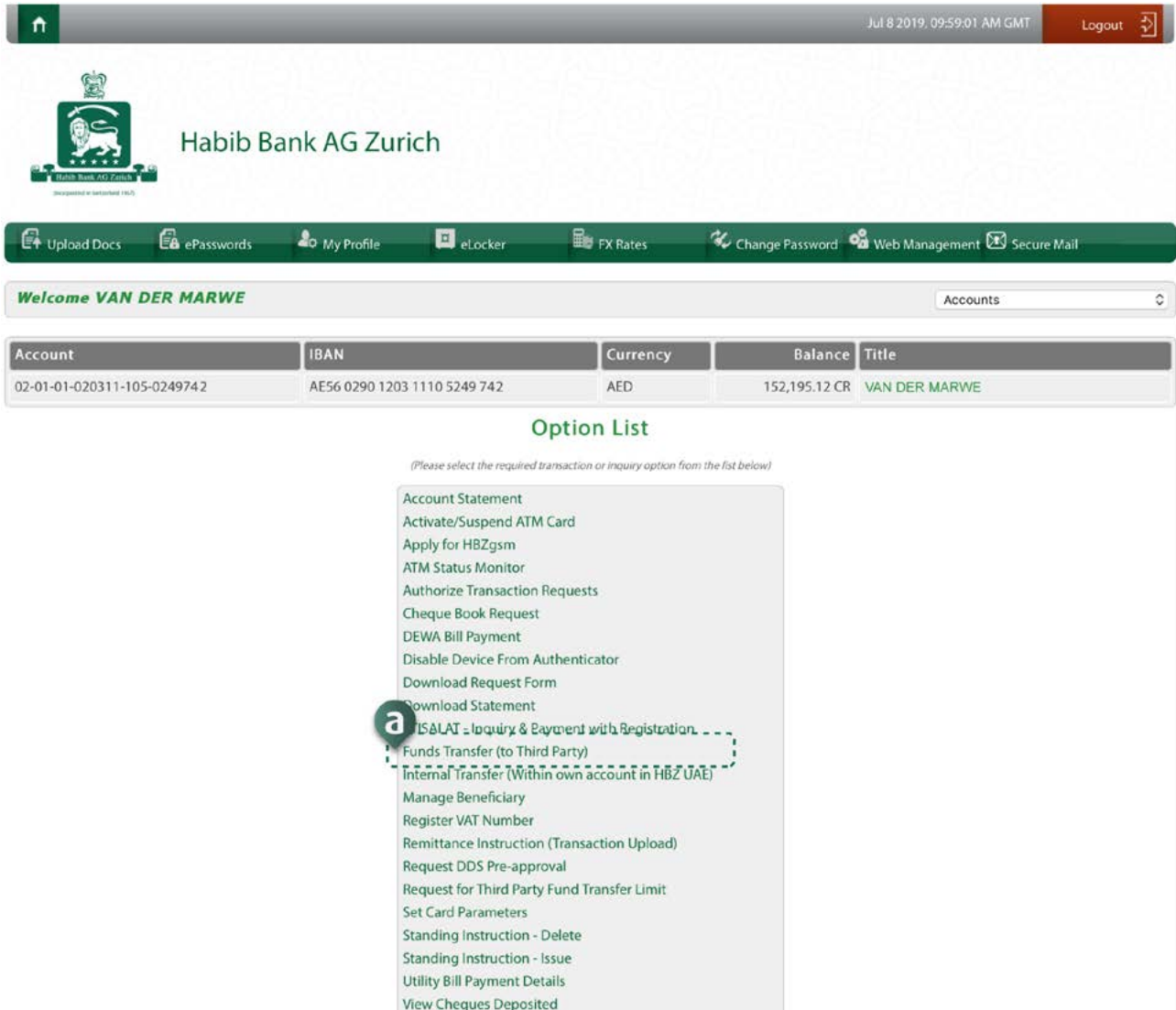


Figure: Select option "Fund Transfer (To Third Party)"

a) Select an option - Select option titled "Fund Transfer (to Third Party)" through the list of options.

STEP 4: Access & enter HBZotp code

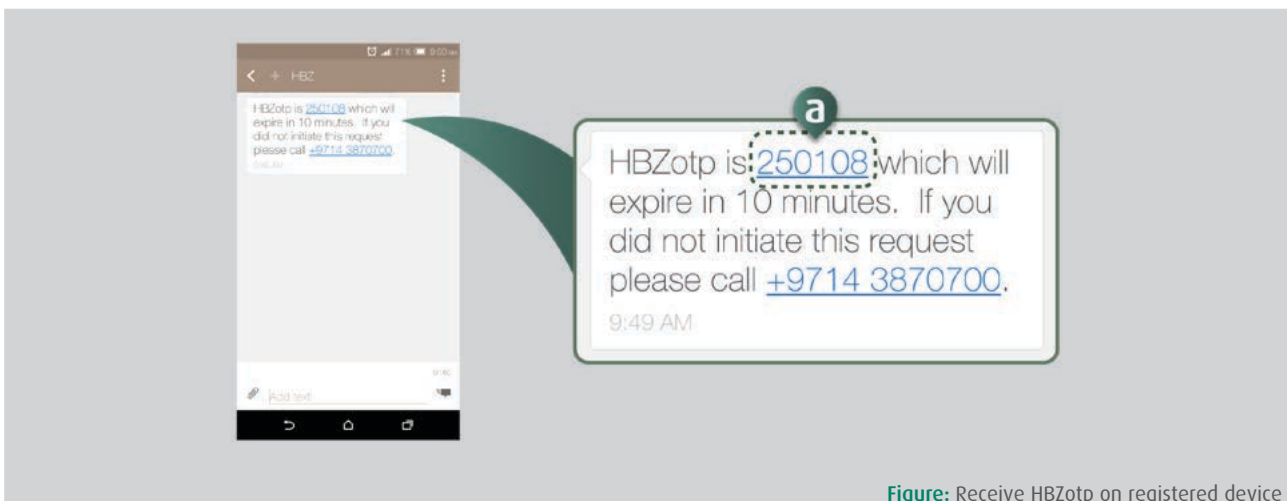


Figure: Receive HBZotp on registered device

a) Access OTP Code - Browse to the messages on your registered mobile phone to access HBZotp, to be typed in to the field as prompted in the prior step.

STEP 5: Enter Online Transaction Password (OTP)

Apr 20 2019, 05:49:11 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

User: **VAN DER MARWE** Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	42,963.76 CR	VAN DER MARWE

Online Transaction Password

Online Transaction Password

Please enter the OTP received on your registered mobile XXXX416 or email address. OTP is only valid for 10 minutes. Please Resend Code if OTP is not received within 10 minutes.

Confirm Resend Code Cancel

Figure: Enter HBZotp

For an additional security, the system will prompt the HBZweb user to enter Online Transaction Password, which is sent by the bank on customer's registered mobile number.

- Enter OTP Code - Enter 6-digit OTP code, received on your registered mobile number.
- Submit HBZotp - Click the "Confirm" button to proceed further.
- Resend HBZotp (optional) - Click the "Resend Code" button in order to receive other code on your registered mobile number. NOTE: HBZotp is valid for only 10 minutes.

STEP 6: Select the transaction option

Apr 20 2019, 05:51:12 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

User: **VAN DER MARWE** Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 74.2	AED	42,963.76 CR	VAN DER MARWE

Third Party Fund Transfer

Transaction Definition

Select

Process Cancel Show Template Search Set Alphabetical Ordering

Figure: Select required transaction


- a) Select transaction option or a saved template - Using the drop-down option, select “Global Wire Transfer” or a saved template previously used for the similar transaction.
- b) Proceed to transaction details - Click the “Confirm” button, to enter transaction details on the next screen.
- c) View & search for the saved template (optional) - Click the “Show Template Search” button to proceed with the advance search options to locate the appropriate template.
- d) Set template display order (optional) - Click “Set Alphabetical Ordering” button to rearrange the template listing in an sequential order.

STEP 7: Enter transaction details

NOTE: In case of retrieving saved template, most of the information is auto-populated in the fields.

- a) Enter template name - This field appears in case if you want to store this transaction as a template, in order to use it in future to perform similar transactions. Note that the saving option is not available if you are already executing a transaction using a previously saved template. Any unique / first-time transaction is automatically saved as a template to be used in future.
- b) View charges - This field displays the charge amount in AED (if any), which is not editable.
- c) Select beneficiary’s country - Select country where the beneficiary’s account exists. Use drop-down option list to select required country.
- d) Enter beneficiary’s IBAN or Account number - Type in the IBAN (International Bank Identification Number) or Account number of the beneficiary in full (i.e. Account to be Credited).
- e) Enter beneficiary’s name/account title - Type in the name or account title of the beneficiary.
- f) Enter beneficiary’s address - Type in the complete address of the beneficiary.
- g) Enter SWIFT Code of beneficiary’s bank - Type in the SWIFT Code related to beneficiary’s bank to route the payment/remittance accurately.
- h) Enter any other identification code of beneficiary’s bank - Type in any alternate bank identification code such as Fedwire, Chips, etc. related to beneficiary’s bank to route the payment.
- i) Enter beneficiary’s bank name & address - Type in beneficiary’s bank name, branch and address details.
- j) Enter SWIFT Code of intermediary bank - Type in the SWIFT Code related to intermediary bank to be used to route payment to the beneficiary’s bank.
- k) Enter any other identification code of intermediary bank - Type in any alternate bank identification code such as Fedwire, Chips, etc. for intermediary bank to route the payment to beneficiary’s bank.
- l) Enter intermediary bank’s name & address - Type in intermediary bank’s name, branch and address details.
- m) Select currency of remittance - Select required currency for the remittance, using drop-down option list. (of currency)
- n) Enter the amount to be transferred - Type in the amount to be transferred/remitted (in currency selected) to the beneficiary.
- o) Re-enter the amount to be transferred - Type in the amount again, to be transferred, for confirmation purposes.
- p) Select the transaction type - Select the appropriate transaction type, using the drop-down option list with predefined transaction types.
- q) Enter purpose of payment - Type in the reason or purpose of the foreign remittance. This is crucial for compliance purposes.
- r) Specify if remittance is related to employee benefit - Tick mark the checkbox if the remittance is related to employee’s benefit such as Salary, Bonus, Allowance, Incentive, etc.

Apr 20 2019, 05:58:38 AM GMT
Logout



Habib Bank AG Zurich

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

User: **VAN DER MARWE** Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 7432	AED	42,963.76 CR	VAN DER MARWE

Third Party Fund Transfer

Global Wire Transfer

*Name this Transfer As (For Future Use)

Charge

*Country of Beneficiary

*IBAN or Account number of Beneficiary (As applicable)

*Name of Beneficiary

Address of Beneficiary

BENEFICIARY INSTITUTION DETAILS

SWIFT Code Any Other Code

*Name and Address of Beneficiary Institution

INTERMEDIARY INSTITUTION DETAILS

SWIFT Code Any Other Code

Name and Address of Intermediary Institution

OTHER DETAILS

*Currency of remittance

* Amount to be transferred

* Please re-enter the Amount

* Transaction Type

*Purpose of Payment

Is Salary/Bonus/Allowance/Incentive This box must be checked if payment is being made towards SALARY/BONUS/ALLOWANCE/INCENTIVE or any other employee benefits.

Other Bank Charges

Terms and Conditions

- The Bank shall not be liable if funds are withheld by action of a defacto authority for any reason or cause whatsoever. If the funds are received by the Bank, the Bank after the receipt of funds from the beneficiary's Bank, shall at its discretion make the payment to the applicant at the prevailing buying rate for the relevant currency less of all charges and expenses.
- It is understood that the Telex/swift messages are sent entirely at the Customer's risk. The customer agrees to hold harmless and indemnify the Bank against any loss, cost, damages, expense, liability or proceedings which the Bank may incur or suffer as a result of the Bank acting upon or delaying to act upon or refraining from acting upon the said instructions. The bank shall not be liable for any loss, delay, error, omission which may occur in the transmission of the messages or for its misinterpretation when received or any delay caused by the clearing system of the country in which the payment is to be made or any act of default or negligence of the beneficiary's bank in collecting the remittance. In no event shall the Bank under any circumstances be liable for any loss of profits or contracts or special, indirect or consequential loss or damages.
- In the absence of specific instructions, all charges/commissions outside UAE are for the beneficiary's account. The Customer may be unable to obtain full value under a telegraphic transfer on account of exchange or other restrictions applicable in the country of payment or to the paying bank or charges and fees of the paying bank.
- Encashment of the remittance is subject to any exchange control or other restrictions which may be imposed by the rules and regulations of the country where encashment is to be made. Neither the Bank nor its correspondents or agents shall be liable for any loss or delay caused by any such rules and regulations.
- The Bank will use reasonable endeavors to process applications received by the Bank before the specified cut off time notified by the receiving branches or centers from time to time. Applications received after such cut-off time will be processed on the next working day. For this purpose all holidays and Fridays are non-working days.
- Telegraphic transfers will be affected with SPOT value (two business days after the receipt of request by the Bank). Applications for the same day value are subject to the time when the application is received, as well as cut off times related to geographical location of the payment destination.
- If the instruction entered for sending a Telegraphic transfer submitted by the Customer using www.habibbank.com the Bank may act upon such authority ("Instructions") and may presume that they are genuine and accurately represent the wishes of the Customer, even if the instructions are actually compiled or sent in error or fraud or negligence or altered or amended by someone other than the Customer with or without the actual knowledge or instructions of the Customer. The Bank has no duty to verify the fact or genuineness of the instructions.
- If a refund or non-payment of the remittance amount is desired from the Bank by the applicant (after receipt of funds from the beneficiary's Bank) the Bank shall at its discretion make the payment to the applicant at the prevailing buying rate for the relevant currency less all charges and expenses).
- The Bank shall be refunded any overpayment, which it may make through the message being wrongly rendered by any party.
- The Customer understands that the Bank shall not be responsible for the erroneous Payment to Account Bank and Credit institutions arising out of wrong input of Name, Account, Banks Name and Branch etc by the Customer.
- The Customer understands and gives full freedom to the Bank to select the channel for Payment including method of payment and Correspondent Bank(s). The Customer further confirms and agrees to waive any right for holding the Bank responsible for any mistakes or omission caused by or due to the Channel selected by the Bank and the Correspondent.

THE FIELDS WITH A "*" ARE MANDATORY FIELDS

Option List Account Summary

Figure: Complete the form

- s) Select payer for other bank charges - Select the party (sender or beneficiary), who will bear other bank's charges. Use a drop-down option list to make appropriate selection.
- t) Execute transaction - Click "Save" button to submit the transaction for processing.

NOTE: Upon successful submission of the transaction, message "Your transaction has been completed successfully" will be prompted on the screen

TASK 12: How to upload update documents

This option allows HBZweb users to upload required documents online. These documents includes passport, trade license, visa, emirates id, etc, which tends to expire after certain period and it is mandatory to keep them updated with the bank at all time.

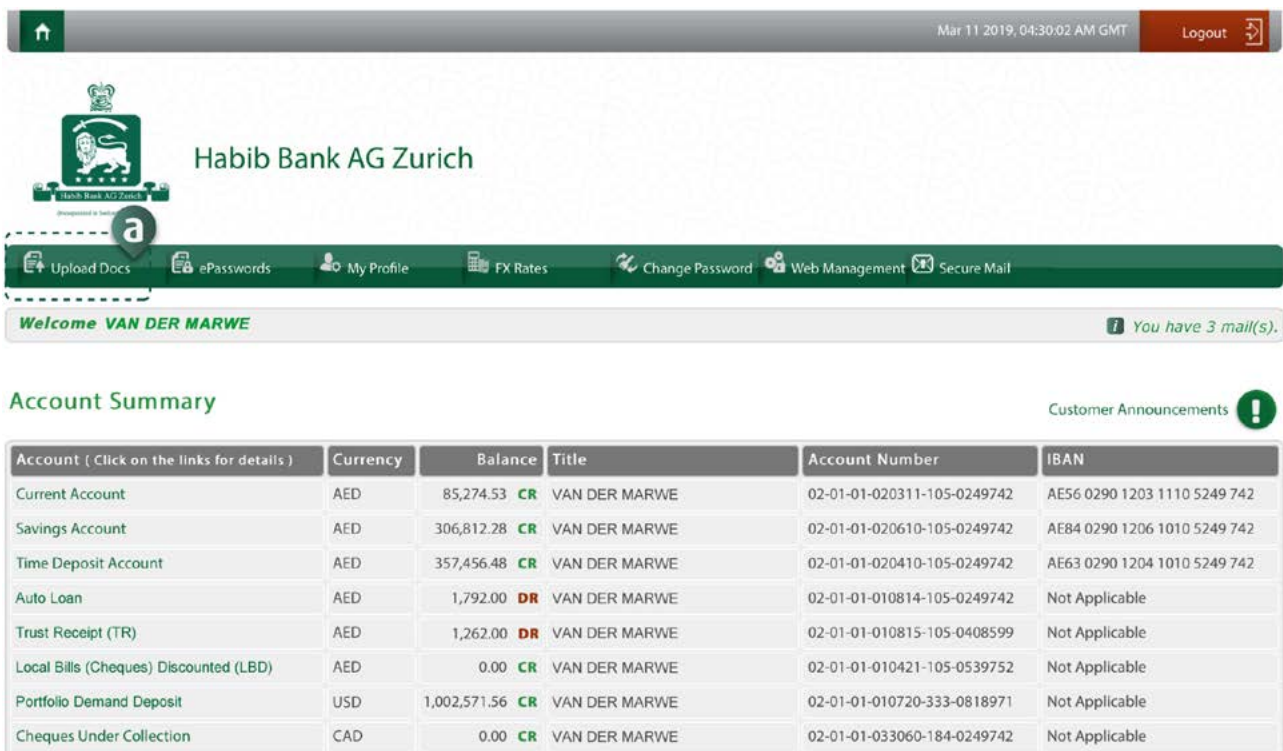
Follow these steps to upload documents:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

STEP 2: Select option "Upload Documents"



The screenshot shows the Habib Bank AG Zurich online banking interface. The user is logged in as VAN DER MARWE. The top navigation bar includes a home icon, the date and time (Mar 11 2019, 04:30:02 AM GMT), and a Logout button. The main navigation bar contains several options: Upload Docs (highlighted), ePasswords, My Profile, FX Rates, Change Password, Web Management, and Secure Mail. Below the navigation bar, there is a welcome message and a notification for 3 mail(s). The main content area displays an Account Summary table with columns for Account, Currency, Balance, Title, Account Number, and IBAN. A Customer Announcements icon is visible in the top right corner of the account summary section.

Account (Click on the links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select "Upload Documents" option tab

Click "Upload Document" button appearing on the navigational bar, to browse to the relevant form to enter details.

Step 3: Select the file to upload

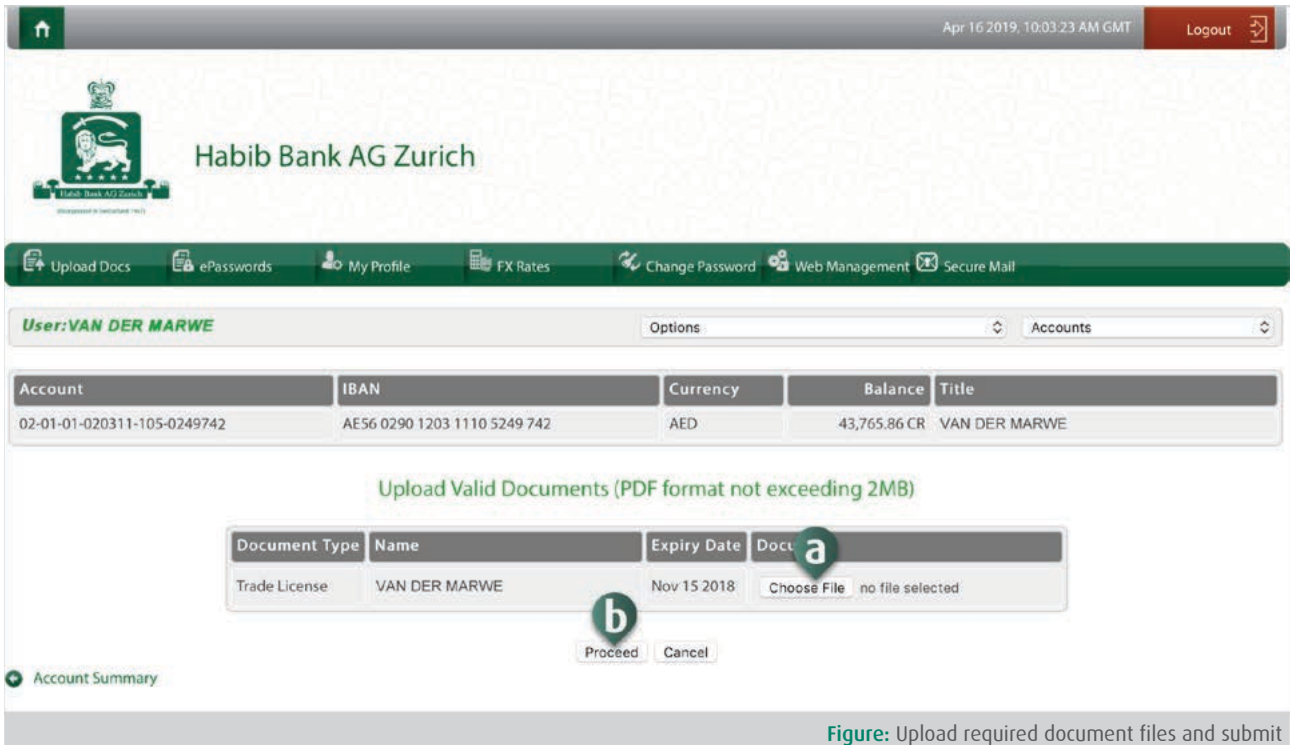


Figure: Upload required document files and submit

- a) Click "Choose File" button against the document needs to be uploaded. Note that all the expired documents will automatically be populated to the Expired Document list appearing on the screen.
- b) Execute transaction - Click "Proceed" button to submit the transaction for processing.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 13: How to change the Password

This option allow user to change their HBZweb password easily and securely. It is highly recommended by HBZ that the user should change their password on frequent basis for internet security reasons.

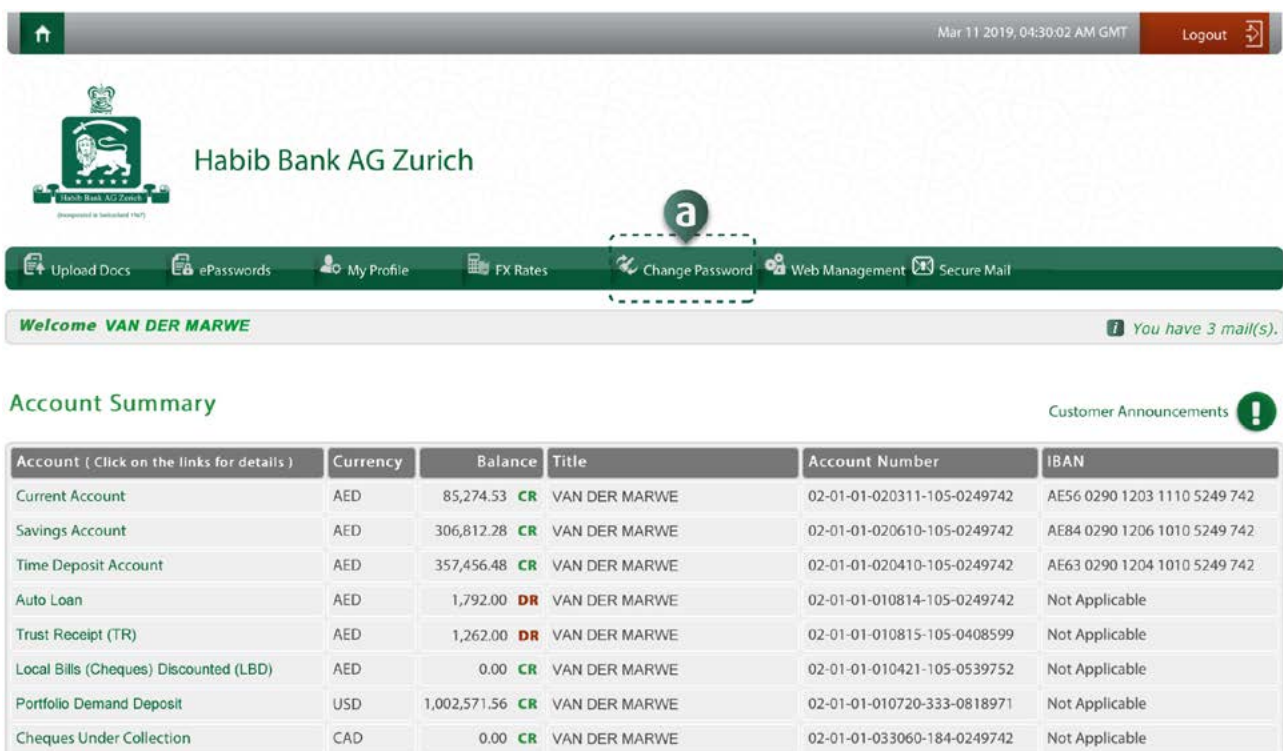
Follow these steps to change password:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select option "Change Password"



The screenshot shows the Habib Bank AG Zurich online banking interface. At the top, there is a navigation bar with a home icon, the date and time (Mar 11 2019, 04:30:02 AM GMT), and a Logout button. Below this is the bank's logo and name. A secondary navigation bar contains several menu items: Upload Docs, ePasswords, My Profile, FX Rates, Change Password (highlighted with a dashed box and a circled 'a'), Web Management, and Secure Mail. Below the navigation bar, a welcome message reads "Welcome VAN DER MARWE" and a notification icon indicates "You have 3 mail(s)". The main content area displays an "Account Summary" table with columns for Account, Currency, Balance, Title, Account Number, and IBAN. A "Customer Announcements" icon is visible in the top right corner of the account summary section.

Account (Click on the links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select "Change Password" option tab

Click the "Change Password" button, appearing on the navigational bar, to browse to the form to enter details.

Step 3: Enter details

Mar 11 2019, 05:36:00 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile FX Rates Change Password Web Management Secure Mail

Account Summary

Change Password

Login Name:

Current Password:

New Password:

Repeat New Password:

Cancel Change

Please note!

- Password must contain atleast 10 characters.
- Password must have atleast one upper case letter, one digit and one special character.
- New password should not be similar to the current one.

Account Summary

Figure: Complete the form

Enter the details as follows:

- Enter the Login name.
- Enter the current password.
- Enter the new password. Please note that new password should contain at least 10 characters, with at least 1 upper-case letter, 1 numeric and 1 special character. And should not be similar to the current password
- Re-enter the new password for verification purpose.
- Execute transaction - Click "Change" button for submit the request for processing.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

NOTE: The user will be logged out immediately, to the Login screen, where he/she is required log in with the new password.

TASK 14: How to view Secure Mail

This option allows user to correspond with the bank on a secured medium. For data security reasons, it is highly recommended that sensitive information should only be shared using HBZweb secured mail and discourages usage of any 3rd party email service.

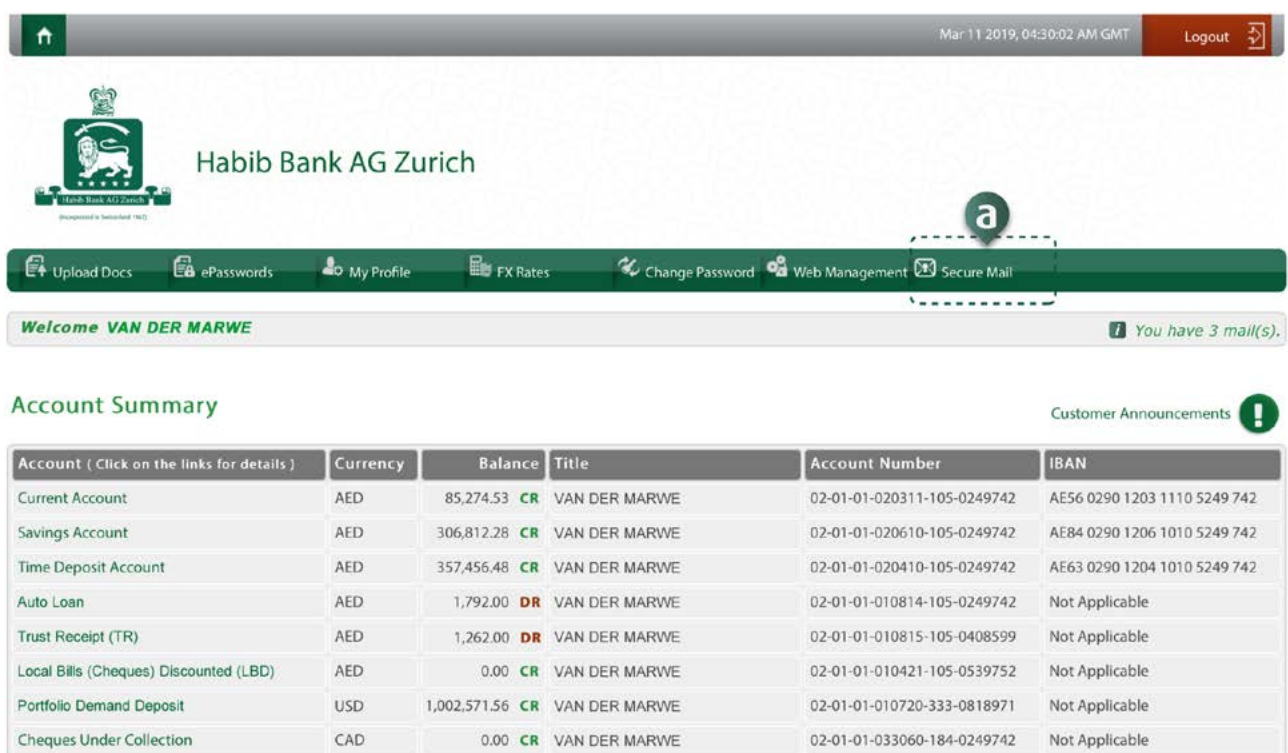
Follow these steps to view Secure Mail:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select option "Secure Mail"



The screenshot shows the Habib Bank AG Zurich online banking interface. At the top, there is a header with the bank's logo and name, and a navigation bar with various options. The 'Secure Mail' option is highlighted with a red circle and the letter 'a'. Below the navigation bar, there is a welcome message for 'VAN DER MARWE' and a notification that says 'You have 3 mail(s)'. Below this, there is an 'Account Summary' section with a table of accounts.

Account (Click on the links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select "Secure Mail" option tab

Click the "Secure Mail" button, appearing on the navigational bar, to browse to the Secure Mail web page. Note that newly received emails are prompted as "You Have A Mail" on the top-right corner of the screen just below the top menu bar.

Step 3: View the mails

The mails can be parameterized/filtered for viewing as follows:

- Use "Next" button to navigate to the next mail.
- Use "Previous" button to navigate to the previous mail.
- Use "Delete" button to delete the active (visible/displaying) mail.
- Use "Delete All" button to empty entire inbox.
- Click "Done" button to quit the option.

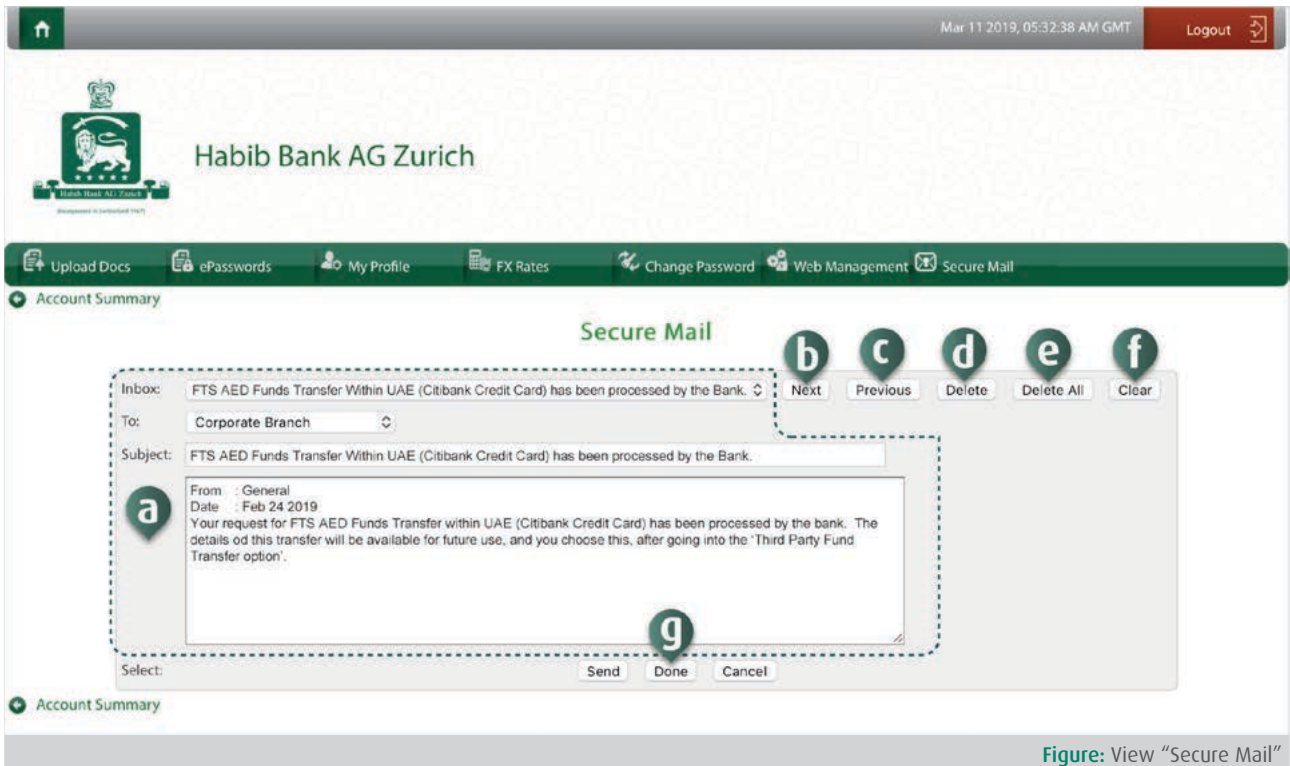


Figure: View "Secure Mail"

TASK 15: How to compose and send secure mail

This option allows user to correspond with the bank on a secured medium. For data security reasons, it is highly recommended that sensitive information should only be shared using HBZweb secured mail and discourages usage of any 3rd party email service.

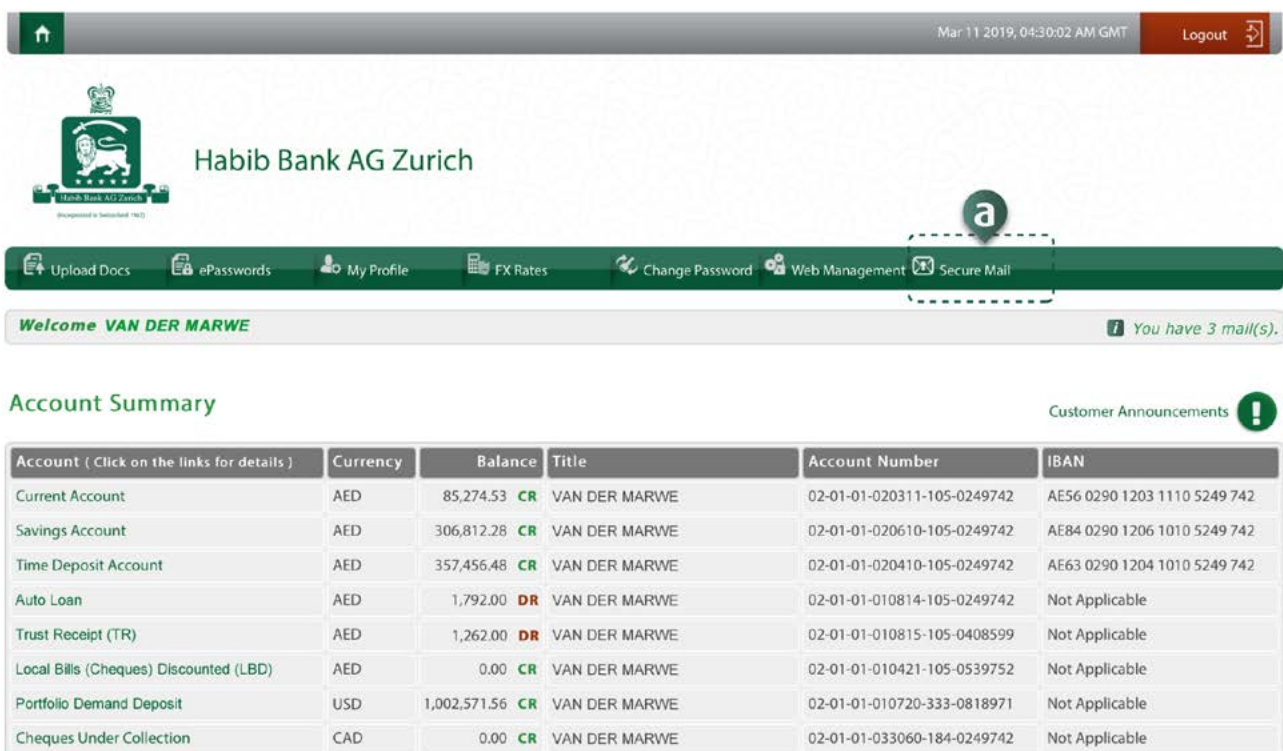
Follow these steps to compose and send secure mail:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select option "Secure Mail"



The screenshot shows the HBZweb user interface. At the top, there is a header bar with a home icon, the date and time 'Mar 11 2019, 04:30:02 AM GMT', and a 'Logout' button. Below the header is the Habib Bank AG Zurich logo and name. A green navigational bar contains several menu items: 'Upload Docs', 'ePasswords', 'My Profile', 'FX Rates', 'Change Password', 'Web Management', and 'Secure Mail'. The 'Secure Mail' option is highlighted with a dashed box and a circled 'a'. Below the navigational bar, a welcome message reads 'Welcome VAN DER MARWE' and a notification says 'You have 3 mail(s)'. The main content area is titled 'Account Summary' and contains a table of account details. A 'Customer Announcements' icon is visible in the top right of the account summary section.

Account (Click on the links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select "Secure Mail" option tab

Click the "Secure Mail" button, appearing on the navigational bar, to browse to the Secure Mail web page.

Step 3: Compose the mails

Compose the mail as follows:

- Click "Clear" button to empty the appearing message.
- Select the recipient under "To" field, using the drop-down menu listing.
- Enter the subject of the mail.
- Enter the body text of the mail.
- Click "Send" button to send the mail.

The screenshot displays the Habib Bank AG Zurich web portal. At the top, there is a navigation bar with a home icon, the date and time 'Mar 11 2019, 05:32:38 AM GMT', and a 'Logout' button. Below this is the bank's logo and name 'Habib Bank AG Zurich'. A secondary navigation bar contains links for 'Upload Docs', 'ePasswords', 'My Profile', 'FX Rates', 'Change Password', 'Web Management', and 'Secure Mail'. The main content area is titled 'Secure Mail' and shows an email composition window. The email header includes 'Inbox: FTS AED Funds Transfer UAE (Citibank Credit Card) has been processed by the Bank.', 'To: Corporate Branch', and 'Subject: FTS AED Funds Transfer Within UAE (Citibank Credit Card) has been processed by the Bank.'. The body text reads: 'From : General', 'Date : Feb 24 2019', and 'Your request for FTS AED Funds Transfer within UAE (Citibank Credit Card) has been processed by the bank. details od this transfer will be available for future use, and you choose this, after going into the 'Third Party Fund Transfer option''. At the bottom of the composition window are 'Send', 'Done', and 'Cancel' buttons. Callouts 'a' through 'e' are placed on the interface: 'a' on the 'Clear' button, 'b' on the 'Inbox' field, 'c' on the 'To' field, 'd' on the email body text, and 'e' on the 'Send' button.

Figure: Compose and send "Secure Mail"

TASK 16: How to pay utility bills - DEWA

This option allows HBZweb user to pay DEWA bill online.

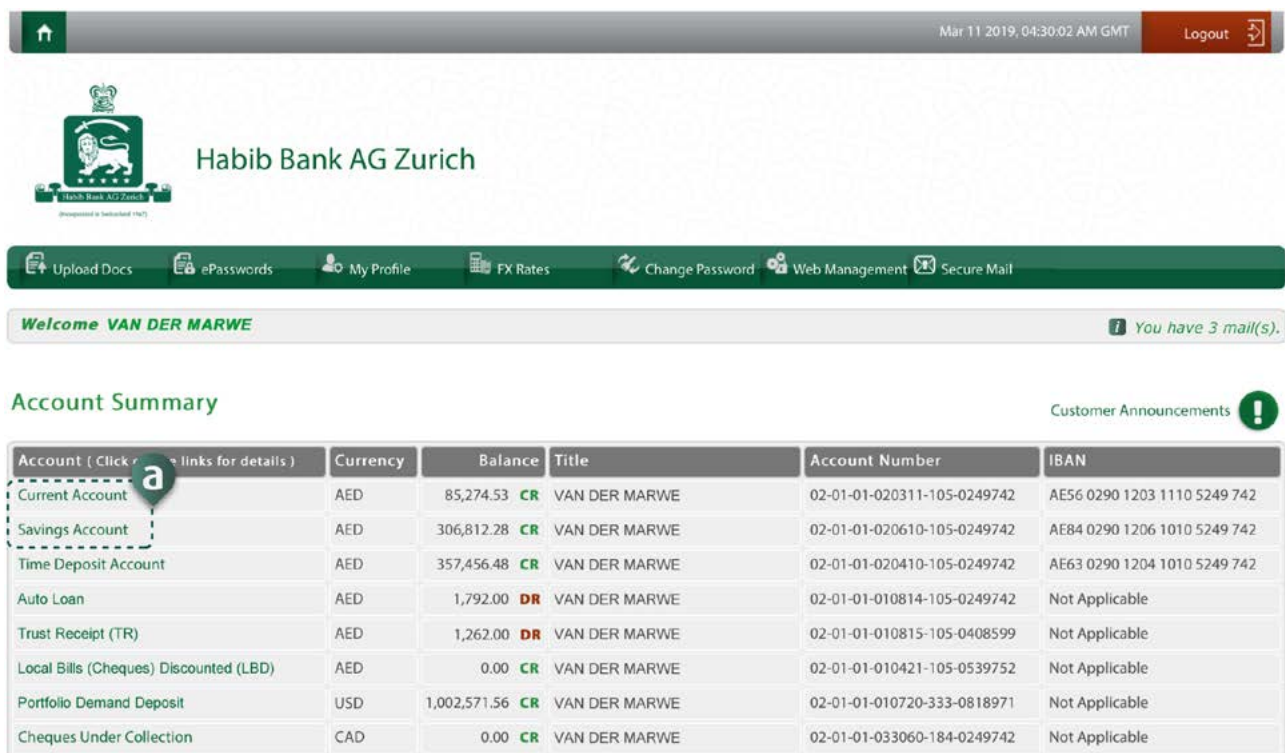
Follow these steps to accomplish the transaction:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account



Mar 11 2019, 04:30:02 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile FX Rates Change Password Web Management Secure Mail

Welcome VAN DER MARWE You have 3 mail(s).

Account Summary Customer Announcements

Account (Click on links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the base account (Current or Savings) on the Account Summary screen.

Step 3: Select option “DEWA Bill Payment”

The screenshot shows the Habib Bank AG Zurich online banking portal. At the top, there is a navigation bar with a home icon, the date and time (Jul 8 2019, 09:59:01 AM GMT), and a Logout button. Below this is the bank's logo and name. A secondary navigation bar contains various service icons: Upload Docs, ePasswords, My Profile, eLocker, FX Rates, Change Password, Web Management, and Secure Mail. A personalized welcome message reads "Welcome VAN DER MARWE" next to a dropdown menu currently set to "Accounts".

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Below the account table is the "Option List" section, which includes the instruction: "(Please select the required transaction or inquiry option from the list below)". A scrollable list of options is displayed, with "DEWA Bill Payment" highlighted by a dashed box and a red letter 'a' icon. Other options include Account Statement, Activate/Suspend ATM Card, Apply for HBZgsm, ATM Status Monitor, Authorize Transaction Requests, Cheque Book Request, Disable Device From Authenticator, Download Request Form, Download Statement, ETISALAT - Inquiry & Payment with Registration, Funds Transfer (to Third Party), Internal Transfer (Within own account in HBZ UAE), Manage Beneficiary, Register VAT Number, Remittance Instruction (Transaction Upload), Request DDS Pre-approval, Request for Third Party Fund Transfer Limit, Set Card Parameters, Standing Instruction - Delete, Standing Instruction - Issue, Utility Bill Payment Details, View Cheques Deposited, View Cheques Returned, View Documents, View Incoming FTS Remittance Details, View Incoming SWIFT/Telex Remittance Details, View Status of Fund Transfer Request, View SWIFT Message Sent, and View UAE Fund Transfer Details.

At the bottom left of the interface, there is a link for "Account Summary".

Figure: Select option “DEWA Bill Payment”

Click option “DEWA Bill Payment” from the Option List, to browse to the Bill Payment web page.

Step 4: Enter the details

Apr 16 2019, 09:46:10 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile FX Rates Change Password Web Management Secure Mail

User: VAN DER MARWE Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	43,765.86 CR	VAN DER MARWE

DEWA Bill Payment

Select Consumer Number

Consumer Account No. (Example: 123-12345-1)

Re-Enter Consumer Account No.

Total Amount To Be Paid (Electricity, Water and Sewerage)

Re-Enter Amount To Be Paid

PLEASE READ CAREFULLY. BY ACCESSING THIS DEWA BILL PAYMENT SERVICE BY HABIB BANK AG ZURICH, YOU AGREE TO THE TERMS AND CONDITIONS BELOW.

The bank is not responsible for any inconvenience or any loss or delay due to usage of this service, since it takes an average ONE to TWO days to have the payment posted to your account in DEWA Billing System.

Your account will be immediately debited by the amount requested by you to pay against the DEWA Bill.

The bank is not responsible for any error in amount and consumer account number entered by the customer.

In case of Excess Payment of the Bill(s), the bank is not responsible for any refund.

The bank will not be responsible for any inconvenience caused to the customer in case of delays, submission of wrong information or any other reason due to the mistake of the customer.

NOTE: For customer paying bill one day or more after the due date, it is advisable for him to pay at DEWA's counters, to avoid any disconnections. But in case customer chooses to pay through internet facility, the bank shall not be responsible as stated above.

[Option List](#) [Account Summary](#)

Figure: Complete the form

Enter the details as follows:

- a) Select the required consumer number, using the drop-down menu.
- b) Enter the Consumer Account number.
- c) Re-enter the Consumer Account Number.
- d) Enter the Amount to be paid.
- e) Re-enter the Amount to be paid.
- f) Click the "Process" button to process the transaction.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 17: How to process ETISALAT bill payment

ETISALAT Bill payment option allow HBZweb user to pay telecom bill online. Before proceeding with the Bill payment, account number for the required service type needs to be registered.

This option allows user to perform three tasks, such as:

- ▶ Register the Account Number for the required service.
- ▶ Execute payment.
- ▶ View and remove unused Account Number.

Follow these steps to accomplish the transaction:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account

Account Summary

Account (Click links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the base account (Current or Savings) on the Account Summary screen.

Step 3: Select option “ETISALAT Bill Payment”

The screenshot shows the Habib Bank AG Zurich online banking interface. At the top, there is a navigation bar with a home icon, the date and time (Jul 8 2019, 09:59:01 AM GMT), and a Logout button. Below this is the bank's logo and name. A secondary navigation bar contains various service icons: Upload Docs, ePasswords, My Profile, eLocker, FX Rates, Change Password, Web Management, and Secure Mail. A welcome message for 'VAN DER MARWE' is displayed, along with a dropdown menu for 'Accounts'. Below the account information, a table shows account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Below the table is the 'Option List' section, which includes a note: "(Please select the required transaction or inquiry option from the list below)". The list contains various services, with "ETISALAT - Inquiry & Payment with Registration" highlighted by a dashed box and a red circle with the letter 'a'.

Option List

(Please select the required transaction or inquiry option from the list below)

- Account Statement
- Activate/Suspend ATM Card
- Apply for HBZgsm
- ATM Status Monitor
- Authorize Transaction Requests
- Cheque Book Request
- DEWA Bill Payment
- Disable Device From Authenticator
- Download Request Form
- Download Statement
- ETISALAT - Inquiry & Payment with Registration**
- Funds Transfer (to Third Party)
- Internal Transfer (Within own account in HBZ UAE)
- Manage Beneficiary
- Register VAT Number
- Remittance Instruction (Transaction Upload)
- Request DDS Pre-approval
- Request for Third Party Fund Transfer Limit
- Set Card Parameters
- Standing Instruction - Delete
- Standing Instruction - Issue
- Utility Bill Payment Details
- View Cheques Deposited
- View Cheques Returned
- View Documents
- View Incoming FTS Remittance Details
- View Incoming SWIFT/Telex Remittance Details
- View Status of Fund Transfer Request
- View SWIFT Message Sent
- View UAE Fund Transfer Details

At the bottom left, there is a link for "Account Summary".

Figure: Select option “ETISALAT - Inquiry & Payment with Registration”

Click option “ETISALAT Bill Payment” from the Option List, to browse to the Bill Payment web page.

Step 4: Enter the details to pay bill or select action

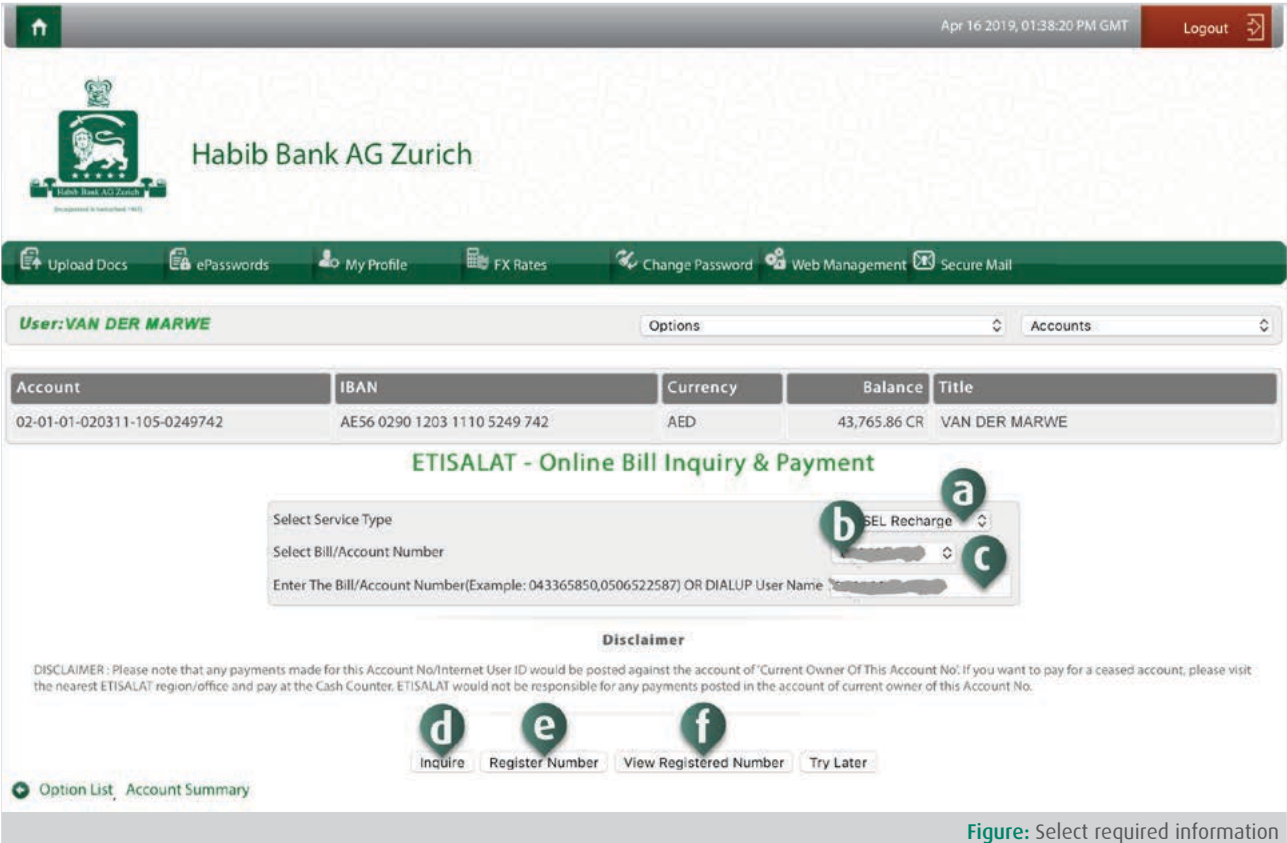


Figure: Select required information

To proceed with the appropriate action, as detailed below:

Option 1: Register the Account for the required service:

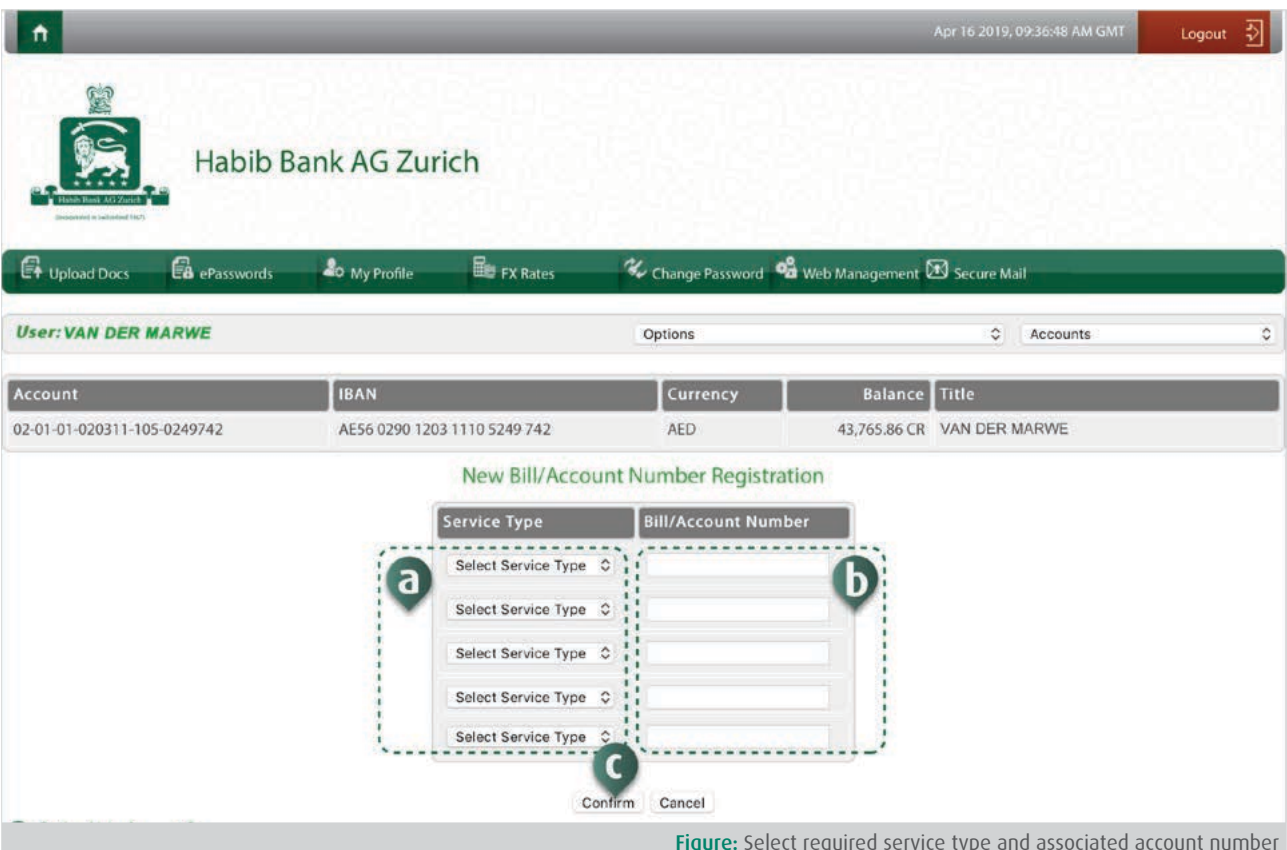


Figure: Select required service type and associated account number

If the account number for the bill to pay is not registered, then click the “Register Number” button and complete the request on the next screen, as detailed below:

- a) Select the service type to be registered (such as land line, GSM Mobile, Dialup Internet, WASEL Recharge, WASEL Renewal, Alshamil or eVision).
- b) Enter the pertaining account or bill number.
- c) Click “Inquire” button to continue to the next screen.
- d) On the payment screen, provide the details as below:
- e) Enter the amount to be paid.
- f) Re-enter the amount to be paid.
- g) Click “Submit” button.

Upon successful submission of request, message “Your transaction has been completed successfully” will be prompted on the screen.

Option 2: Execute payment:

The screenshot displays the Habib Bank AG Zurich online interface. At the top, the user is logged in as 'User:VAN DER MARWE'. Below the navigation bar, there is a table showing account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	43,765.86 CR	VAN DER MARWE

The main section is titled "ETISALAT - Online Bill Inquiry & Payment". It contains a form with the following fields:

- Selected Service Type: WASEL Recharge
- Selected Bill ID: [Redacted]
- WaseL Recharge Amount Range: up to 10000.0
- Enter Amount To Pay: [Input field]
- Re-Enter Amount To Pay: [Input field]

Below the form is a "Disclaimer" section with a "Submit" button and a "Try Later" button. A green circle 'c' is placed over the "Submit" button. At the bottom left, there are links for "Option List" and "Account Summary".

Figure: Complete the form

If the account number for the bill to pay is already registered, then:

- a) Select the appropriate service type, such as Land Line, GSM Mobile, Dialup Internet, WASEL Recharge, WASEL Renewal, Alshamil, eVision).
- b) Select the registered account number.
- c) Click “Inquire” button and complete the request on the next screen.

Option 3: View and/or remove unused account number:

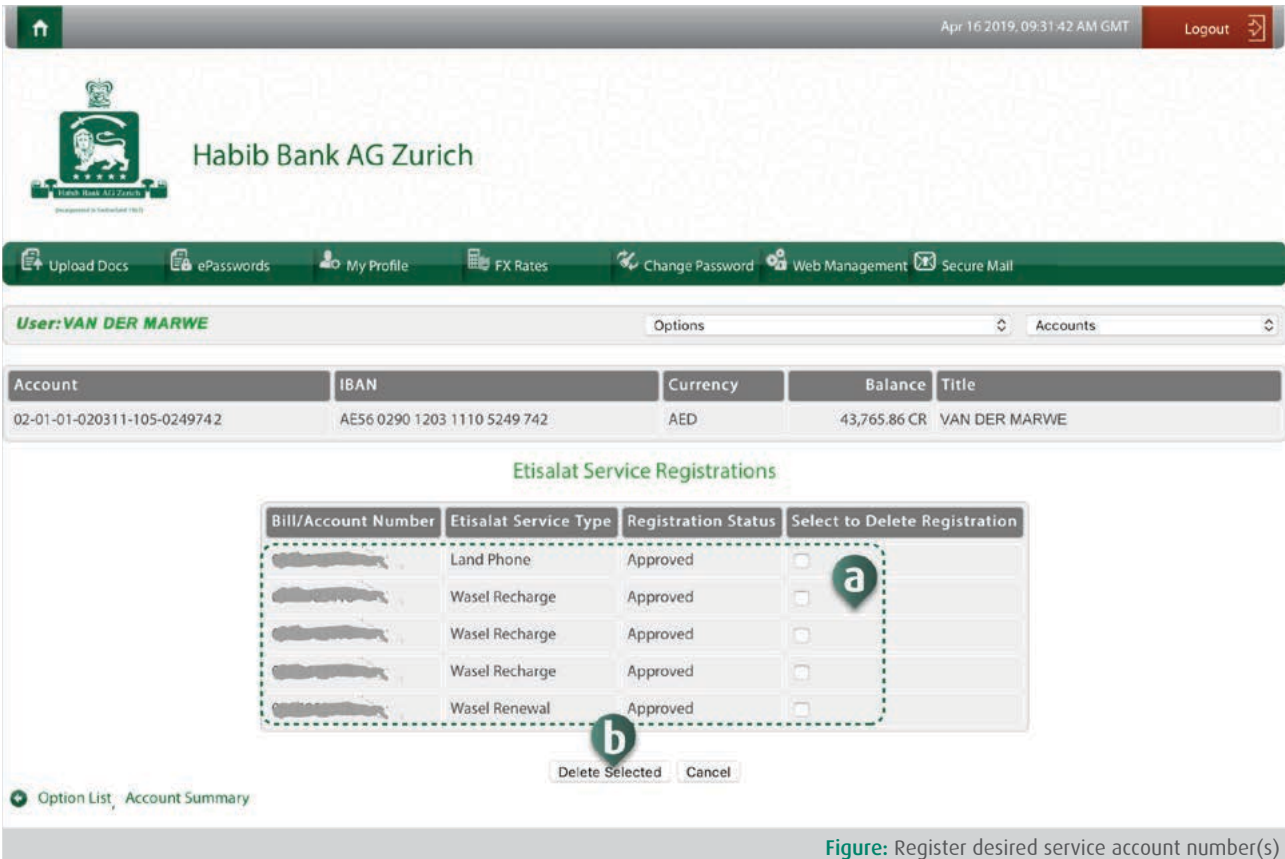


Figure: Register desired service account number(s)

To view or remove unused registered service, click the “View Registered Number” and complete the request on the next screen, as described below:

- a) View Registered Account Numbers: Refer to the details such as Bill/Account number, Service Type and Status.
- b) Delete Registered Account Numbers: Click the checkbox to tick/select the unused service/number to be removed and Click the “Delete Selected” button to submit the request.

Upon successful submission of request, message “Your transaction has been completed successfully” will be prompted on the screen.

TASK 18: How to change ATM card status

This option allows HBZweb user to change the status of their ATM card, to activate or deactivate. It is highly recommended under circumstances such as card lost/theft, user should immediately deactivate their card using this online facility for safety reasons.

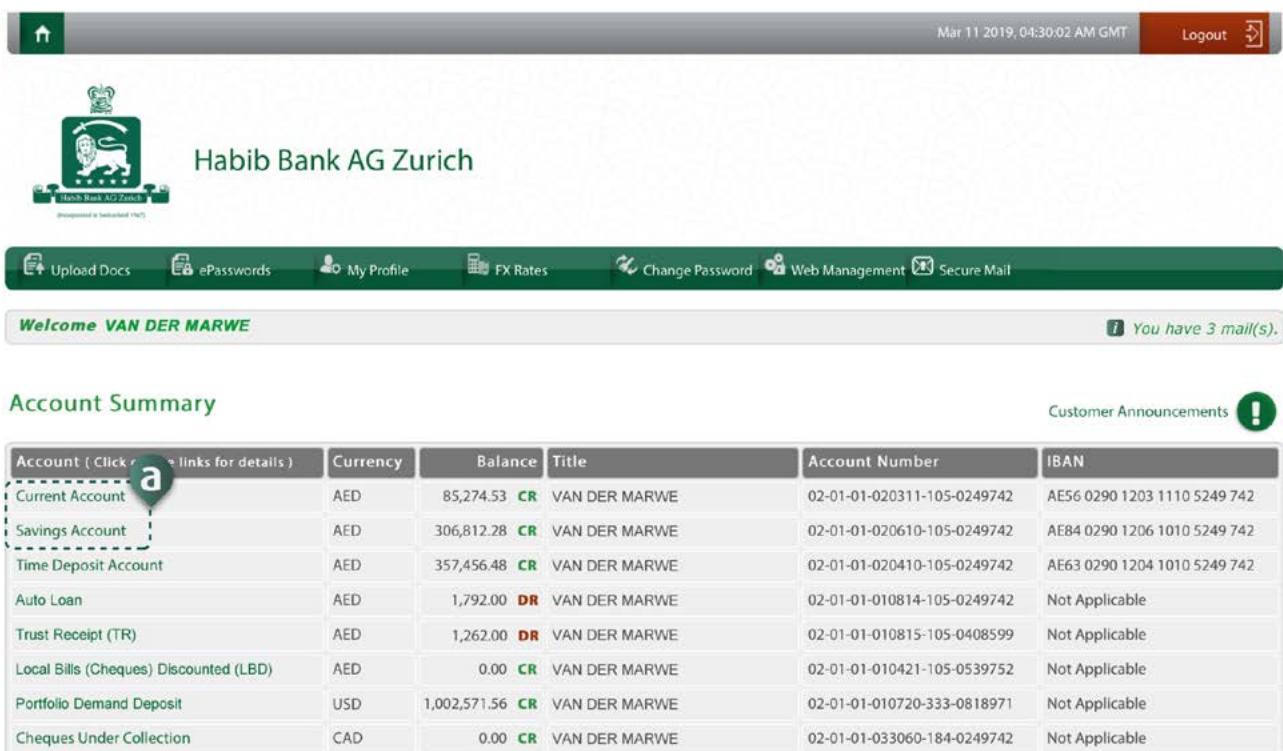
Follow these steps to activate/deactivate card:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account



The screenshot shows the Habib Bank AG Zurich online banking interface. The user is logged in as VAN DER MARWE. The Account Summary screen displays a table of accounts with columns for Account, Currency, Balance, Title, Account Number, and IBAN. The 'Current Account' and 'Savings Account' rows are highlighted with a dashed box and a red 'a' icon, indicating they are the accounts to be selected for ATM card status changes.

Account (Click on links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the appropriate Current or Savings account (for which the card is issued) from the Account Summary screen.

Step 3: Select option "Activate/Suspend ATM Card"

The screenshot shows the Habib Bank AG Zurich online banking interface. At the top, there is a navigation bar with a home icon, the date and time 'Jul 8 2019, 09:59:01 AM GMT', and a 'Logout' button. Below this is the bank's logo and name 'Habib Bank AG Zurich'. A secondary navigation bar contains icons for 'Upload Docs', 'ePasswords', 'My Profile', 'eLocker', 'FX Rates', 'Change Password', 'Web Management', and 'Secure Mail'. A welcome message 'Welcome VAN DER MARWE' is displayed, along with a dropdown menu for 'Accounts'. Below the welcome message is a table with account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Below the table is the 'Option List' section, which includes a sub-header '(Please select the required transaction or inquiry option from the list below)'. A list of options is shown, with 'Activate/Suspend ATM Card' highlighted by a dashed box and a red circle labeled 'a'. Other options include 'Account Statement', 'Apply for HBZgm', 'ATM Status Monitor', 'Authorize Transaction Requests', 'Cheque Book Request', 'DEWA Bill Payment', 'Disable Device From Authenticator', 'Download Request Form', 'Download Statement', 'ETISALAT - Inquiry & Payment with Registration', 'Funds Transfer (to Third Party)', 'Internal Transfer (Within own account in HBZ UAE)', 'Manage Beneficiary', 'Register VAT Number', 'Remittance Instruction (Transaction Upload)', 'Request DDS Pre-approval', and 'Request for Third Party Fund Transfer Limit'.

Figure: Select option "Activate / Suspend ATM card"

Click the option "Activate/Suspend ATM Card" from the Option List to proceed to the next screen.

Step 4: Enter details

The screenshot shows the Habib Bank AG Zurich online banking interface for the 'Activate/Suspend ATM Card' step. The top navigation bar is identical to the previous screenshot, but the date and time are 'Apr 16 2019, 09:57:53 AM GMT'. The bank's logo and name are also present. The secondary navigation bar is the same. The welcome message is 'User: VAN DER MARWE', and the dropdown menu is set to 'Options'. Below this is a table with account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	43,765.86 CR	VAN DER MARWE

Below the table is the 'Activate/Suspend ATM Card' form. It has two main sections: 'Select ATM Card' and 'Select Action'. The 'Select ATM Card' section has a dropdown menu with 'Card 238820 [Current Status - Active]' selected, indicated by a red circle labeled 'b'. The 'Select Action' section has a dropdown menu with 'Activate' selected, indicated by a red circle labeled 'c'. There are also 'Process' and 'Cancel' buttons at the bottom of the form. A red circle labeled 'a' is also present near the top of the form area. At the bottom left, there are links for 'Option List' and 'Account Summary'.

Figure: Select required card and action

Complete the details to change the card status as below:

- a) Select the card number.
- b) Select the action - Activate or deactivate.
- c) Click "Process" button.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 19: How to change ATM Card limit

This option allows HBZweb user to manage the daily transaction limit of the ATM card.

Follow these steps to manage card limit:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account

The screenshot shows the HBZweb interface. At the top, there is a navigation bar with a home icon, the date and time (Mar 11 2019, 04:30:02 AM GMT), and a Logout button. Below this is the Habib Bank AG Zurich logo and name. A secondary navigation bar contains links for Upload Docs, ePasswords, My Profile, FX Rates, Change Password, Web Management, and Secure Mail. A welcome message for VAN DER MARWE is displayed, along with a notification for 3 mail(s). The main section is titled 'Account Summary' and features a table of accounts. A callout 'a' points to the 'Current Account' and 'Savings Account' rows in the table.

Account (Click on links for details.)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the appropriate Current or Savings account (for which the card is issued) from the Account Summary screen.

Step 3: Select option "Set Card Parameters"

The screenshot shows the Habib Bank AG Zurich web portal. At the top right, it displays the date and time: "Mar 11 2019, 04:51:40 AM GMT" and a "Logout" button. The bank's logo and name "Habib Bank AG Zurich" are on the left. Below the logo is a navigation bar with icons for "Upload Docs", "ePasswords", "My Profile", "FX Rates", "Change Password", "Web Management", and "Secure Mail". The user's name "User: VAN DER MARWE" is displayed in the center, with "Options" and "Accounts" dropdown menus to its right. Below this is a table with account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	85,274.53 CR	VAN DER MARWE

Below the table, there is a "Please Select" prompt and a dropdown menu titled "HBZ Card Parameters". The menu items are:

- Change Card Daily Transaction Limit
- Enable / Disable Countries For Card
- Activate / Deactivate E-Payments On Card
- Reset Card Pin
- Activate New Card

At the bottom left, there are links for "Option List" and "Account Summary".

Figure: Set Card Parameters option menu

Click the option "Set Card Parameters" from the Option List to proceed to the next screen.

Step 4: Select option "Change Card Daily Transaction Limit"

This screenshot is similar to the previous one, showing the same web portal interface. The "Please Select" prompt is still present, but the "HBZ Card Parameters" dropdown menu is now open, and the "Change Card Daily Transaction Limit" option is highlighted with a dashed border and a small 'a' icon. The other menu items remain visible below it.

Figure: Select sub-option "Change Card Daily Transaction Limit"

Click the option "Change Card Daily Transaction Limit" from the Option List to proceed to the next screen.

Step 5: Enter details

The screenshot shows the Habib Bank AG Zurich web portal. At the top right, the date and time are 'Apr 16 2019, 10:03:23 AM GMT' and there is a 'Logout' button. The bank logo and name 'Habib Bank AG Zurich' are on the left. A navigation bar contains links for 'Upload Docs', 'ePasswords', 'My Profile', 'FX Rates', 'Change Password', 'Web Management', and 'Secure Mail'. Below this, the user is identified as 'User: VAN DER MARWE'. A table shows account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	43,765.86 CR	VAN DER MARWE

The 'Card Transaction Limits' section is active, showing a modal form with the following fields:

- Card Number: 471448***238820*
- GSM Number: [Redacted]
- Existing Global Limit (In AED): 5000.0
- New Global Limit (In AED): [Input field with callout 'a']

At the bottom of the modal are 'Save' and 'Cancel' buttons. Callout 'b' points to the 'Save' button. At the bottom left of the page, there are links for 'Option List' and 'Account Summary'. A caption at the bottom right reads 'Figure: Complete the form'.

Complete the details to change the transaction Limit for the selected card as below:

- a) Enter the amount of limit.
- b) Click "Save" button.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 20: How to enable/disable countries for the ATM card

This option allows HBZweb user to manage the countries where the ATM card can be used.

Follow these steps to manage countries for card:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: “<https://online.habibbank.com/hPLUS>” in the address bar or by clicking the “Login” button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account

The screenshot shows the HBZweb interface. At the top, there is a navigation bar with a home icon, the date and time (Mar 11 2019, 04:30:02 AM GMT), and a Logout button. Below this is the Habib Bank AG Zurich logo and name. A secondary navigation bar contains links for Upload Docs, ePasswords, My Profile, FX Rates, Change Password, Web Management, and Secure Mail. A welcome message for VAN DER MARWE is displayed, along with a notification for 3 mail(s). The main section is titled 'Account Summary' and features a table of accounts. A callout 'a' points to the 'Current Account' and 'Savings Account' rows in the table.

Account (Click for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the appropriate Current or Savings account (for which the card is issued) from the Account Summary screen.

Step 3: Select option “Set Card Parameters”

Home Jul 8 2019, 09:59:01 AM GMT Logout

Habib Bank AG Zurich
(Incorporated in Switzerland 1983)

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

Welcome VAN DER MARWE Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Option List
(Please select the required transaction or inquiry option from the list below)

- Account Statement
- Activate/Suspend ATM Card
- Apply for HBZgsm
- ATM Status Monitor
- Authorize Transaction Requests
- Cheque Book Request
- DEWA Bill Payment
- Disable Device From Authenticator
- Download Request Form
- Download Statement
- ETISALAT - Inquiry & Payment with Registration
- Funds Transfer (to Third Party)
- Internal Transfer (Within own account in HBZ UAE)
- Manage Beneficiary
- Register VAT Number
- Remittance Instruction (Transaction Upload)
- Request DDS Pre-approval
- Request for Third Party Funds Transfer Limit
- Set Card Parameters**
- Standing Instruction - Delete
- Standing Instruction - Issue
- Utility Bill Payment Details
- View Cheques Deposited
- View Cheques Returned
- View Documents
- View Incoming FTS Remittance Details
- View Incoming SWIFT/Telex Remittance Details
- View Status of Fund Transfer Request
- View SWIFT Message Sent
- View UAE Fund Transfer Details

Account Summary

Figure: Select option "Set Card Parameters"

Click the option "Set Card Parameters" from the Option List to proceed to the next screen.

Step 4: Select option "Enable/Disable Countries for ATM Card"

The screenshot shows the Habib Bank AG Zurich web portal. At the top, there is a navigation bar with a home icon, the date and time (Mar 11 2019, 04:51:40 AM GMT), and a Logout button. Below this is the bank's logo and name. A secondary navigation bar contains links for Upload Docs, ePasswords, My Profile, FX Rates, Change Password, Web Management, and Secure Mail. The user's name, VAN DER MARWE, is displayed, along with an Options dropdown menu and an Accounts dropdown menu. A table shows account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	85,274.53 CR	VAN DER MARWE

Below the table, a "Please Select" dropdown menu is open, showing the following options:

- HBZ Card Parameters
- Change Card Daily Transaction L
- Enable / Disable Countries For Card
- Activate / Deactivate E-Payments On Card
- Reset Card Pin
- Activate New Card

The "Enable / Disable Countries For Card" option is highlighted with a dashed border and a green circle containing the letter 'a'. At the bottom left, there are links for Option List and Account Summary. A caption at the bottom right reads: "Figure: Select sub-option 'Enable/Disable Countries For Card'".

Click the option "Enable/Disable Countries for ATM Card" from the Option List to proceed to the next screen.

Step 5: Enter details

Card Transaction Countries
Please select the desired transaction countries.

Card Number: 471448***238820*
Global Limit (In AED): 5000.0
GSM Number: [REDACTED]

Country	Status	Country	Status	Country	Status	Country	Status	Country	Status
Argentina	<input type="checkbox"/>	Australia	<input type="checkbox"/>	Austria	<input type="checkbox"/>	Bahamas	<input type="checkbox"/>	Bahrain	<input type="checkbox"/>
Bangladesh	<input type="checkbox"/>	Belgium	<input type="checkbox"/>	Benin	<input type="checkbox"/>	Bermuda	<input type="checkbox"/>	Brazil	<input type="checkbox"/>
British Virgin Is.	<input type="checkbox"/>	Bulgaria	<input type="checkbox"/>	Cambodia	<input type="checkbox"/>	Cameroon, United Republic of	<input type="checkbox"/>	Canada	<input type="checkbox"/>
Chad	<input type="checkbox"/>	Chile	<input type="checkbox"/>	China	<input type="checkbox"/>	Colombia	<input type="checkbox"/>	Comoros	<input type="checkbox"/>
Costa Rica	<input type="checkbox"/>	Croatia	<input type="checkbox"/>	Cyprus	<input type="checkbox"/>	Czech Republic	<input type="checkbox"/>	Democratic Republic of Congo	<input type="checkbox"/>
Denmark	<input type="checkbox"/>	Djibouti	<input type="checkbox"/>	Dominican Rep.	<input type="checkbox"/>	Ecuador	<input type="checkbox"/>	El Salvador	<input type="checkbox"/>
Equatorial Guinea	<input type="checkbox"/>	Estonia	<input type="checkbox"/>	Ethiopia	<input type="checkbox"/>	Finland	<input type="checkbox"/>	France	<input type="checkbox"/>
French Guiana	<input type="checkbox"/>	Gabon	<input type="checkbox"/>	Gambia	<input type="checkbox"/>	Georgia	<input type="checkbox"/>	Germany	<input type="checkbox"/>
Ghana	<input type="checkbox"/>	Greece	<input type="checkbox"/>	Grenada	<input type="checkbox"/>	Guatemala	<input type="checkbox"/>	Guyana	<input type="checkbox"/>
Haiti	<input type="checkbox"/>	Honduras	<input type="checkbox"/>	Hong Kong, China	<input type="checkbox"/>	Hungary	<input type="checkbox"/>	Iceland	<input type="checkbox"/>
India	<input type="checkbox"/>	Indonesia	<input type="checkbox"/>	Ireland	<input type="checkbox"/>	Israel	<input type="checkbox"/>	Italy	<input type="checkbox"/>
Ivory Coast	<input type="checkbox"/>	Jamaica	<input type="checkbox"/>	Japan	<input type="checkbox"/>	Jordan	<input type="checkbox"/>	Kazakhstan	<input type="checkbox"/>
Kenya	<input type="checkbox"/>	Kuwait	<input type="checkbox"/>	Kyrgyzstan	<input type="checkbox"/>	Latvia	<input type="checkbox"/>	Lesotho	<input type="checkbox"/>
Liberia	<input type="checkbox"/>	Lithuania	<input type="checkbox"/>	Luxembourg	<input type="checkbox"/>	Macedonia	<input type="checkbox"/>	Madagascar	<input type="checkbox"/>
Malawi	<input type="checkbox"/>	Malaysia	<input type="checkbox"/>	Maldives	<input type="checkbox"/>	Malta	<input type="checkbox"/>	Mauritania	<input type="checkbox"/>
Mauritius	<input type="checkbox"/>	Mexico	<input type="checkbox"/>	Moldova	<input type="checkbox"/>	Mongolia	<input type="checkbox"/>	Morocco	<input type="checkbox"/>
Mozambique	<input type="checkbox"/>	Namibia	<input type="checkbox"/>	Nepal	<input type="checkbox"/>	Netherlands	<input type="checkbox"/>	Netherlands Antilles	<input type="checkbox"/>
New Zealand	<input type="checkbox"/>	Nicaragua	<input type="checkbox"/>	Niger	<input type="checkbox"/>	Nigeria	<input type="checkbox"/>	Norway	<input type="checkbox"/>
Oman	<input type="checkbox"/>	Pakistan	<input type="checkbox"/>	Panama	<input type="checkbox"/>	Paraguay	<input type="checkbox"/>	Peru	<input type="checkbox"/>
Philippines	<input type="checkbox"/>	Poland	<input type="checkbox"/>	Portugal	<input type="checkbox"/>	Puerto Rico	<input type="checkbox"/>	Qatar	<input type="checkbox"/>
Reunion	<input type="checkbox"/>	Romania	<input type="checkbox"/>	Rwanda	<input type="checkbox"/>	Sao Tome and Principe	<input type="checkbox"/>	Saudi Arabia	<input type="checkbox"/>
Senegal	<input type="checkbox"/>	Sierra Leone	<input type="checkbox"/>	Singapore	<input type="checkbox"/>	Slovakia	<input type="checkbox"/>	Slovenia	<input type="checkbox"/>
South Africa	<input type="checkbox"/>	South Korea	<input type="checkbox"/>	Spain	<input type="checkbox"/>	Sri Lanka	<input type="checkbox"/>	St. Lucia	<input type="checkbox"/>
ST. Vincent & The Grenadines	<input type="checkbox"/>	Suriname	<input type="checkbox"/>	Swaziland	<input type="checkbox"/>	Sweden	<input type="checkbox"/>	Switzerland	<input type="checkbox"/>
Tajikistan	<input type="checkbox"/>	Tanzania	<input type="checkbox"/>	Thailand	<input type="checkbox"/>	Togo	<input type="checkbox"/>	Trinidad and Tobago	<input type="checkbox"/>
Turkey	<input type="checkbox"/>	Turkmenistan	<input type="checkbox"/>	U.S. Virgin Is.	<input type="checkbox"/>	Uganda	<input type="checkbox"/>	United Kingdom	<input type="checkbox"/>
United States of America	<input type="checkbox"/>	Uruguay	<input type="checkbox"/>	Uzbekistan	<input type="checkbox"/>	Vietnam	<input type="checkbox"/>	Western Sahara	<input type="checkbox"/>
Zambia	<input type="checkbox"/>								

Save Cancel

Option List Account Summary

Figure: Complete the form

Complete the details to change the transaction Limit for the selected card as below:

- a) Click the status checkbox against the required country to tick mark.
- b) Click "Save" button.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 21: How to activate/deactivate electronic payments on ATM card

This option allows HBZweb user to activate or deactivate electronic payments on the ATM card.

Follow these steps to activate/deactivate ePayment on cards:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account

The screenshot shows the Habib Bank AG Zurich online banking interface. At the top, there is a navigation bar with a home icon, the date and time (Mar 11 2019, 04:30:02 AM GMT), and a Logout button. Below this is the Habib Bank AG Zurich logo and name. A secondary navigation bar contains links for Upload Docs, ePasswords, My Profile, FX Rates, Change Password, Web Management, and Secure Mail. A welcome message for VAN DER MARWE is displayed, along with a notification for 3 mail(s). The main section is titled 'Account Summary' and includes a 'Customer Announcements' icon. Below this is a table of accounts with columns for Account (with a callout 'a' pointing to the Current and Savings rows), Currency, Balance, Title, Account Number, and IBAN.

Account (Click on links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the appropriate Current or Savings account (for which the card is issued) from the Account Summary screen.

Step 3: Select option "Set Card Parameters"

Home Jul 8 2019, 09:59:01 AM GMT Logout

Habib Bank AG Zurich
(Incorporated in Switzerland 1983)

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

Welcome VAN DER MARWE Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Option List
(Please select the required transaction or inquiry option from the list below)

- Account Statement
- Activate/Suspend ATM Card
- Apply for HBZgsm
- ATM Status Monitor
- Authorize Transaction Requests
- Cheque Book Request
- DEWA Bill Payment
- Disable Device From Authenticator
- Download Request Form
- Download Statement
- ETISALAT - Inquiry & Payment with Registration
- Funds Transfer (to Third Party)
- Internal Transfer (Within own account in HBZ UAE)
- Manage Beneficiary
- Register VAT Number
- Remittance Instruction (Transaction Upload)
- Request DDS Pre-approval
- Request for Third Party Funds Transfer Limit
- Set Card Parameters**
- Standing Instruction - Delete
- Standing Instruction - Issue
- Utility Bill Payment Details
- View Cheques Deposited
- View Cheques Returned
- View Documents
- View Incoming FTS Remittance Details
- View Incoming SWIFT/Telex Remittance Details
- View Status of Fund Transfer Request
- View SWIFT Message Sent
- View UAE Fund Transfer Details

Account Summary

Figure: Select option "Set Card Parameters"

Click the option "Set Card Parameters" from the Option List to proceed to the next screen.

Step 4: Select option "Activate/deactivate ePayments on Card"

Mar 11 2019, 04:51:40 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile FX Rates Change Password Web Management Secure Mail

User: VAN DER MARWE Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	85,274.53 CR	VAN DER MARWE

Please Select

- HBZ Card Parameters
 - Change Card Daily Transaction Limit
 - Enable / Disable Countries For Card
 - Activate / Deactivate E-Payments On Card**
 - Reset Card Pin
 - Activate New Card

Option List Account Summary

Figure: Select sub-option "Activate/Deactivate ePayments On Card"

Click the option "Activate/deactivate ePayments on Card" from the Option List to proceed to the next screen.

Step 5: Enter details

Apr 16 2019, 10:22:20 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile FX Rates Change Password Web Management Secure Mail

User: VAN DER MARWE Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	43,765.86 CR	VAN DER MARWE

Card Internet Options

Please select the desired internet options you want to activate.

Card Number: 471448***238820*
 Global Limit (In AED): 5000.0
 GSM Number: [Redacted]

Description	Value
Activate / Deactivate e-payments on Card	<input type="checkbox"/>
Current Internet Transaction Daily Limit (In AED) 0.0	<input type="text"/>
Internet Transaction Daily Lim (ID)	<input type="text"/>

Save Cancel

Option List Account Summary

Figure: Complete the form

Complete the details to activate/deactivate ePayments for the selected card as below:

- a) Click the value checkbox against the "Activate/deactivate ePayment on card" field to tick mark.
- b) Enter the "Daily internet transaction limit" amount.
- c) Click "Save" button.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 22: How to reset PIN for ATM card

This option allows HBZweb user to reset PIN for the ATM card.

Follow these steps to reset PIN:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: “<https://online.habibbank.com/hPLUS>” in the address bar or by clicking the “Login” button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account

Mar 11 2019, 04:30:02 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile FX Rates Change Password Web Management Secure Mail

Welcome VAN DER MARWE You have 3 mail(s).

Account Summary Customer Announcements

Account (Click for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the appropriate Current or Savings account (for which the card is issued) from the Account Summary screen.

Step 3: Select option “Set Card Parameters”

The screenshot shows the Habib Bank AG Zurich online banking interface. At the top, there is a navigation bar with a home icon, the date and time (Jul 8 2019, 09:59:01 AM GMT), and a Logout button. Below this is the bank's logo and name. A secondary navigation bar contains various service icons: Upload Docs, ePasswords, My Profile, eLocker, FX Rates, Change Password, Web Management, and Secure Mail. A welcome message reads "Welcome VAN DER MARWE" next to a dropdown menu currently set to "Accounts".

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Below the account table is an "Option List" section with the instruction: "(Please select the required transaction or inquiry option from the list below)". The list includes various services such as Account Statement, ATM Status Monitor, and Funds Transfer. The option "Set Card Parameters" is highlighted with a dashed box and a red circle containing the letter 'a'.

At the bottom left of the interface, there is a "Account Summary" link.

Figure: Select option "Set Card Parameters"

Click the option "Set Card Parameters" from the Option List to proceed to the next screen.

Step 4: Select option "Reset Card PIN"

The screenshot shows the Habib Bank AG Zurich web portal. The user is logged in as 'VAN DER MARWE'. The account details table is as follows:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	85,274.53 CR	VAN DER MARWE

The 'Please Select' dropdown menu is open, showing the following options:

- HBZ Card Parameters
- Change Card Daily Transaction Limit
- Enable / Disable Countries For Card
- Activate / Deactivate E-Payments On Card
- Reset Card Pin** (highlighted with a dashed box and a green circle 'a')
- Activate New Card

At the bottom left, there are links for 'Option List' and 'Account Summary'.

Figure: Select sub-option "Reset Card PIN"

Click the option "Reset Card PIN" from the Option List to proceed to the next screen.

Step 5: Enter details

The screenshot shows the 'Card PIN Reset' form. The card number dropdown menu is open, showing the following options:

- 3205 **** * 0640 (highlighted with a green circle 'a')
- 3205 **** * 0640 (highlighted with a green circle 'b')

At the bottom left, there are links for 'Option List' and 'Account Summary'.

Figure: Complete the form

Complete the details to Reset Card PIN for the selected card as below:

- Select the card number that needs to be reset, using the dropdown menu.
- Click "Reset PIN" button.

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 23: How to activate new ATM card

This option allows HBZweb user to activate new ATM card.

Follow these steps to activate new card:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: “<https://online.habibbank.com/hPLUS>” in the address bar or by clicking the “Login” button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account

Account Summary

Customer Announcements !

Account (Click for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the appropriate Current or Savings account (for which the card is issued) from the Account Summary screen.

Step 3: Select option “Set Card Parameters”

Home Jul 8 2019, 09:59:01 AM GMT Logout

Habib Bank AG Zurich
(Incorporated in Switzerland 1983)

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

Welcome **VAN DER MARWE** Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Option List
(Please select the required transaction or inquiry option from the list below)

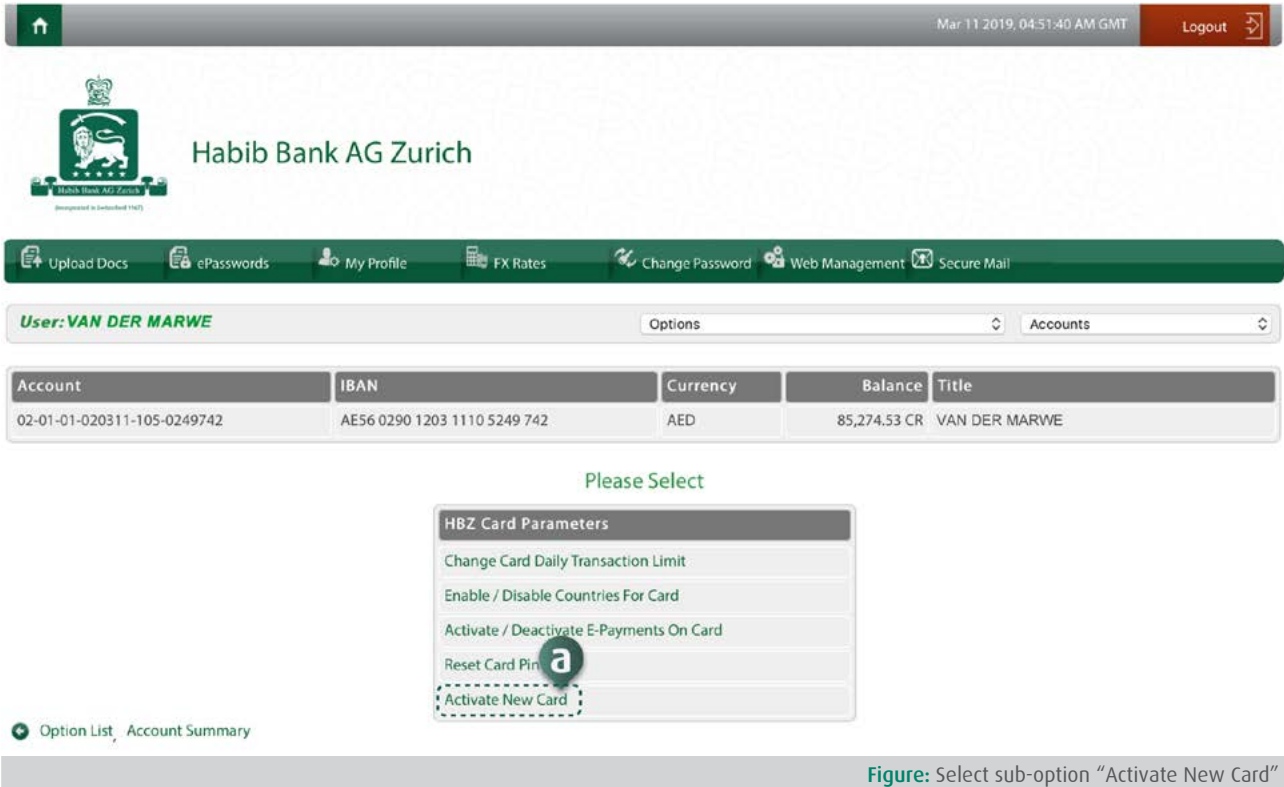
- Account Statement
- Activate/Suspend ATM Card
- Apply for HBZgsm
- ATM Status Monitor
- Authorize Transaction Requests
- Cheque Book Request
- DEWA Bill Payment
- Disable Device From Authenticator
- Download Request Form
- Download Statement
- ETISALAT - Inquiry & Payment with Registration
- Funds Transfer (to Third Party)
- Internal Transfer (Within own account in HBZ UAE)
- Manage Beneficiary
- Register VAT Number
- Remittance Instruction (Transaction Upload)
- Request DDS Pre-approval
- Request for Third Party Fund Transfer Limit
- Set Card Parameters**
- Standing Instruction - Delete
- Standing Instruction - Issue
- Utility Bill Payment Details
- View Cheques Deposited
- View Cheques Returned
- View Documents
- View Incoming FTS Remittance Details
- View Incoming SWIFT/Telex Remittance Details
- View Status of Fund Transfer Request
- View SWIFT Message Sent
- View UAE Fund Transfer Details

Account Summary

Figure: Select option "Set Card Parameters"

Click the option "Set Card Parameters" from the Option List to proceed to the next screen.

Step 4: Select option "Activate New Card"



Click the option "Activate New Card" from the Option List to proceed to the next screen.

Step 5: Enter details



Complete the details to Reset Card PIN for the selected card as below:

a) ?????

Upon successful submission of request, message "Your transaction has been completed successfully" will be prompted on the screen.

TASK 24: How to download Statement of Account

With the online statement of account, the user can access and view the historic data of over a decade. The option provides flexibility to the user to view the statement for the desired period.

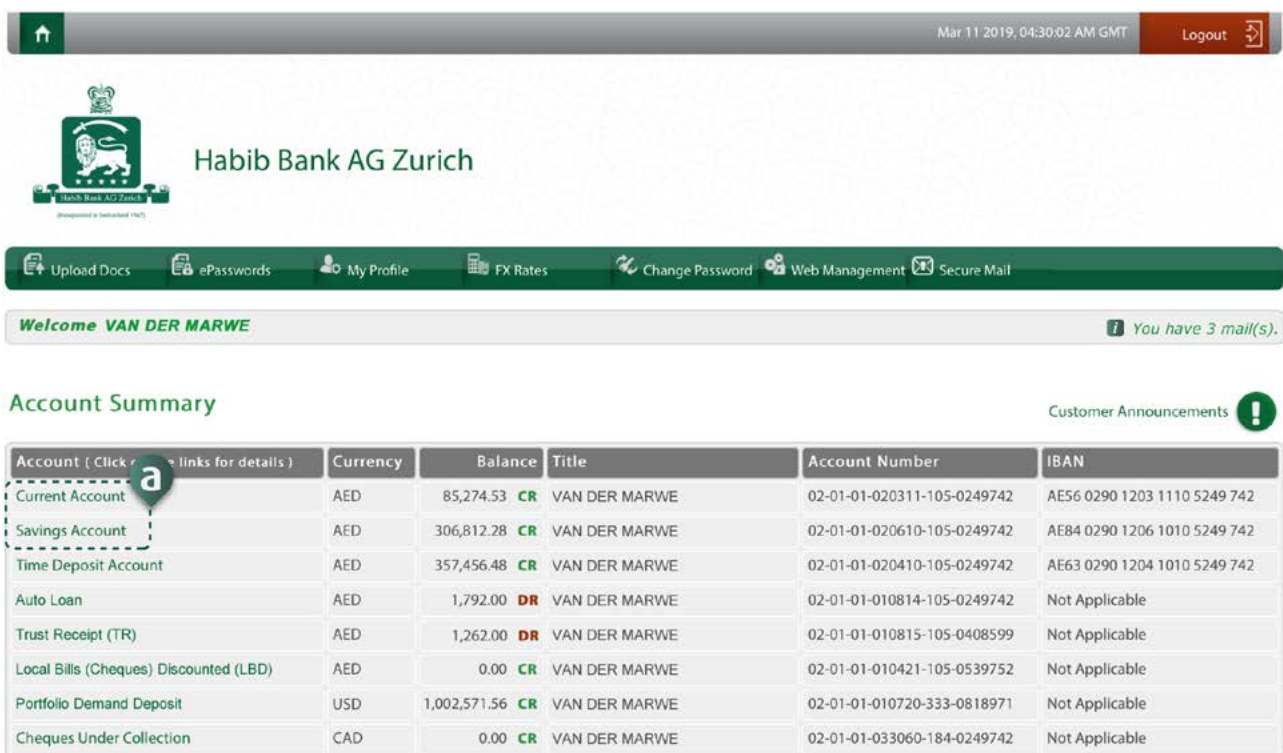
Follow these steps to view the :

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account



The screenshot shows the Habib Bank AG Zurich online banking interface. The user is logged in as VAN DER MARWE. The Account Summary screen displays a table of accounts with the following data:

Account (Click on links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable
Cheques Under Collection	CAD	0.00 CR	VAN DER MARWE	02-01-01-033060-184-0249742	Not Applicable

Figure: Select appropriate account

Select the base account (Current or Savings) on the Account Summary screen.

Step 3: Select option "Download Statement Of Account"

Jul 8 2019, 09:59:01 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile eLocker FX Rates Change Password Web Management Secure Mail

Welcome VAN DER MARWE Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Option List

(Please select the required transaction or inquiry option from the list below)

- Account Statement
- Activate/Suspend ATM Card
- Apply for HBZgsm
- ATM Status Monitor
- Authorize Transaction Requests
- Cheque Book Request
- DEWA Bill Payment
- Disable Device From Authenticator
- Download Request Form
- Download Statement**
- ETISALAT™ Inquiry & Payment with Registration
- Funds Transfer (to Third Party)
- Internal Transfer (Within own account in HBZ UAE)
- Manage Beneficiary

Figure: Select option "Download Statement"

Click option "Download Statement Of Account" from the Option List, to browse to the related web page.

Step 4: Enter the details

Apr 22 2019, 08:28:18 AM GMT Logout

Habib Bank AG Zurich

Upload Docs ePasswords My Profile FX Rates Change Password Web Management Secure Mail

User: VAN DER MARWE Options Accounts

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	42,963.76 CR	VAN DER MARWE

Download Statement Of Account

Date From (example: jan 19 2001 or 19 jan 2001)

Date To

Format PDF

Select

Calendar: April 2019. Date 22 is selected.

Option List Account Summary

Figure: Define required parameters

Enter the parameters for the Statement as follows:

- a)** Select the the "Date from" (i.e. from which date) using a calendar popup.
- b)** Select the the "Date to" (i.e. till which date) using a calendar popup.
- c)** Select the the "Format" (i.e. the output file type) using a drop-down menu list. Note that the output is available in PDF, MS Excel and XML formats.
- d)** Click "Download" button to proceed with request.

TASK 25: How to view Statement of Account

With the online statement of account, the user can access and view the historic data of over a decade. The option provides flexibility to the user to view the statement for the desired period.

Follow these steps to view Statement of account:

STEP 1: Login to HBZweb

Browse to the HBZweb login page by typing URL: "<https://online.habibbank.com/hPLUS>" in the address bar or by clicking the "Login" button (appearing on the top-right corner, if you are on the HBZ UAE webpage).

Refer to task: How to Login to HBZweb for step-by-step detail on the login process.

Step 2: Select appropriate account

Account Summary

Account (Click on links for details)	Currency	Balance	Title	Account Number	IBAN
Current Account	AED	85,274.53 CR	VAN DER MARWE	02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742
Savings Account	AED	306,812.28 CR	VAN DER MARWE	02-01-01-020610-105-0249742	AE84 0290 1206 1010 5249 742
Time Deposit Account	AED	357,456.48 CR	VAN DER MARWE	02-01-01-020410-105-0249742	AE63 0290 1204 1010 5249 742
Auto Loan	AED	1,792.00 DR	VAN DER MARWE	02-01-01-010814-105-0249742	Not Applicable
Trust Receipt (TR)	AED	1,262.00 DR	VAN DER MARWE	02-01-01-010815-105-0408599	Not Applicable
Local Bills (Cheques) Discounted (LBD)	AED	0.00 CR	VAN DER MARWE	02-01-01-010421-105-0539752	Not Applicable
Portfolio Demand Deposit	USD	1,002,571.56 CR	VAN DER MARWE	02-01-01-010720-333-0818971	Not Applicable

Figure: Select appropriate account

Select the base account (Current or Savings) on the Account Summary screen.

Step 3: Select option "Account Statement"

The screenshot displays the Habib Bank AG Zurich online banking portal. At the top, there is a navigation bar with a home icon, the date and time (Jul 8 2019, 09:59:01 AM GMT), and a Logout button. Below this is the bank's logo and name. A secondary navigation bar contains various service icons: Upload Docs, ePasswords, My Profile, eLocker, FX Rates, Change Password, Web Management, and Secure Mail. A welcome message for 'VAN DER MARWE' is shown, along with a dropdown menu currently set to 'Accounts'. Below the welcome message is a table with account details:

Account	IBAN	Currency	Balance	Title
02-01-01-020311-105-0249742	AE56 0290 1203 1110 5249 742	AED	152,195.12 CR	VAN DER MARWE

Below the table is an 'Option List' with a sub-instruction: 'Please select the required transaction or inquiry option from the list below'. The list includes the following options:

- Account Statement
- Activate/Suspend ATM Card
- Apply for HBZgsm
- ATM Status Monitor
- Authorize Transaction Requests
- Cheque Book Request
- DEWA Bill Payment
- Disable Device From Authenticator
- Download Request Form
- Download Statement
- ETISALAT - Inquiry & Payment with Registration
- Funds Transfer (to Third Party)
- Internal Transfer (Within own account in HBZ UAE)
- Manage Beneficiary
- Register VAT Number
- Remittance Instruction (Transaction Upload)
- Request DDS Pre-approval
- Request for Third Party Fund Transfer Limit
- Set Card Parameters
- Standing Instruction - Delete
- Standing Instruction - Issue
- Utility Bill Payment Details
- View Cheques Deposited
- View Cheques Returned
- View Documents
- View Incoming FTS Remittance Details
- View Incoming SWIFT/Telex Remittance Details
- View Status of Fund Transfer Request
- View SWIFT Message Sent
- View UAE Fund Transfer Details

At the bottom left of the interface, there is a link for 'Account Summary'.

Figure: Select option "Account Statement"

Click option "Account Statement" from the Option List, to launch the Account Statement page, showing last 20 transactions (i.e. last Page) with details such as Transaction Date, Particulars, Debit Amount, Credit Amount and Balance.

Step 4: View Account Statement

The screenshot displays the Habib Bank AG Zurich online banking portal. At the top, the user is identified as 'VAN DER MARWE'. The account details shown are: Account 02-01-01-020311-105-0249742, IBAN AE56 0290 1203 1110 5249 742, Currency AED, and Balance 85,274. The transaction list includes various entries such as 'Opening Balance', 'Web Transfer From 2-1-19', 'VAT @5.00 % Miscellaneous', 'Charge for FTS # 103DER', 'ATM withdrawal through UAE SWITCH', 'Inward Clearing - Cheque #203 cleared', 'Salary SI #3754 Due on Feb 25 2019', and 'Flooring payment'. A calendar pop-up is overlaid on the transaction list, showing the month of April 2019. A 'View Document' link is highlighted for the transaction dated 25-Feb-2019, which is an 'Inward Clearing - Cheque #203 cleared'. The interface also features navigation buttons like 'Process', 'Previous Page', 'Next Page', 'First Page', and 'Last Page'.

Figure: View account statement

The statement can be viewed for the required period using following options:

- ▶ Option 1: To view first 20 transactions from the day the account is opened, click “First Page” button.
- ▶ Option 2: To view next 20 transactions from the current view, click “Next Page” button.
- ▶ Option 3: To view previous 20 transactions from the current view, click “Previous Page” button.
- ▶ Option 4: To view last 20 transactions (i.e. default view), click “Last Page” button.
- ▶ Option 5: To view transactions between particular dates, select the start date under “From Date” field, select the end date under “To Date” field and click “Process” button.

To view the withdrawal cheque, browse to the required row with Cheque details and click “View Document” under the Particulars column.

