

# HBL PAY – BUSINESS BANKING

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## your guide to digital finance

Transaction & Employee Banking

Corporate, Commercial & Investment Banking Group

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**HBL**

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## Frequently Asked Questions

### 1. How can we login into the web portal?

1.1 Before logging in, please ensure the following:

- a) You have received your login ID and password.
- b) You have thoroughly reviewed password setting guidelines laid out by HBL.
- c) Your PC meets the minimum system requirements.
- d) Product limits have been reviewed.
- e) Files have been prepared as per the formats shared, and maximum length and data field criteria provided in this document.
- f) It is advised to not use the portal on public PC(s) or laptop(s) for security purposes.

1.2 For accessing the web portal, please use the following link:  
<https://businessbanking.hblpay.com/fcmclient/>

1.3 Following screen will appear; enter your login user ID and password and click on **Login**.

Note: You are allowed 3 password re-attempts. Upon entering wrong password for 3 consecutive tries, you will be prompted to enter the CAPTCHA appearing on the screen.

- 1.4 If you enter wrong CAPTCHA, your ID will be disabled and you will see the following screen. In this case, you will have to contact your relevant Relationship Team to resolve the issue. You will receive an email on your registered email address to reset the password. Please see [section 3](#) for guidelines on resetting password.

## 2. Does the system have two-factor authentication for added security?

- 2.1 Yes, for added security two-factor authentication is enabled at login and transaction approval stage. Once you have entered your login credentials and pressed login, you will receive a one-time pin (OTP) on your registered mobile number through SMS and also on your registered email.



Dear Customer,

425580 is your One Time Password (OTP) for HBL Pay Business Banking. Please do not share this password with anyone.

Important Notice: HBL will never ask for your password or any security information via email, SMS, phone etc.

Regards,  
HBL

- 2.2 Enter the pin and click on **Submit**. Upon successful attempt, the system will land on the dashboard. Based on user privileges, you will be able to see all or some of the functionalities as shown in the picture below:

Currency Pair	Buy Rate	Sell Rate
PKR-USD	152.596400	152.596400
PKR-GBP	212.307400	212.307400
PKR-EUR	183.474300	183.474300

MessageType	Broadcast Date	Subject	Attachment
No data to display.			

- 2.3 If you click on **Cancel**, the system will land on the login page.
- 2.4 If you do not receive the OTP or the OTP fails, you will click on **Resend** to generate a new OTP which you will receive on your registered mobile number through SMS. After receiving the new OTP, follow [step 2.2](#).

Note: The OTP is valid for 5 minutes. You have to wait for at least 60 seconds before re-generating or re-sending the OTP.

### 3. How can we reset password?

- 3.1 You will be redirected to the following page in two cases: 1) when you are logging in to the application for the first time and 2) when you have forgotten your password and/ or your user ID has been reset.

## SECURITY QUESTIONS

Please answer at least 2 security questions:

Your first girlfriend's name

Your first employer's name

Your best friend's name

Your pet's nick name

Your first automobile brand name

Your month of birth

Your birth place

Your favorite color

Submit

- 3.2 Select and answer at least 2 questions. It is advised not to write generic answers for security purpose.
- 3.3 Click on **Submit**.
- 3.4 System will take you to password change screen and you will be able to set a new password for your ID. Once you have reset your password, you can now login to the portal. See [sections 1 and 2](#) for detailed login and two-factor authentication processes.

### Change password

Old Password\*

New Password\*

Confirm Password\*

[Change](#)

#### Password Requirements

- Must be 8 to 25 characters long.
- Does not match any of your previous 6 passwords.
- Must Contain minimum required characters from following Group.
  - All Special Characters, atleast 1 character from allowed set `~!@#%&*()_+`
  - Numerals (0 through 9) at least 1
  - Characters(A through Z and a through z) at least 1
  - Disallowed words : [DELETE, ALTER]

Please follow the following guidelines when setting up a new password:

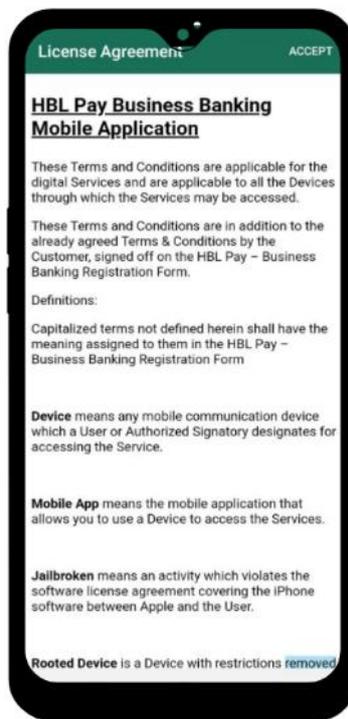
- a) The password must be **8** to **25** characters in length.
- b) Your new password must **not** be the same as your **previous 6** passwords.
- c) Your password must contain the following:
  - i. At least 1 special character from `~ ! @ # $ % ^ & * ( ) _`
  - ii. At least 1 digit from **0** to **9**
  - iii. At least 1 alphabet from **A** to **Z**
  - iv. At least 1 alphabet from **a** to **z**
  - v. You cannot use the words **DELETE, ALTER**

## 4. How to register your device to access corporate mobile app?

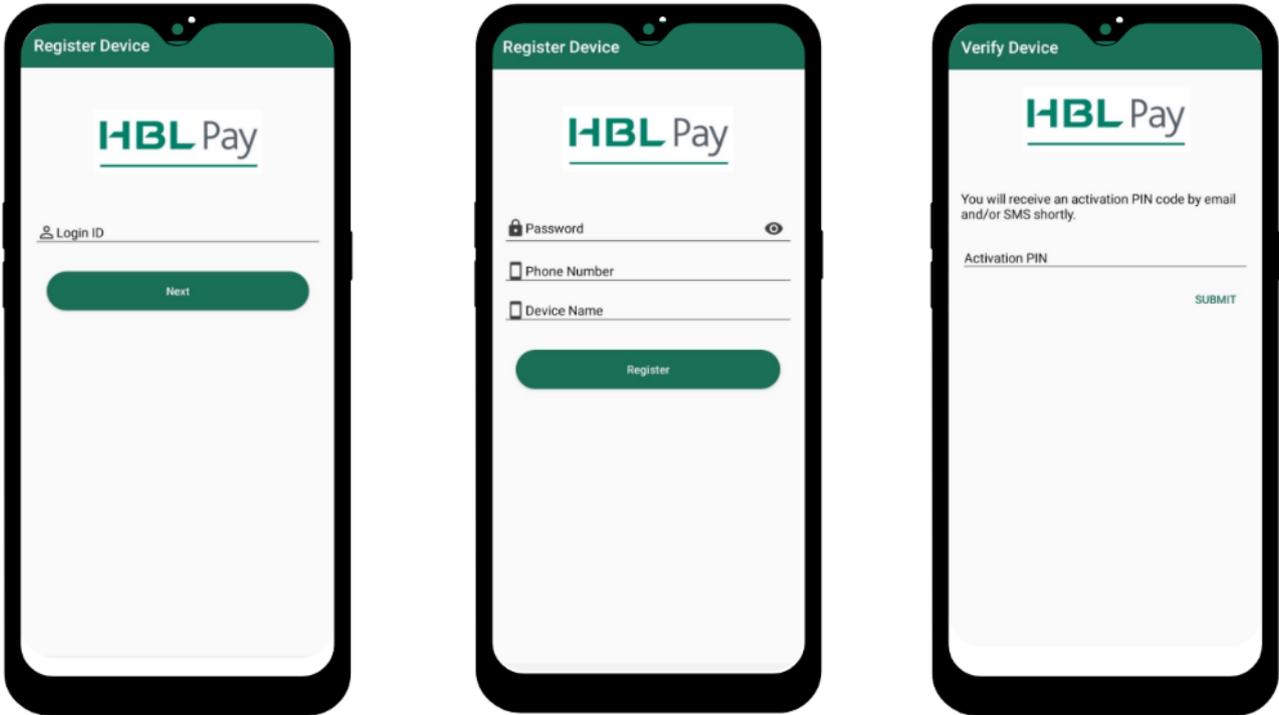
- 4.1 Once you have downloaded the app from Play Store, you need to register your mobile handset, this is a one-time process for each mobile device that you wish to enroll for mobile banking.

Note: You must already have access to HBL Pay – Business Banking web application as you will be using the same login credentials to log in to the mobile app. Also, you have opted for mobile channel at the time of user creation form.

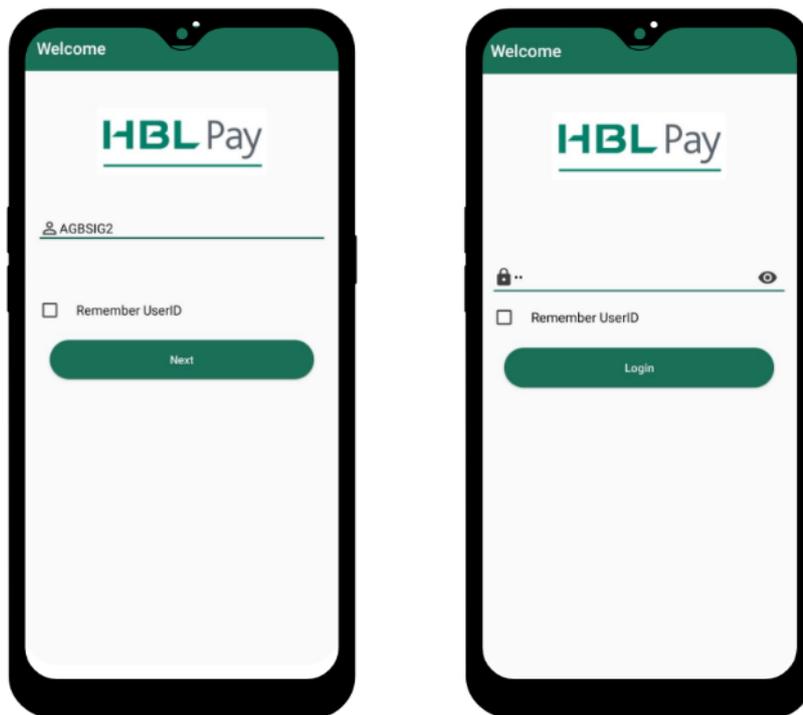
- 4.2 When you tap on the HBL Pay – Business Banking Launch icon, agreement page is displayed. This page contains Legal Terms & Conditions laid down by the bank, which you need to agree in order to continue using the app. You can also view that later, the option is available on left navigation/hamburger button.



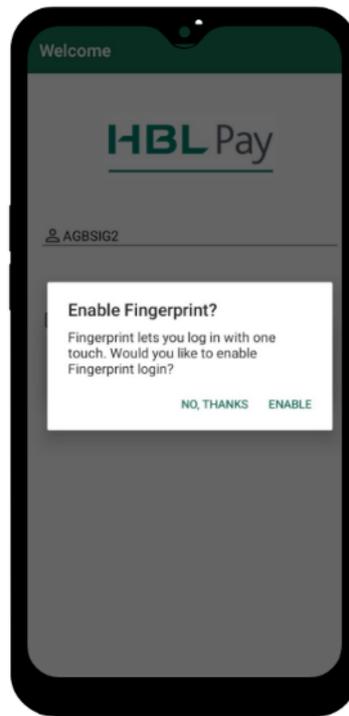
- 4.3 Enter your login ID, password, mobile number, device name and tap on Register. After submitting registration details, you will receive an activation PIN code on your registered mobile number. Enter the activation PIN and tap Submit to get the device registered.



- 4.4 After entering PIN code, you will be redirected to the login screen. Enter your login credentials and tap login. If you want the app to remember your Login / User ID for future logins, you need to tap on 'Remember UserID' checkbox.

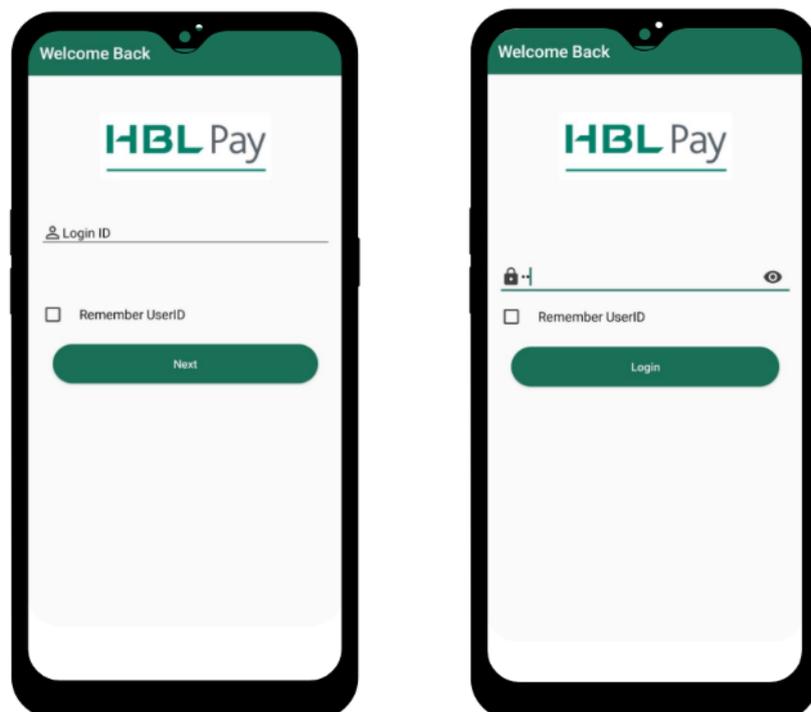


- 4.5 A pop-up screen will appear, asking your consent over fingerprint enablement. Once you have given your consent, you will be logged in and will land to the dashboard screen. Fingerprint can be enabled later as well; the option is available in the settings tab on left navigation menu once you have successfully logged in.



## 5. How to login in your device?

- 5.1 Once you have downloaded the app from Play Store, you need to register your mobile handset, this is a one-time process for each mobile device that you wish to enroll for mobile banking.
- 5.2 Enter your login credentials and tap login. If you want the app to remember your Login / User ID for future logins, you need to tap on 'Remember UserID' checkbox.



- 5.3 After submitting the login details, a pop-up screen will appear where you need to enter One-Time Password (OTP) that you will receive on your registered mobile number and tap Ok, you will be logged in and will land to the dashboard screen.

## 6. What are the password setting guidelines?

6.1 Please follow the guidelines below to set up your password:

- a) The password must be 8 to 25 characters in length.
- b) Your new password must not be the same as your previous 6 passwords.
- c) Your password must contain the following:
  - i. At least 1 special character from ~ ! @ # \$ % ^ & \* ( ) \_
  - ii. At least 1 digit from 0 to 9
  - iii. At least 1 alphabet from A to Z
  - iv. At least 1 alphabet from a to z
  - v. You cannot use the words **DELETE**, **ALTER**

Once your new password has been set up, you can register to HBL Pay – Business Banking mobile app.

## 7. Where can I access the detailed Terms and Conditions related to mobile banking services?

Terms and Conditions can be viewed at the time of registration. You can also view terms & conditions of mobile app services available in the mobile app hamburger menu, on the top left corner of the home screen.

## 8. Can I use the HBL Pay – Business Banking mobile app on any mobile device?

HBL Pay – Business Banking mobile app can only be used on Android and iOS devices; and the following OS are supported:

- For Android: **Min 5.0 | Max 10.9**
- For iOS: **Min 9.3 | Max 14.0**

## 9. How can I terminate the mobile banking service, should I choose not to avail the service anymore?

The admin user of your company can revoke your mobile access using the self-service privileges on the HBL Pay – Business Banking web application. If your company has not signed up for self-service rights, you may contact your concerned HBL branch/ Relationship Manager.

## 10. Can I use the mobile application if I am logged on to the HBL Pay – Business Banking web portal?

No, you will not be able to log in to the web portal and registered device simultaneously. The mobile app will be logged out if same user logs in through web portal and vice versa.

#### 11. Can I login using biometric verification instead of mobile PIN?

Yes, if your device supports biometric verification, you will be prompted to enable biometric-enabled login upon your first login, after which you will be able to log in to the mobile app using biometric or Login ID and password as per your preference.

#### 12. What if I have multiple fingerprints registered in my device?

It is recommended to use a handset with only a single biometric of the registered mobile app user. For more information, please refer to the Terms and Conditions (Biometric section)

#### 13. Does the system have two-factor authentication on transaction approval?

Yes. At login and transaction approval stage, the system will send you a one-time password (OTP) on your registered email address or mobile number.

#### 14. How long is the One-Time PIN (OTP) valid for?

OTP is valid for 5 minutes.

#### 15. How long do I have to wait before generating a new One-Time PIN (OTP)?

You can generate new OTP after 60 seconds by tapping 'Resend'.

