

## **User Guide**

Initiate Digital Approval related to  
Trade and Foreign Remittance Transactions through

**HBL** Fusion

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## Introduction

HBL has developed an online “HBL Fusion” portal to facilitate its valued customers to submit their request remotely for SBP approvals related to trade and foreign remittance transactions.

HBL Fusion has been developed with special focus on:

- a. Customer convenience
- b. Fast Turn Around Time
- c. Transparency

By using this portal, the customer will get many benefits like:

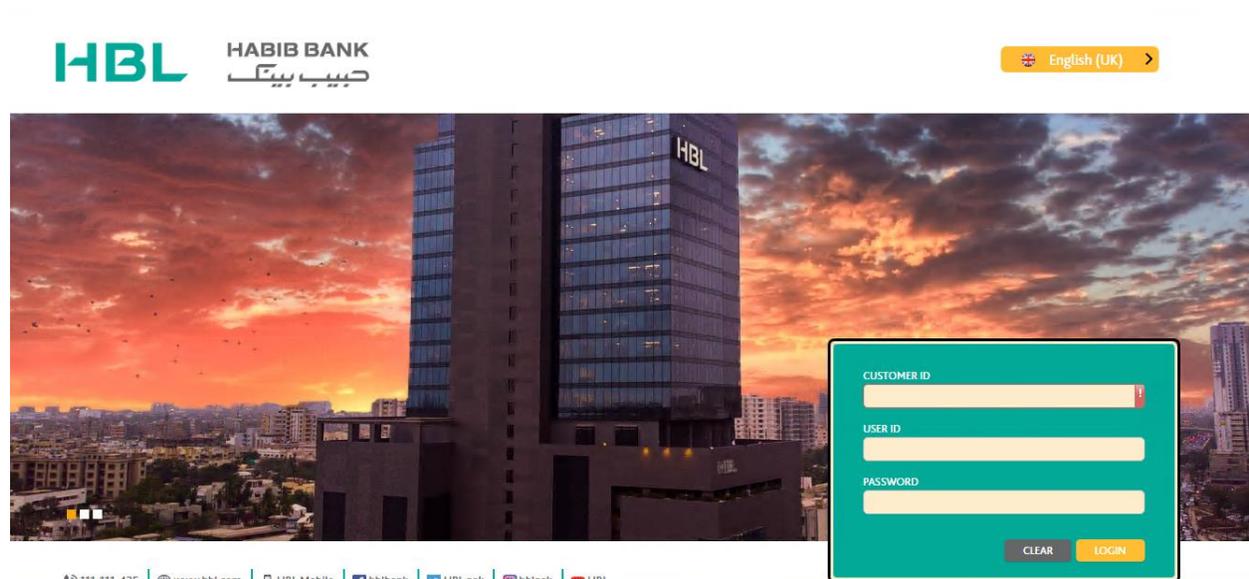
- a. Digital & Hassle-free submission of application
- b. Real-time electronic status updates.
- c. Customized reports

Customers may log in to portal through following link.

**<https://hblfusion.hbl.com/customer/portal>**

## Login Screen

The user will log in to the system by entering the provided credentials over the HBL provided link. The required credentials are CUSTOMER ID, USER ID & Password.



## First Page After Login

After successful login on the portal, the user will be prompted to the below page. This page contains two portlets by the name of **Transactions in Process & Status of Submitted Cases**.

The screenshot shows the HBL portal interface. At the top, there is a navigation bar with 'ADMINISTRATION' and 'SBP CASES' tabs. Below the navigation bar is a banner image of an HBL building with the text 'Welcome to HBL Portal'. The main content area contains two portlets:

**Upcoming Events**

Transactions in Process			
System ID	Product Status	Date	
SE20070000002818	Incomplete	06/07/2020	
SE20060000002603	Incomplete	24/08/2020	
SE20050000002418	Incomplete	19/05/2020	
SE20050000002388	Incomplete	13/05/2020	

**Status of Submitted Cases**

System ID	Bank Ref	Date	Status
SE20060000002649	SE20060000002649	15/07/2020	Discrepancy By HBL
SE20060000002649	SE20060000002649	15/07/2020	Approved By SBP
SE20060000002651		15/07/2020	Discrepancy By SBP
SE20070000002672		15/07/2020	Approved By SBP

## Transaction in Process

This portlet shows all the transactions which are either initiated and saved by the customer or the transactions which have been created by the maker and need to be supervised.

## Status of Submitted Cases

This portlet shows all the transactions which have been submitted by the customer to the HBL Middle Office. The status of the submitted transactions can also be seen. The status will be appearing as;

- **Discrepancy By HBL**  
For this status, the customer will open the case, remove the mentioned discrepancy and have the case re-submitted.
- **Sent to SBP**  
This status informs to the customer that the particular case has passed through HBL Middle Office and has been forward to SBP for approval.
- **Discrepancy By SBP**  
This status will appear when the case submitted by the customer was sent from HBL Middle Office to SBP, but SBP has marked some discrepancy for that specific case.

- **Approved By SBP**

This status will appear when the customers case has been approved by SBP.

### Creating New Case

To create a new case, the customer will click the SBP Cases appearing in the menu bar.



On clicking the SBP Cases Menu, below vertical options will appear



### Create a New Case

This option allows the user to create a new CASE.

### Edit Transaction

Allows user to edit the case that was saved at the user end but not released to HBL.

### Retrieve Unsigned

Allows user to authorize the unauthorized transactions at the checker's end to be released to the bank.

### Upload Inquiry

Allows the user to inquire about a transaction.

### Pending Transaction

Allows the user to view and edit if the transaction status is incomplete or uncontrolled.

## Transaction Initiation From Customer level A (Maker of Transaction)

Step 1:

- Log in to the portal from the user.
- Navigate to SBP Cases and proceed to step 2.

Step 2:

- Create a new case
- Proceed to step 3.

### Step 3: Case Submission

- Select the case type and case title
- Fill in the relevant fields, attach the documents required, and proceed to step 4.
- When the user clicks the CREATE NEW CASE menu item, the below screen will be populated.

Here the user will select the specific Case Type & Case Title. For an example, the Case Type being selected is "Designation Acknowledgement" and Case Title being selected is "IT related Designations". The system will populate all the required fields & Documents which will be entered by the customer.

Bank Details

Bank Name: HBLPAKISTAN  
 \* Issuer's Reference: SBP TEST USER

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General Details

System ID: SE2008000002889  
 Application Date: 24/08/2020

\* Case Type: Designation Acknowledgement  
 \* Case Title: IT Related Designation

\* Applicant Name:   
 \* NTN / CNIC:   
 \* Applicant Address:

\* Applicant Brief Profile:

\* Applicant Email ID:

\* Applicant Ownership Structure:   
 \* Authorized Dealer Designated:   
 \* Any Previous Designation:   
 Previous AD Designated:

\*Covering Letter  
  
 \*Applicant Request  
  
 NOC From Previous Designated Bank

\*refers to the mandatory fields & documents.

All the documents being attached MUST be of the same name e.g. When the user is attaching "Covering Letter", the document being attached should have the same name i.e. "Covering Letter.pdf"

When user has filled all the fields and attached the relevant documents, the user will press the submit button.

Submit Secure Email Initiation

The transaction with Transaction ID SE2008000002891 has been saved and not released to the bank. Kindly contact the authorizer. Review and print the transaction details.

Step 4:

- The authorization matrix is set to A->B, therefore the transaction waits for the authorizer to authorize.

### From Customer level B (Checker of the Transaction)

Step 1:

When the checker user logs on to the portal, the transaction which was initiated by the maker can be seen in the Transactions in Process.

System ID	Product Status	Date
SE2008000002891	Uncontrolled	26/08/2020

**Step 2:**

User will click the System ID to view the details entered and the documents attached

Title	File Name	File Description	
CL	Covering Letter.pdf	Covering Letter	
AR	Applicant Request.pdf	Applicant Request	

The checker will review the details entered, if correct the checker will Submit the transaction. Else the checker will return the transaction and the same will be returned back to the maker of the transaction.

**Submit Secure Email Initiation**

Your SE2008000002891 has been successfully released to the bank.  
Review and print the transaction details.

From here the CASE initiated has been submitted to HBL Middle Office. The bank staff will further review and process the case.