

HBL becomes the first Pakistani bank to provide payment services on WhatsApp



Abrar Ahmed Mir, Chief Innovation & Financial Inclusion Officer – HBL (Standing 7th from left) and Altaf Siddiqui, Director Products – E.Ocean, (standing 2nd from left) along with senior members from both organizations were present at the occasion.

KARACHI, 20 June, 2022: HBL becomes the first Bank in Pakistan to launch “full feature” banking services on WhatsApp. The facility has been developed in partnership with leading cloud communication service provider E.Ocean.

[HBL's Conversational Banking](#) was made available to its clients through E.Ocean's [WhatsApp Business Platform in 2021](#). To use the service, HBL clients need to initiate a conversation on [HBL's WhatsApp number \(021-111-111-425\)](#) from the mobile number registered with the Bank. Now, in addition to the information services already being offered, the “full feature” set of services will enable HBL's customers to conduct payments / financial transactions as well. These transactions / services include:

- Inter-bank Funds Transfer
- Intra-bank Funds Transfer
- Mobile recharge (Prepaid & Postpaid)
- Utility Bill Payments
- Temporarily block / unblock Debit or Credit Card

Speaking on the occasion, Abrar Ahmed Mir, Chief Innovation and Financial Inclusion Officer - HBL, said, “We are excited to leverage the potential of the WhatsApp Platform to unlock value for our clients. With over 2 billion users, WhatsApp offers an

unparalleled opportunity to address immediate basic banking needs. This is why we integrated a host of banking services into a platform which is already embedded in our clients' everyday lives. Client centricity is fundamental to how HBL does business, and we believe this partnership, and its results reflect our commitment to the same."

Speaking on the occasion, Altaf Siddiqui, Director of Products, E.Ocean, said "It is a moment of great pride for E.Ocean to facilitate HBL in launching first of its kind full feature banking service for its retail customers over WhatsApp. HBL has become a trend setter by going agile and incorporating financial services into a channel that millions of its customers already use, to deliver truly on the go banking with a focus on convenience, accessibility and security"