FAQ's on AISER- EXIM Bank Internet Banking

Q.01.What is AISER-Internet Banking?

A system allowing individuals to perform banking activities at home, via the internet, is known as INTERNET BANKING.

AISER is an Arabic originated word (أيسر) meaning easy in dealing. AISER is an internet banking system which allows EXIM BANK customers perform explicit banking under secured and easy environment.

In this document, the use instructions of AISER are explicitly apprehended for the understanding of the user of AISER.

Q.02.What is the main features of EXIM AISER?

- Real-time Balance Enquiry.
- Real-time MTDR & Deposit Scheme Information.
- Real-time Transaction Search & Statement Download, from the creation of the account.
- Real-time Fund Transfer Between Own (Personal) Accounts Of EXIM Bank.
- Real-time Fund Transfer To Other Beneficiary Accounts Of EXIM Bank.
- Inter Bank (Other than EXIM Bank) Fund Transfer through BEFTN (Any Bank, Any Branch).
- Credit Card Bill Payment.
- Mobile Recharge, Any Operator, Any Time (In Bangladesh).
- Customer's Positive Pay Instruction.

Q.03.What is the Procedure of User Registration for AISER?

Following steps must be abided for User Registration of **AISER**:

- To apply for **AISER** registration, User must collect the Internet Banking **User Application Form** which is available in any branch of EXIM Bank, or can be downloaded from EXIM Bank website or **AISER** website (https://ibank.eximbankbd.com).
- After collecting the Form user must fill up the Form and then need to submit it to any Branch of EXIM Bank.
- After successfully complete the approval procedure of the **Application Form** by the **AISER** Team, there are two activation codes will be sent to the user registered Mobile number & email address respectively with a temporary numeric User ID.
- When user has received these two activation codes with the temporary numeric User ID, they must go to the link **User Activation** of the **AISER** login page & follow the **User Activation Procedure** which is described in **User manual** or he/she can see the Video of **User Activation Procedure** which is linked in the instruction page of our **AISER** website.

Q.04.What kinds of Account can be Applicable for AISER?

Only the transactional accounts like AWCD (Al-Wadia Current Deposit), MSD (Mudaraba Savings Deposit) and MSND (Mudaraba Special Notice Deposit) that belong to the same Core Banking (T24) Customer ID, can be applicable for **AISER** Account. These are the transaction accounts from which you will be able to perform Fund Transfer through **AISER**. Other accounts like MTDRs, Deposit Schemes and Investments that are attached with the same Core Banking (T24) Customer ID will be available automatically.

Q.05. Is Fund Transfer service is applicable for all kinds of Account?

No, Fund Transfer service is not applicable for jointly operated Accounts.

Q.06. Is AISER compatible with all browsers?

Yes, all the popular browsers (**except Internet Explorer**) are compatible. If user tries to log-in by Internet Explorer, we will provide a link to the recommended browsers for **AISER.**

Q. 7. Can I access my accounts when I am overseas?

Yes, you can as long as you have an internet connection.

Q. 08. What if I forget my Internet Banking Username or Password?

If you forget your **Username** please submit a **User re-activation** request to your **AISER** help desk branch (User Registration Branch). We shall provide you two activation codes with a temporary numeric User ID. One to your registered Mobile number & another one to the registered email address and then you can re-active your user Id by yourself.

If you forget **Password or Security PIN code** then you can retrieve it by yourself without submitting any request form (please refer to the User manual for deatils).

Q. 09. What will happen, if I don't click Log Out button to exit from AISER?

If the browser is closed without log-out by user, System will automatically log-out, even if the session remains idle for 5 minutes the System will automatically log-out from this session.

Q. 10. Is there any fee related to Internet Banking?

At present there are no charges for this service, but the management has right to impose/modify charges at any time.

Q. 11. Can I change my mobile number or email addresses which are registered for AISER?

Yes, you can change your register Mobile Number & email address by yourself from the System. Please refer to the User Manual for details.

Q. 12. Do I have to perform 'Add beneficiary' every time I want to perform fund transfer?

No. You don't need to perform it every time, System will Store the Information for further use.

Q. 13. What are the conditions for Fund Transfer in addition to having required balance?

For different type of Transactions like **'Fund Transfer Personal'** or **'Intra Bank Fund Transfer'** or **'Inter Bank Fund Transfer'** etc, the conditions are on the corresponding web pages for Transaction. These conditions may include: maximum no. of transaction per day, maximum payment amount per day etc. The default limit of Fund Transfer is: maximum no. of transaction per day is 10 and maximum payment amount per day is BDT 2,00,000.00. You can change this limit (keep within maximum limit amount) by yourself by the function 'Limit Fixation' under the menu **'Fund Transfer'**.

If any change in the conditions takes place, the clients will be informed immediately through the corresponding **AISER** web page.

Q. 14. Can I pay credit card bill of others Bank?

Currently No, but we will enable this service very soon.

Q. 15. How many accounts can be added?

There are no limitations, you can be added all of your Transactional Accounts which are applicable for this Service.

Q. 16. Does a Customer have to go to the Home Branch/Help Desk Branch to sign up for the AISER Service?

No. The Customer may request from any Branch of EXIM Bank to open an **AISER** account.