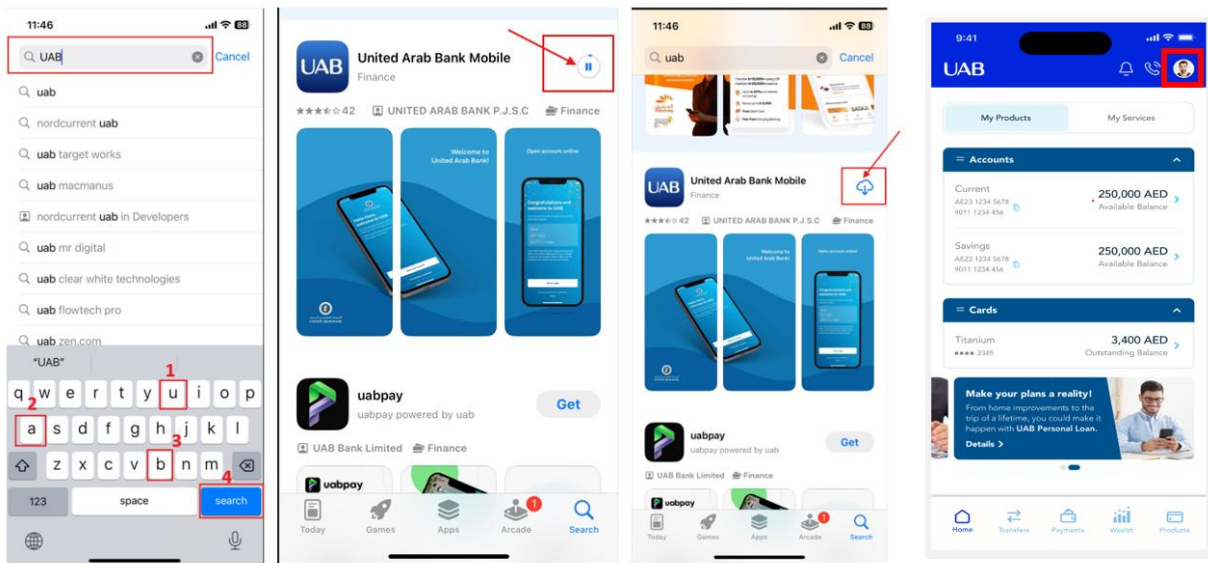


STEP-BY-STEP GUIDE: NAVATING THROUGH UAB's MOBILE APP

This guide is designed to support you whilst navigating through our mobile banking application easily and independently. It includes simple step-by-step instructions with clear actions and descriptions across the mobile app.

DOWNLOAD UAB MOBILE APP:



1. Open **App Store (iPhone)** or **Google Play Store (Android)**.
2. Search for **UAB**
3. Tap **Download** or **Install**.

LOGIN:

The first four screenshots show the initial login steps:

- Welcome**: "Before we start" screen. Fields for Mobile Number (labeled 2) and Email Address are highlighted with red boxes. A "Continue" button is at the bottom.
- OTP Verification**: "Confirm your mobile number" screen. A field for the confirmation code (labeled 1) is highlighted with a red box. A "Continue" button is at the bottom.
- OTP Verification**: "Enter one-time password" screen. A field for the single-use password (labeled 3) is highlighted with a red box. A "Continue" button is at the bottom.
- Login**: Screen with fields for User ID (labeled 4) and Password, both highlighted with red boxes and red arrows. A "Continue" button is at the bottom. Below the fields are links for "Login with UAE PASS" and "Forgot User ID & Password".

The next three screenshots show the setup and Face ID integration steps:

- Set up mPIN**: "Set your mobile banking PIN" screen. A PIN input field (labeled 5) is highlighted with a red box. A "Done" button is at the bottom.
- Set up mPIN**: "Confirmation" screen. A PIN input field (labeled B) is highlighted with a red box. A "Done" button is at the bottom.
- OTP Verification**: "Enter one-time password" screen. A field for the single-use password (labeled 6) is highlighted with a red box. A "Continue" button is at the bottom.
- Face ID**: Screen titled "Log in easily with Face ID". It shows a face icon and a "Set up Face ID" button (labeled 7) highlighted with a red box. A "Remind Me Later" button is also present.

1. After downloading the mobile app, **Open** the application.
2. **Enter Your Details**
 - Type your **mobile number**
 - Type your **email address**
 - Tap **Continue**
3. **Enter the OTP**
 - You will receive a **One-Time Password (OTP)** on your mobile
 - Enter the OTP
 - Tap **Continue**
4. **Create Your Login Details**
 - Enter your **User ID**
 - Enter your **Password**
 - Confirm and continue

5. Create a 6-Digit PIN

- A - Choose a **6-digit PIN**
- B - Enter it again to confirm

6. You will receive another OTP

- Enter the OTP

7. Enable Face ID or Fingerprint (Optional)

- You can enable **Face ID** (iPhone) or **Fingerprint/Biometrics** (Android)
- This helps you log in faster next time
- If you don't want this, you can skip

Next Login Capability:

- You can log in using **Face ID / Fingerprint**, or
- Enter your **6-digit PIN** to go to the home page

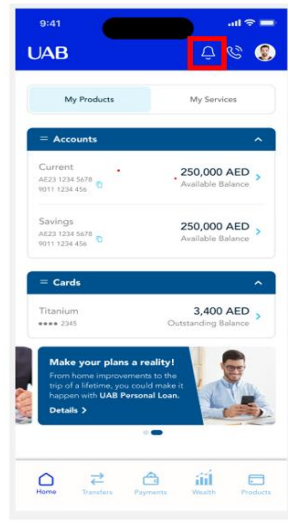
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On the Next Login Next:

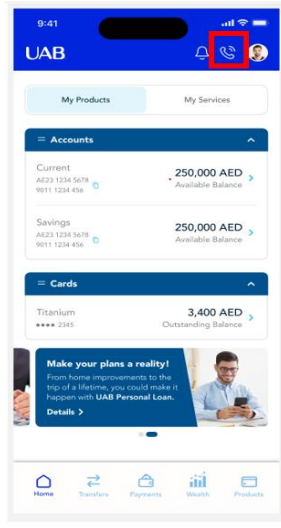
- You can log in using **Face ID / Fingerprint**, or
- Enter your **6-digit PIN** to go to the home page

DASHBOARD - Bell / Notification Icon:



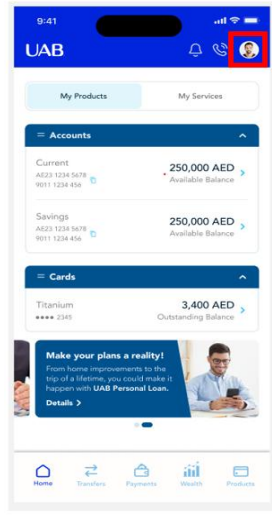
- This icon is designed to show the customer **all notifications** inside the app.
- Examples of notifications the customer can receive:
 - A transaction was **successful or failed**
 - A bill payment was completed
- The customer can open this section **anytime** to review all past notifications.
- This helps People of Determination stay informed without needing to move around different screens.
- All notifications are stored here in one place to make the experience **easy, simple, and accessible**.

DASHBOARD - Contact Us Icon:



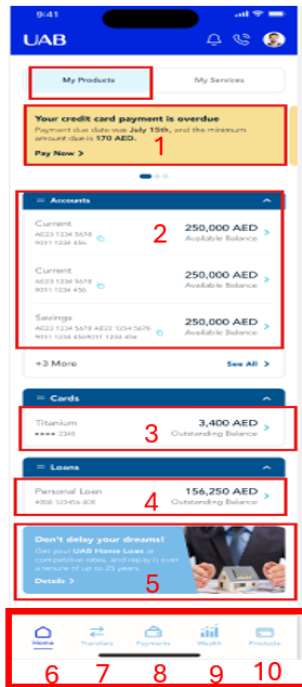
- This icon helps the customer **get support quickly**.
- When tapped, it gives **two options**:
 1. **Call Contact Center** – speak directly with a support agent for help.
 2. **Send an Email** – write to the bank for questions or issues.
- Customers can use this to get help with:
 - Account or card questions
 - Technical issues
 - Reporting fraud
 - Guidance on how to use the app
- This makes it easy for People of Determination to reach support **without searching** for contact details.

DASHBOARD - Profile Icon:



- This icon shows the **customer's photo**.
- Tapping this icon will open the **My Profile** page.
- On the **My Profile** page, the customer can:
- View their **personal information**
- Update **account preferences**
- Change **security settings**
- Update **Username, Password, and MPIN**
- This section helps the customer control their **account and security** easily.

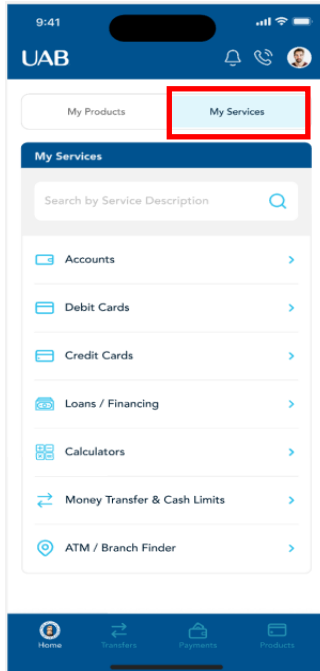
DASHBOARD - My Products (Overview):



View all active products in one place, including:

1. **Yellow Banner** – Alerts on expired documents or upcoming loan / card payments
2. **Accounts** – available balance
3. **Credit Cards** – available balance
4. **Loans / Home Finance** – remaining amount to be paid
5. **Marketing Banners** – Displays available products / promotions that customers can avail.
6. **Home** – Go to the main screen to view all accounts and products.
7. **Transfers** – Perform any type of money transfer.
8. **Payments** – Make utility, card, or other payments.
9. **Wealth** – Access all wealth management services and activities.
10. **Products** – View all bank products, read details, and apply directly if interested.

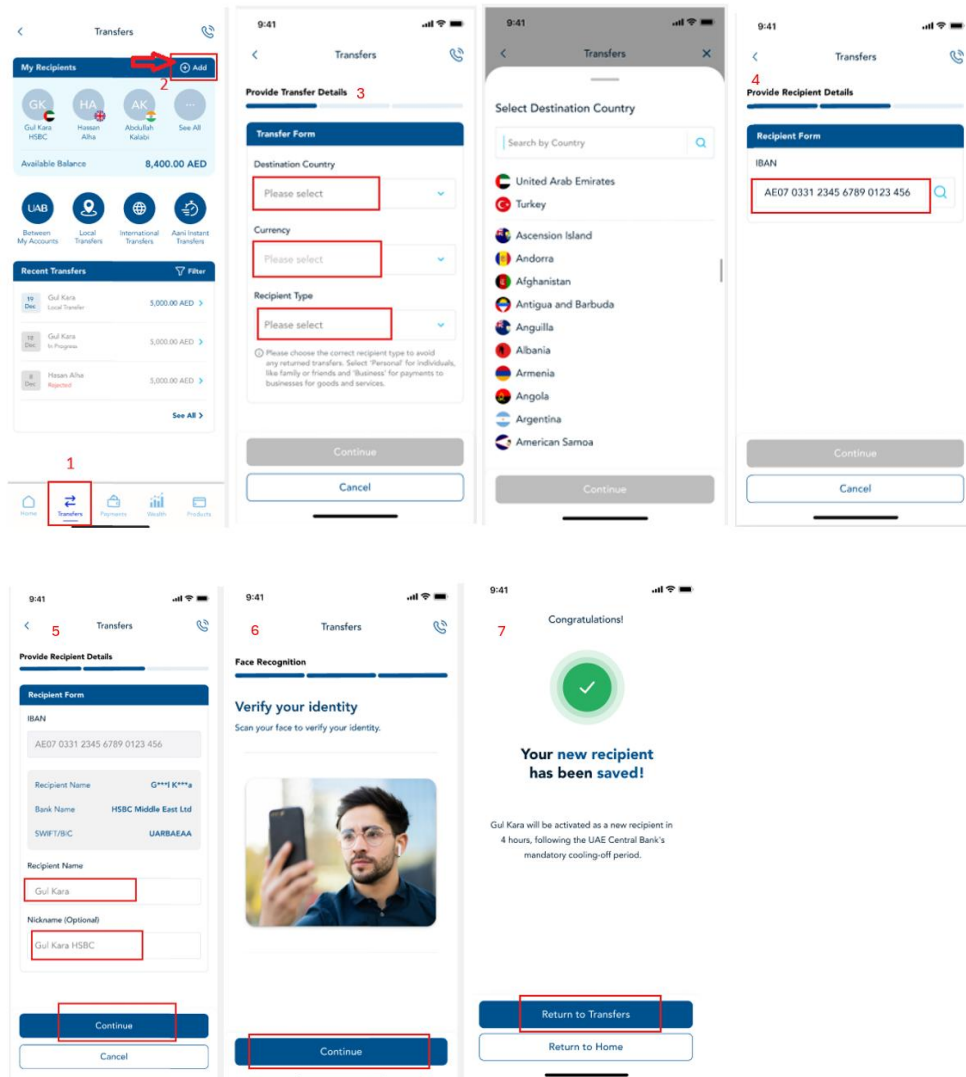
DASHBOARD - My Services (Overview):



This section is designed to help customers easily find and use all banking services in one organized place. Each category contains clear options that guide the customer on every step they would need.

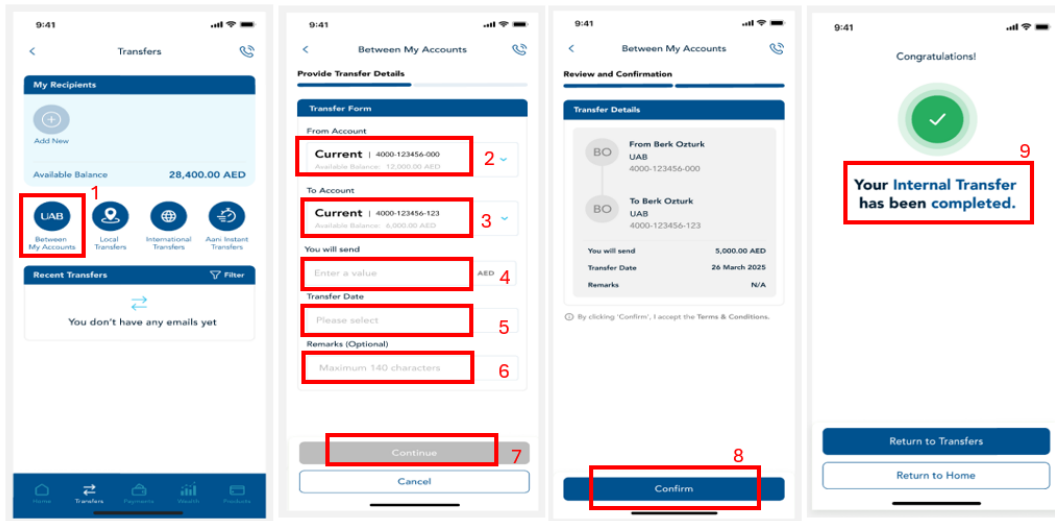
1. **Accounts** – View account details, e-statements, letters, and recent transactions.
2. **Debit Card** – Activate, view details, replace, freeze/unfreeze, and manage online transactions.
3. **Credit Card** – View details, e-statements, activate, freeze/unfreeze, manage limits and transactions.
4. **Loans & Finance** – Check loan details, e-statements, monthly payments, deferments, and use calculators.
5. **Calculators** – Estimate personal loans, auto loans, home finance, and term deposits.
6. **Money Transfer & Cash Limits** – View daily transfer and withdrawal limits.
7. **ATM & Branch Locator** – Find nearby ATMs and bank branches easily

Transfers - Add a New Beneficiary



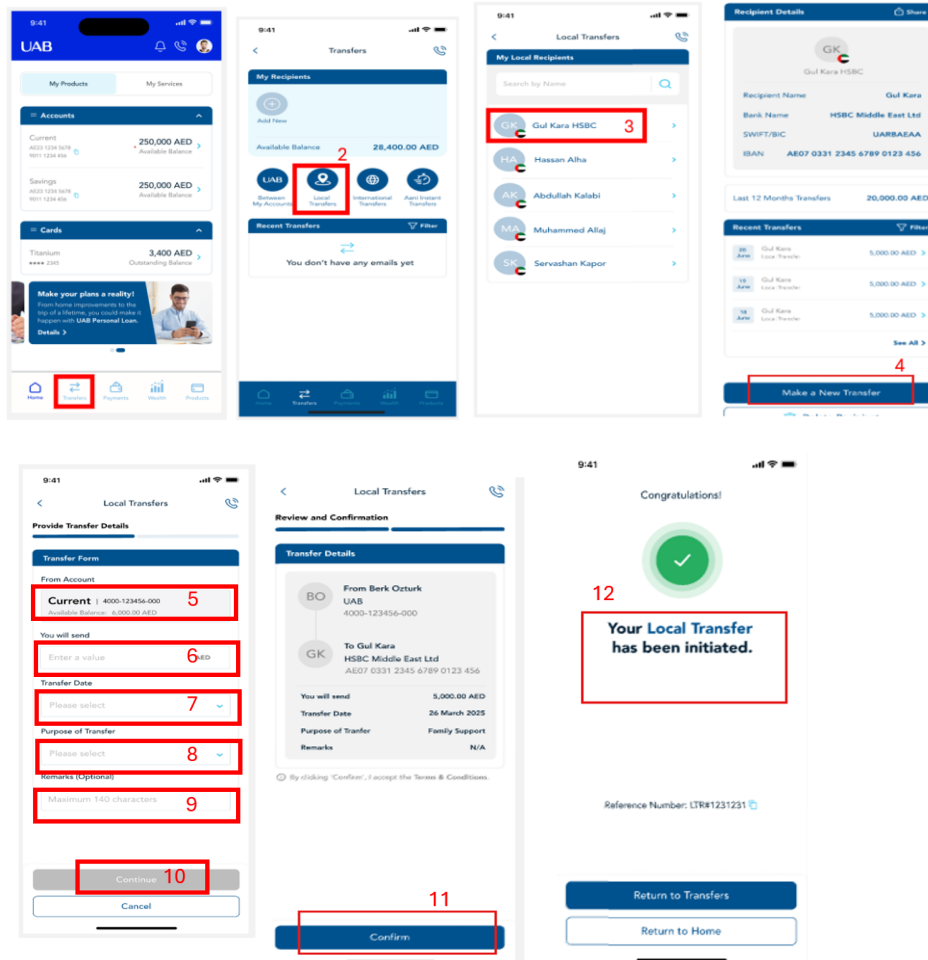
1. Tap **Transfers** from the bottom menu.
 2. Tap **Add** (top right).
 3. Choose:
 - **Country:** United Arab Emirates
 - **Currency:** Choose the currency
 - **Recipient Type:** Select the type
 4. Enter the **IBAN number** (make sure it's correct).
 5. Enter the **recipient's name** (nickname optional) and Tap **Continue**.
 6. Verify your identity → beneficiary added successfully.
 7. **Select "Return to Transfers."**
- You will now see a **list of all your recipients**.

Transfers - Between My Accounts:



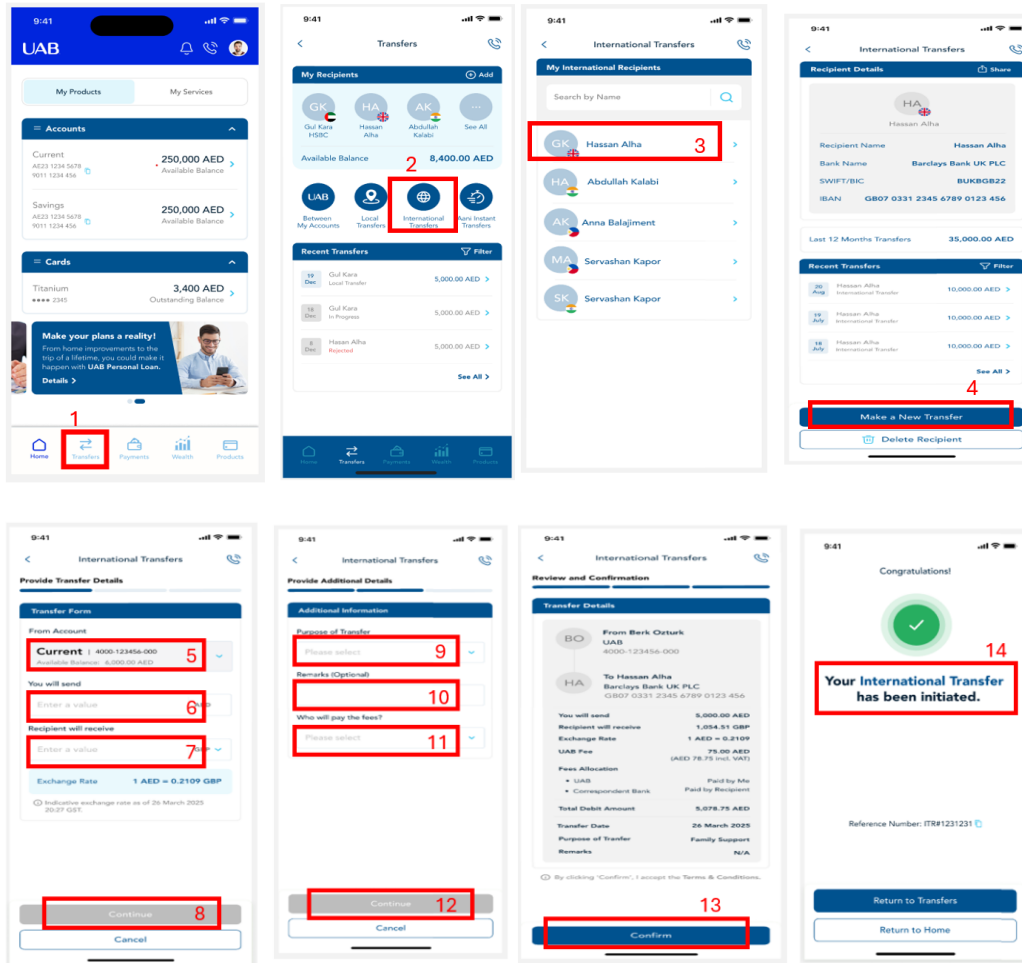
1. Tap on the type of transfer required '**Between My Accounts**'.
2. **Choose the account** you want to transfer from.
3. **Choose the account** you want to transfer to.
4. **Enter the transfer amount.**
 - Type the amount you want to send.
5. **Select the transfer date.**
 - Choose whether you want to send it today or on another date.
6. **Add a remark (optional).**
 - You can write a short note if you want.
7. Click on "**Continue**".
8. Check all the details one more time amount, date, account. Tap "**Confirm.**"
9. Internal Transfer is **initiated successfully**.

Transfers - Local Transfer:



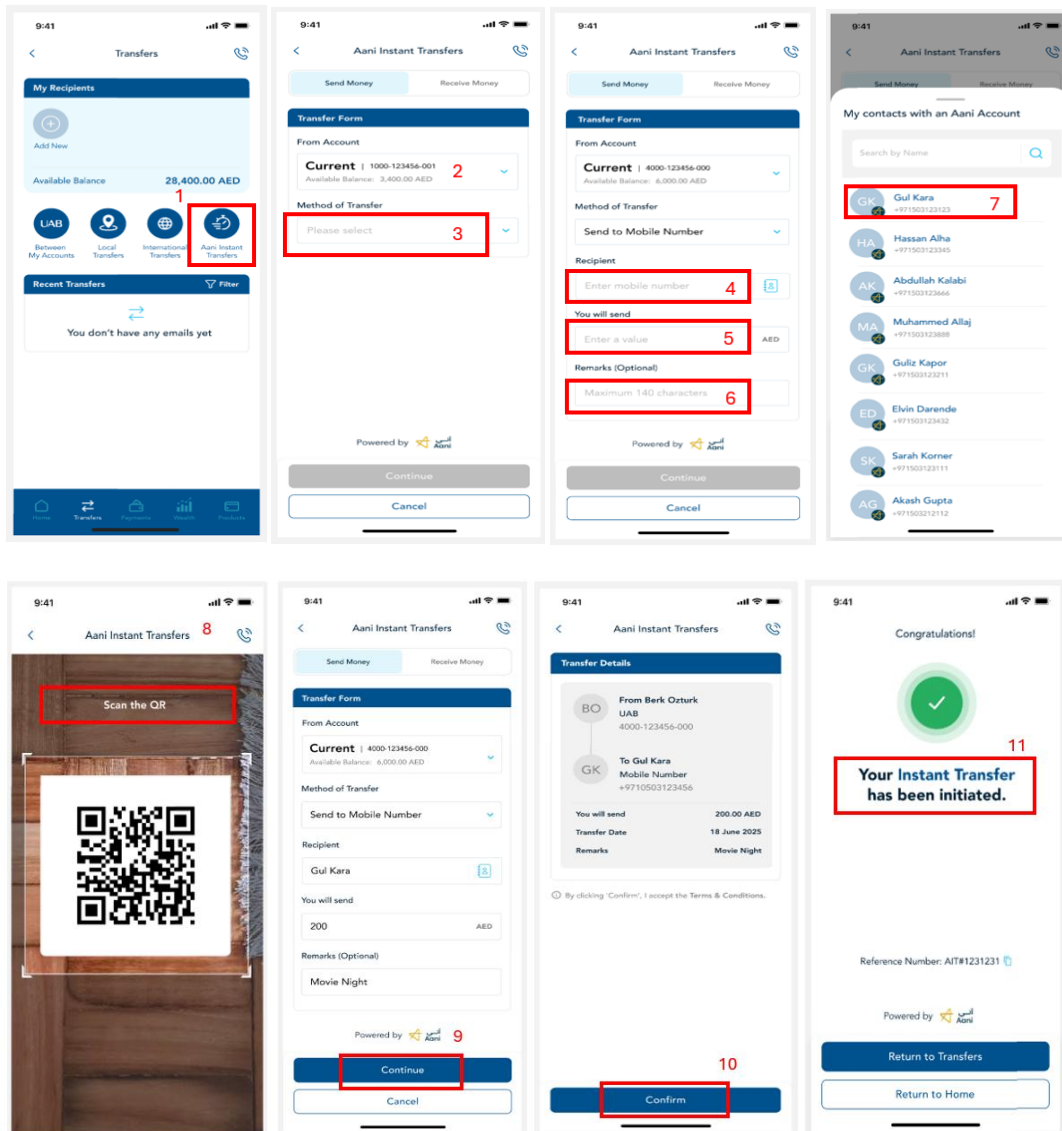
1. Tap **Transfers** from the bottom menu.
2. Choose the type of transfer required '**Local Transfer**'.
3. Choose the **recipient** you want to send money to.
 - Tap on the name to open their details.
4. Tap **"Make New Transfer."**
5. **Choose the account** you want to transfer from.
6. **Enter the transfer amount.**
 - Type the amount you want to send.
7. **Select the transfer date.**
 - Choose whether you want to send it today or on another date.
8. **Select the purpose of transfer.**
 - Choose the correct reason (example: family support, savings, rent).
9. **Add a remark (optional).**
 - You can write a short note if you want.
10. Click on **"Continue"**.
11. Check all the details one more time amount, date, **recipient**, account. Tap **"Confirm."**
12. Local Transfer is **initiated successfully**.

Transfers - International Transfer:



1. Tap **Transfers** from the bottom menu.
2. Choose the type of transfer required '**International Transfers**'.
3. Choose the **recipient** you want to send money to.
 - Tap on the name to open their details.
4. Tap "**Make New Transfer.**"
5. **Choose the account** you want to transfer from.
6. **Enter the transfer amount.**
 - Type the amount you want to send.
7. **Enter the amount the Recipient has to receive.**
 - Type the amount to send the beneficiary.
8. Click on "**Continue**".
9. **Select the purpose of transfer.**
 - Choose the correct reason (example: family support, savings, rent).
10. **Add a remark (optional).**
 - You can write a short note if you want.
11. **Select who will pay the Fees**
 - Ben / Our / Shar
12. Click on "**Continue**".
13. Check all the details one more time amount, date, **recipient**, account. Tap "**Confirm.**"
14. International Transfer is **initiated successfully**.

Transfers - Aani Instant Transfers:



1. Tap **Transfers** from the bottom menu. Choose the type of transfer required '**Aani Instant Transfers**'.
2. **Choose the account** you want to transfer from.
3. Enter the **Method of Payment**.
 - Select payment to be Send to Mobile Number or to Email ID or Emirates ID or Passport or QR Code.
4. **Enter the Recipient details**.
 - Type the Mobile Number or Email ID or Emirates ID or Passport Number or Scan QR code.
5. **Enter the transfer amount the Recipient will receive**.
 - Type the amount to send the beneficiary.
6. **Add a remark (optional)**.
 - You can write a short note if you want.
7. List of Recipients listed with Aani will appear to choose from.
8. Scan the QR Code if that is the Recipient details chosen.
9. Click on "**Continue**".
10. Check all the details one more time amount, date, **recipient**, account. Tap "**Confirm**."
11. Instant Payment is **initiated successfully**.

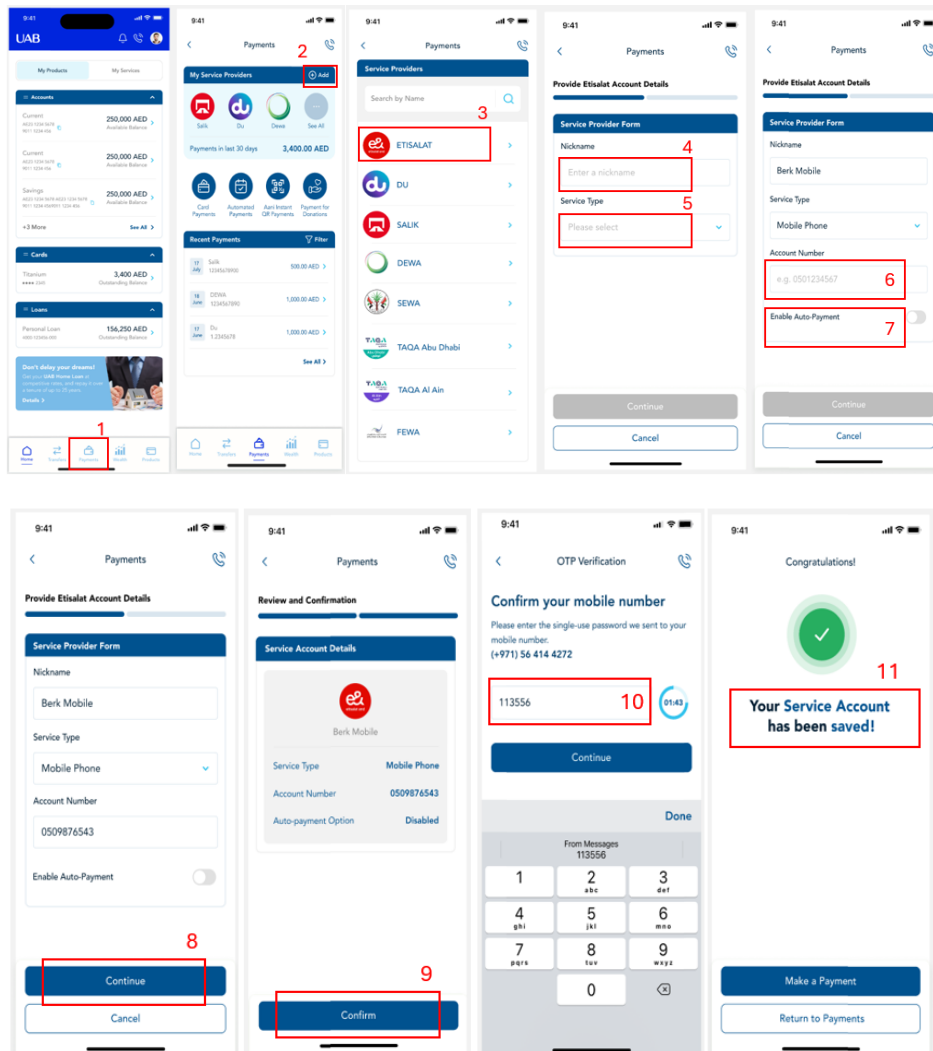
Payments:

This service allows customers to pay their utility bills through the mobile app.

You can pay your bills with the following providers:

1. ETISALAT
2. DU
3. SALIK
4. DEWA (Dubai Electricity & Water)
5. SEWA (Sharjah Electricity & Water)
6. TAQA Abu Dhabi
7. TAQA Al Ain
8. FEWA

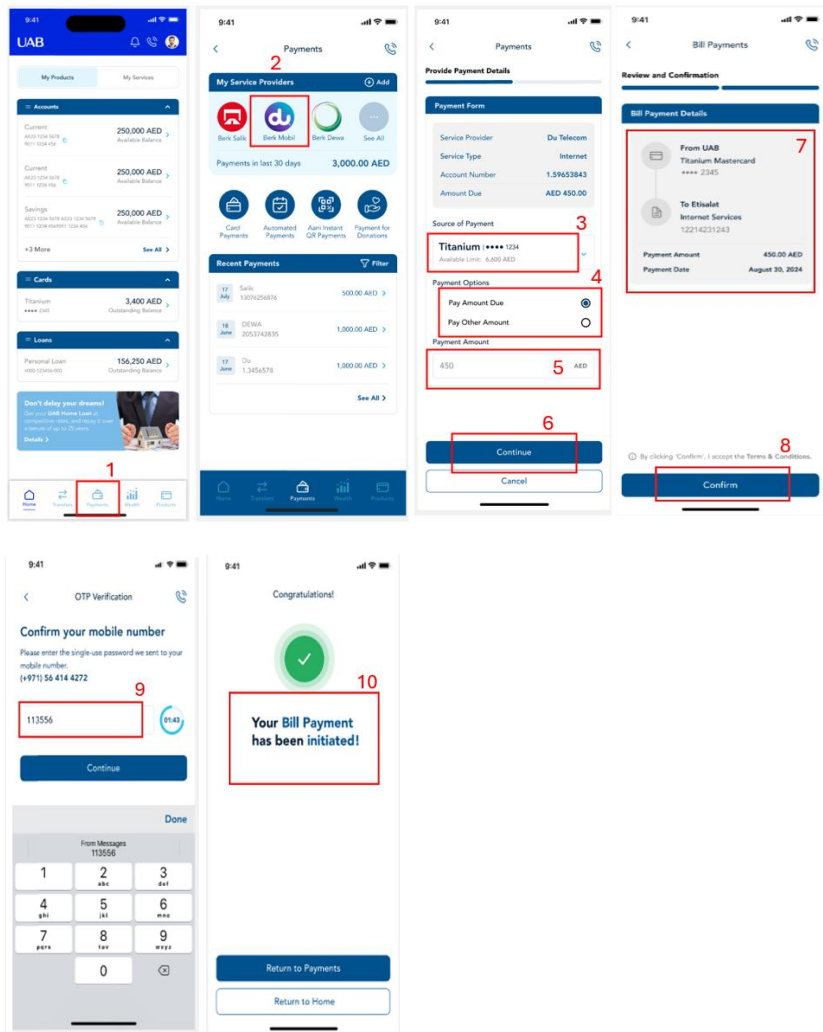
Payments - Add a New Biller



1. Tap **Payments** from the bottom menu.
2. Tap **Add** (top right).
3. Select the required **Biller** from the list.
4. Enter a **Nickname** for the Biller.
5. Enter the **Service Type** (eg: mobile phone, internet, etc.).
6. Enter the **Account Number** with the Biller.

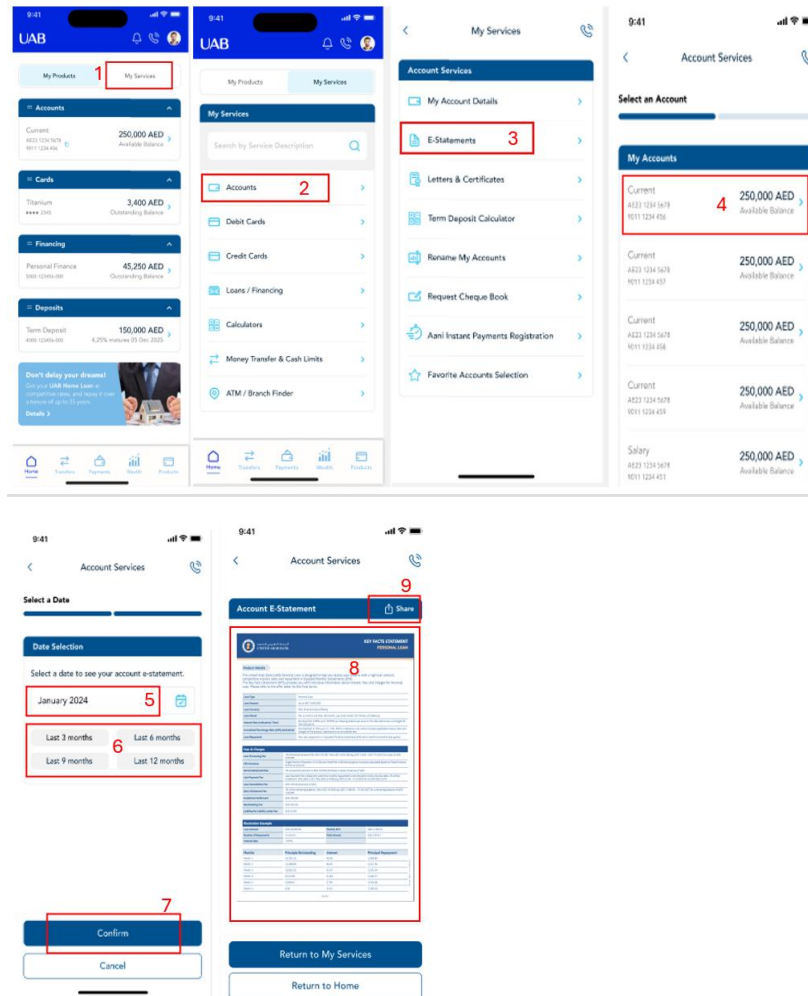
7. Select '**Enable Auto Payment**' if required.
8. Tap '**Continue**'.
9. Check all the details and click "**Confirm.**"
10. Enter the One-Time-Password (OTP) to verify your request.
11. Service Account has now been **saved successfully**.

Payments - Pay a Registered Biller



1. Tap **Payments** from the bottom menu.
2. Choose the '**Biller**' required.
3. Choose the Source of Payment (**Account** or **Card**) you want to pay from.
4. Choose your Payment Option"
 - Pay Amount Due (to pay the full outstanding bill)
 - Pay Other Amount (to pay a specific amount).
5. Enter **Payment Amount** (if you chose '**Pay Other Amount**')
6. Tap '**Continue**'.
7. Check all the details one more time amount, date, recipient, account. Tap "**Confirm.**"
8. Enter the One-Time-Password (OTP) to verify your request.
9. Bill Payment is **initiated successfully**.

Statement (Overview):



1. Tap **My Services** from the main dashboard.
2. Tap **Accounts**.
3. Tap **E-Statement**
4. If you have **more than one account**, select the account you want the statement for.
5. Choose the **Month** by scrolling to a specific month needed
6. You can also choose your **last 3, 6, 9 or 12 month** statements
7. Tap **Confirm**.
8. The e-statement will be **generated and displayed**.
9. To share the statement, tap the **Share** button.