

INTERNET BANKING USER HANDBOOK & FREQUENTLY ASKED QUESTIONS (FAQ)

EBL INTERNET BANKING LOGIN (www.ebl.com.bd)

Please click here to log into EBL Internet Banking with your valid user ID and Password.

Warning against illegal forex trading/dealing | Disclosures on Risk Based Capital (Basel-II)

Eastern Bank Ltd.

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best OF THE BESTS

EBL has been awarded the best prize at the 1st ICSB National Award 2013 for Corporate Governance Excellence. We thank all our stakeholders for their continued support and believing in us through thick and thin.

1 2 3 4 5 6 7 8 9

Priority Banking
Welcome to EBL Priority Banking - where your priority is ours.
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Price Sensitive Information
Hajj Remittance Services
Treasury
BRAC Micro Credit Securitization Data

one of the top NKB remitters through EBL.
07 Dec 2014
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internet BANKING
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Authorised financial services provider

DISCOUNT PARTNERS
Discount Partner

Trade Portal

DSE

CSE

Internet Banking
Email: ibanking@ebl.com.bd
Cards Center
cardsteam@ebl-bd.com

EBL 24X7 CONTACT CENTER
8332232
or 16230

EBL INTERNET BANKING LOGIN (continued...)

Please enter your Internet Banking User ID and Password in specified fields.

Eastern Bank Ltd.

anytime anywhere
internet BANKING

Welcome to EBL Internet Banking

Important Information:

- Never disclose your password or any security information to anyone
- After 6 failed attempt your ID will be locked
- Always access EBL Internet Banking through www.ebl.com.bd clicking the Internet Banking icon
- Update your PC with latest Anti-virus Software, personal firewall and security updates for browsers
- Recommended browsers are Internet Explorer 6.0+, 7.0+, 8.0+, Mozilla 2.0+, 3.0+, Apple Safari 3.0/3.1/4.0, Google Chrome 1.0+
- For more information, please call our 24X7 Contact Center at 16230 or +88 02 8332232
- For assistance please click the following links:
 - [Internet Banking User Handbook in English](#)
 - [Internet Banking User Handbook in Bangla](#)
 - [How to Clear Browser Cache](#)
- For further detail please visit www.ebl.com.bd

User Sign In ID:

Password:

[Sign In](#)

Forgot Password or User ID Locked?
Please call EBL 24X7 Contact Center at 16230 or +88 02 8332232

As per your application EBL will provide you with Internet Banking ID and Password. You will have to change your Password after logging in for the first time. While changing your Password, the system will ask you to enter your old Password. Old Password is the Password that was supplied to you through PIN mailer.

DASHBOARD

This page shows the summary of all types of transactions either accepted or rejected. It also shows the reason of rejection if you click on a particular rejected transaction.

The screenshot shows the Eastern Bank Ltd. dashboard. At the top, there is a navigation bar with links for Change Password, Sitemap, Print, Session Summary, and Logout. Below this, there are sections for Login Details and Customer Details. The Customer Name is listed as MD. TIO. MANIRUZZAMAN. A navigation menu includes Dashboard, Account Information, Fixed Deposits, Loan Management, Bill Payment, Online Payments, Email Service, and Other Services. The 'Account Information' tab is selected, showing a 'View Initiated Transactions' section. This section includes a 'View By' dropdown set to 'Transaction Status' and buttons for 'Initiated Transactions', 'View Transactions', and 'View Drafts/Templates'. A table titled 'Initiated Transactions' displays the following data:

Transaction Type	Status	Count	Percentage
EBL Account Transfer	Accepted	6	2.88%
	Rejected	2	0.96%
Other Bank Transfer	Accepted	6	2.88%
Own Account Transfer	Accepted	42	20.19%
Pay Bill	Accepted	152	73.08%

ACCOUNT INFORMATION

This page displays either the summarized or detailed view of all your accounts information.

Account Summary

Summary of all types of your Accounts with EBL is shown here. Click on the tab "Account Summary."

The screenshot shows the Eastern Bank Ltd. 'Account Summary' page. The navigation bar at the top includes links for Change Password, Sitemap, Print, Session Summary, and Logout. The Customer Name is MD. TIO. MANIRUZZAMAN. The 'Account Information' tab is selected, and the 'Account Summary' sub-tab is active. The page displays a summary of the account portfolio with a total amount of 77,125.24 BDT. A table below shows the breakdown of the portfolio:

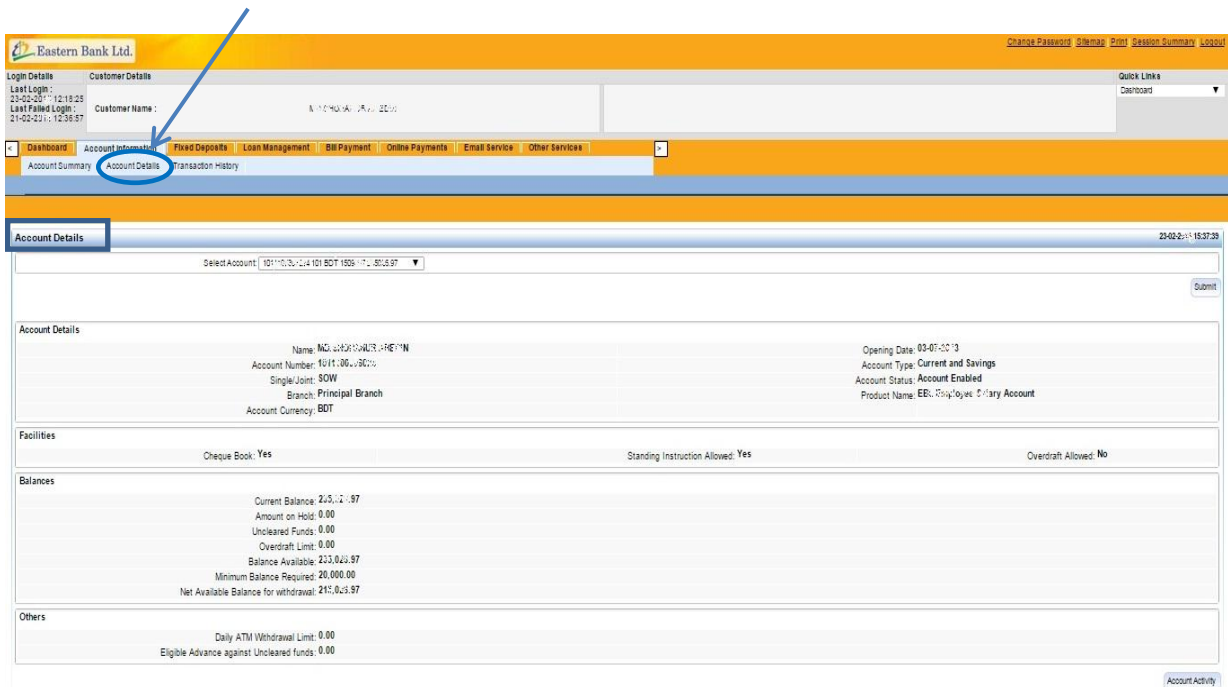
Account Type	Amount (BDT Equivalent)
Total Portfolio Amount (BDT Equivalent)	77,125.24
Total Savings and Current Account (BDT Equivalent)	77,125.24
Total Term Deposit Account (BDT Equivalent)	0
Total Loan Account (BDT Equivalent)	0
Contract Loans (BDT Equivalent)	0
Contract Term Deposits (BDT Equivalent)	0

Below the table, there is a 'Show Customerwise Breakup' section with a 'Select Account' dropdown set to 'All' and a 'View equivalent balance in currency' dropdown set to 'BDT'. A 'GO' button is present. The 'Current and Savings' section contains a table with the following data:

Customer Id	Account Number	Description	Currency	Current Balance	Equivalent Balance
6369330	101 043024452 111 BDT 043830 77125.24	High Performance Account (HPA)	BDT	77,125.24	77,125.24
	10111007497312 BDT 036333 0	EBL Employee Salary Account	BDT	0.00	0.00
Total Savings and Current Account (BDT Equivalent)					77,125.24

Account Details

This page displays the detailed information of your accounts.
Click on the tab "Account Details."



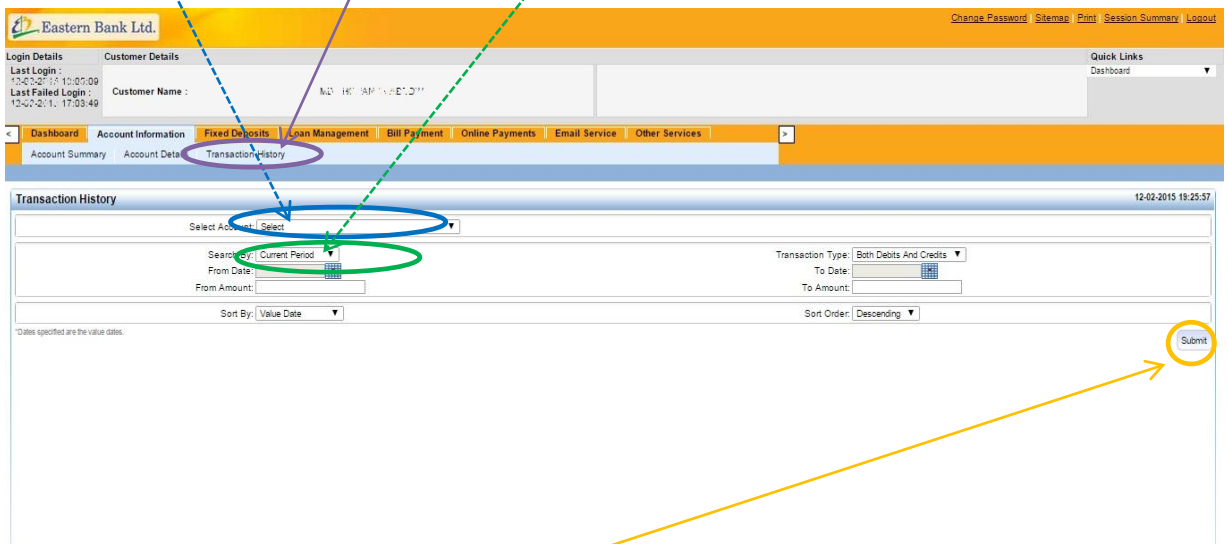
The screenshot shows the Eastern Bank Ltd. website interface. At the top, there is a navigation menu with options like Dashboard, Account Information, Fixed Deposits, Loan Management, Bill Payment, Online Payments, Email Service, and Other Services. The 'Account Details' tab is highlighted in blue. Below the navigation, there is a section for 'Account Details' with a dropdown menu to select an account. The account details are displayed in a table-like format with the following information:

Account Details	
Name:	MUHAMMAD AWAZ
Account Number:	1011001214101 BDT 1536 11 01 6 97
Single Joint:	SOW
Branch:	Principal Branch
Account Currency:	BDT
Opening Date:	03-07-03
Account Type:	Current and Savings
Account Status:	Account Enabled
Product Name:	EB: Ringier Salary Account

Below the account details, there are sections for Facilities, Balances, and Others. The Facilities section shows: Cheque Book: Yes, Standing Instruction Allowed: Yes, and Overdraft Allowed: No. The Balances section shows: Current Balance: 23,121.97, Amount on Hold: 0.00, Uncleared Funds: 0.00, Overdraft Limit: 0.00, Balance Available: 23,023.97, Minimum Balance Required: 20,000.00, and Net Available Balance for withdrawal: 23,023.97. The Others section shows: Daily ATM Withdrawal Limit: 0.00 and Eligible Advance against Uncleared funds: 0.00.

TRANSACTION HISTORY

Please click on the tab "Transaction History."
Select your Account and search either by current period or previous period for account statement.



The screenshot shows the Eastern Bank Ltd. website interface. At the top, there is a navigation menu with options like Dashboard, Account Information, Fixed Deposits, Loan Management, Bill Payment, Online Payments, Email Service, and Other Services. The 'Transaction History' tab is highlighted in blue. Below the navigation, there is a section for 'Transaction History' with a dropdown menu to select an account. The transaction history search criteria are displayed in a form with the following fields:

Transaction History	
Select Account:	Select
Search by:	Current Period
From Date:	
From Amount:	
Transaction Type:	Both Debits And Credits
To Date:	
To Amount:	
Sort By:	Value Date
Sort Order:	Descending

A 'Submit' button is located at the bottom right of the form. A yellow arrow points from the 'Submit' button to the text below.

"From date" and "To date" tabs will only be activated when you want account statement for a specified period.

Please click on "Submit" button to view your account statement.

You can also save your account statement either in Excel or PDF format.

FIXED DEPOSITS

Please click on the tab "Fixed Deposits". This page displays all the details related to Fixed Deposit you have with EBL.

Please click on the tab "FD Account Summary" to get all the summarized information regarding Fixed Deposits you have with EBL.

Please click on the tab "Open Fixed Deposit" if you want to open a Fixed Deposit account in EBL.

Eastern Bank Ltd. [Change Password](#) [Sitemap](#) [Print](#) [Session Summary](#) [Logout](#)

Login Details: Last Login: 01-03-2015 16:18:29, Last Failed Login: 13-01-2015 15:44:30
Customer Details: Customer Name: MOWAHIBUL HANAFI BARI

Quick Links: Dashboard

Navigation: Dashboard, **Account Information**, **Fixed Deposits**, Loan Management, Bill Payment, Online Payments, Email Service, Other Services

Sub-navigation: FD Account Summary, Open Fixed Deposit

Open Fixed Deposit (01-03-2015 19:44:59)

Note: Cumulative FD is:- "Renew principal and interest" and Non-cumulative FD is:- "Renew principal only or" Close FD on maturity

Choose Deposit Product: [Select]

Fixed Deposit - Customer*

Holding Pattern: Single

Source Account: [Select]

Deposit Amount: []

Note: Minimum amount should be BDT 50000.00

Interest Instructions

Instructions: [Select]

Account: [Select]

Note: Please select None for cumulative FD and select account transfer for Non cumulative FD

For opening Fixed Deposit

Please click on the tab "Open Fixed Deposit."

Select Deposit Product.

Select your Source Account and put your deposit amount.

Select interest instruction and account from the drop down menus.

Eastern Bank Ltd. [Change Password](#) [Sitemap](#) [Print](#) [Session Summary](#) [Logout](#)

Login Details: Last Login: 01-03-2015 16:18:29, Last Failed Login: 13-01-2015 15:44:30
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Navigation: Dashboard, Account Information, **Fixed Deposits**, Loan Management, Bill Payment, Online Payments, Email Service, Other Services

Sub-navigation: FD Account Summary, Open Fixed Deposit

Open Fixed Deposit (01-03-2015 19:44:59)

Note: Cumulative FD is:- "Renew principal and interest" and Non-cumulative FD is:- "Renew principal only or" Close FD on maturity

Choose Deposit Product: [Select]

Fixed Deposit - Customer*

Holding Pattern: Single

Source Account: [Select]

Deposit Amount: []

Note: Minimum amount should be BDT 50000.00

Interest Instructions

Instructions: [Select]

Account: [Select]

Note: Please select None for cumulative FD and select account transfer for Non cumulative FD

LOAN MANAGEMENT

Please click on the tab "Loan Management." This page displays all the LOAN account details you have with EBL.

Please click on the tab "Account Number" to get the account details, loan details and loan outstanding.

Eastern Bank Ltd. Change Password | Sitemap | Print | Session Summary | Logout

Login Details
 Last Login : 01-03-2015 16:18:29
 Last Failed Login : 13-01-2015 15:44:30

Customer Details
 Customer Name : MOHAMMAD HADIBU BARI

Quick Links
 Dashboard

[Dashboard](#) | [Account Information](#) | [Fixed Deposits](#) | **[Loan Management](#)** | [Bill Payment](#) | [Online Payments](#) | [Email Service](#) | [Other Services](#)

Loan Details

01-03-2015 19:43:43

Customer Id	Account Number	Description	Currency	Current Balance
1060047	990079300003374	Staff Loan - Car	BDT	1,249,465.00

Eastern Bank Ltd. Change Password | Sitemap | Print | Session Summary | Logout

Login Details
 Last Login : 01-03-2015 16:18:29
 Last Failed Login : 13-01-2015 15:44:30

Customer Details
 Customer Name : MOHAMMAD HADIBU BARI

Quick Links
 Dashboard

[Dashboard](#) | [Account Information](#) | [Fixed Deposits](#) | **[Loan Management](#)** | [Bill Payment](#) | [Online Payments](#) | [Email Service](#) | [Other Services](#)

Loan Details

Account Details

Customer Id: 1060047
 Account Number: 990079300003374
 Currency: BDT
 Product Name: Staff Loan - Car

Loan Details

Opening Date: 09-07-2014
 Maturity Date: 25-06-2020
 Sanctioned Loan Amount: 1,400,000.00
 Disbursed Loan Amount: 1,400,000.00
 Interest Rate: 0.00 %
 Principal Penalty Rate: 0.00 %
 Amount Paid Till Date: 151,534.00
 Prepayment Penalty Interest Rate: 0.00 %
 Principal Repayment Frequency: 1 time per Month
 Interest Repayment Frequency: 1 time per Month

Outstanding Loan Details

Principal Balance: 1,249,465.00
 Prepayment Penalty Amount: 0.00
 Penalties: 0.00
 Fees And Charges: 0.00
 Next Installment Date: 25-03-2015
 Next Installment Amount: 19,441.00
 Installment Arrears: 0.00
 Loan Outstanding: 1,249,465.00

BILLS PAY

In order to pay bills through Internet Banking, first you need to register the Biller information. Please select a Biller from the dropdown list. Write down the Biller number. Give a nick name for you to understand at later time.

Eastern Bank Ltd. Change Password | Sitemap | Print | Session Summary | Logout

Login Details: Last Login: 23-02-2015 14:53:07, Last Failed Login: 21-02-2015 12:36:57. Customer Name: MD. OSMAN ALI AKADEM

Quick Links: Dashboard

Navigation: Dashboard, Account Information, Fixed Deposits, Loan Management, **Bill Payment**, Online Payments, Email Service, Other Services

Buttons: Register Biller, Pay Bill

Register Biller 23-02-2015 16:12:03

Note:
1. For Prepaid phone number select Prepaid and for post paid number select Postpaid
2. Select Credit Card BDT for Loy payment and select Credit Card FCY for USD payment

Select Customer: EBL CREDIT CARD BDT PAYMENT
Select a Biller: EBL CREDIT CARD BDT PAYMENT
Account Number with Biller: [EBL Credit Card Number] Please enter your 16 digit EBL Credit Card number
Nick Name: CCpayment

Buttons: Back, Submit

For example, suppose you want to pay your EBL Credit Card bill, for that write down your 16 digit EBL credit card number at the "Account Number with Biller" box and write any single word (no spacing in between, for example: CCpayment or any other single word) as nick name in the "Nick Name" box. Now click on "Submit" button to register this particular Biller.

BILLS PAY (continued...)

Now suppose you want to pay 500 BDT to this Biller. Fill out all the fields with necessary information in order to pay the bill for this particular Biller. Please click on "Submit" button to initiate the instruction.

If you want to perform your EBL Credit Card **FCY** payment then call our 24X7 Contact Center at 16230 (from any mobile phone within Bangladesh) or +880-2-8332232 (from any Overseas number) to know the conversion rate of that particular day, convert it to BDT then pay the bill in equivalent BDT amount by selecting one of your CASA account(s).

Eastern Bank Ltd. Change Password | Sitemap | Print | Session Summary | Logout

Login Details: Last Login: 25-02-2015 12:33:25, Last Failed Login: 21-02-2015 12:36:57. Customer Name: MD. OSMAN ALI AKADEM

Quick Links: Dashboard

Navigation: Dashboard, Account Information, Fixed Deposits, Loan Management, **Bill Payment**, Online Payments, Email Service, Other Services

Buttons: Register Biller, Pay Bill

Pay Bills 25-02-2015 15:26:48

Instruction for Mobile Recharge:
1) The recharge ceiling for prepaid numbers (any operator) from BDT 10 to 1000. And for postpaid numbers (any operator except TeleTalk) from BDT 50 to 10000.
2) Any recharge outside the range will make the transaction invalid.
3) Please avoid Paisa amount and do not recharge on same number within 15 minutes
4) For Bangladesh, please enter appropriate Card Value: Prepaid: Tk. 99, Tk. 199, Tk. 399, Tk. 699, Tk. 999, Tk. 1499 Postpaid: Tk. 200, Tk. 700, Tk. 1,000, Tk. 1,500

Bill Details:
Select Customer: EBL CREDIT CARD BDT PAYMENT
Select a Biller: EBL CREDIT CARD BDT PAYMENT-4248361010000000
Select Account: EBL CREDIT CARD BDT 1500007297400000
Bill Date: 25-02-2015
Payment Amount: 500 BDT

Buttons: Submit

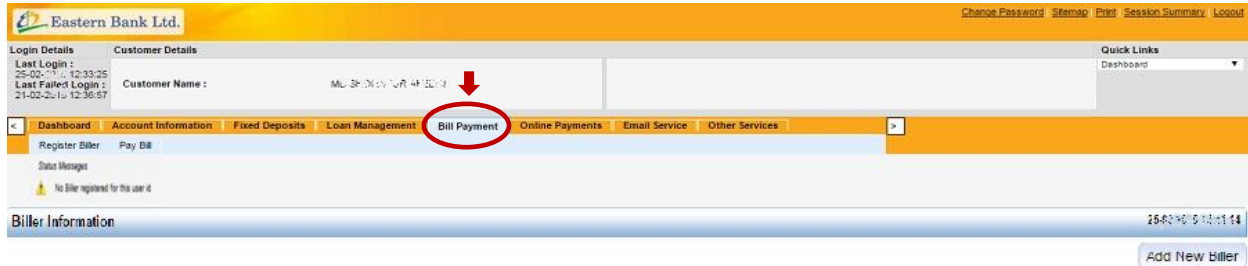
Note: In the same way you can pay bills for other Billers.

INSTANT MOBILE RECHARGE (TOP-UP) THROUGH EBL INTERNET BANKING

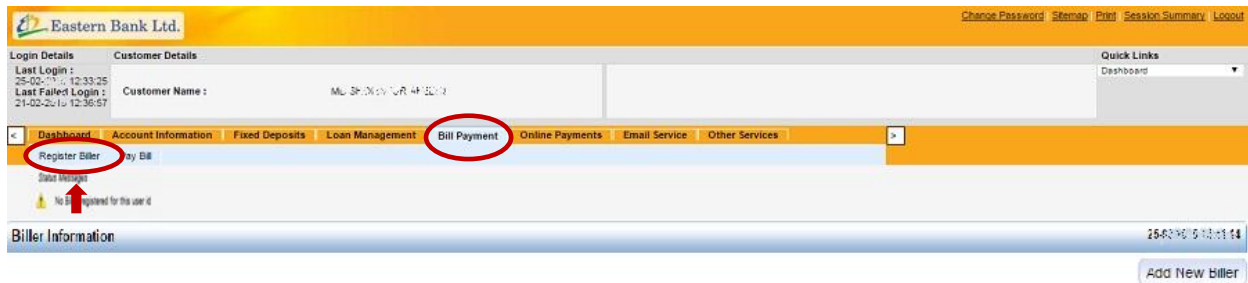
Register Biller

Registering mobile number (once for the first time)-You can add as many as mobile numbers you want:

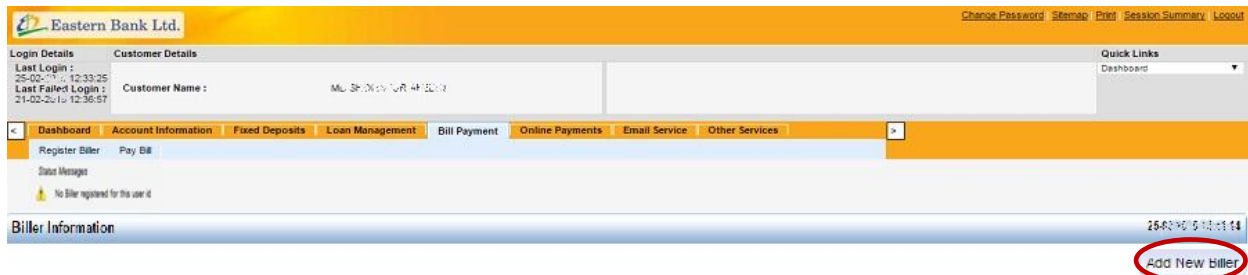
1. Go to Bill Payment Tab:



2. Press Register Biller Tab:

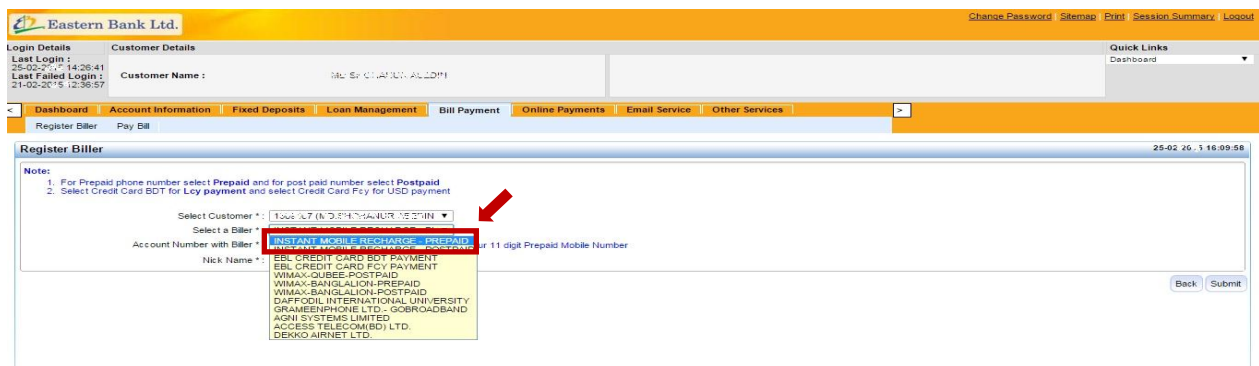


3. Press Add New Biller tab at below:



FOR PRE-PAID NUMBER (ANY OPERATOR):

- **Select a Biller:** Select **INSTANT MOBILE RECHARGE-PREPAID** for prepaid number (any Operator).
- **Account number with Biller:** Enter your mobile number (total 11 digits).
- **Nick Name:** Write any single word (i.e. pre or any other single word, no spacing in between).
- Then **Submit** and **Confirm**.



FOR POST-PAID NUMBER (ANY OPERATOR EXCEPT TELETALK):

- **Select a Biller:** Select **INSTANT MOBILE RECHARGE - POSTPAID** for postpaid number (any operator except Teletalk).
- **Account number with Biller:** Enter your mobile number (total 11 digits).
- **Nick Name:** Write any single word (i.e. post or any other single word, no spacing in between).
- Then **Submit** and **Confirm**.

Eastern Bank Ltd. Change Password | Sitemap | Print | Session Summary | Logout

Login Details: Last Login: 25-02-2015 15:05:20, Last Failed Login: 21-02-2015 12:36:57
Customer Details: Customer Name: M.D. SHUKLA RUPAKSHY

Navigation: Dashboard | Account Information | Fixed Deposits | Loan Management | **Bill Payment** | Online Payments | Email Service | Other Services

Register Biller 25-02-2015 16:33:13

Note:
1. For Prepaid phone number select Prepaid and for post paid number select Postpaid
2. Select Credit Card BDT for Loy payment and select Credit Card Fcy for USD payment

Select Customer: 1576 717 (MO. SHUKLA RUPAKSHY)
Select a Biller: **INSTANT MOBILE RECHARGE - POSTPAID** (11 digit Postpaid Mobile Number)
Account Number with Biller: [Redacted]
Nick Name: [Redacted]

Dropdown menu options:
INSTANT MOBILE RECHARGE - PREPAID
EBL CREDIT CARD Fcy PAYMENT
WIMAX-QUBEE-POSTPAID
WIMAX-BANGLALION-PPREPAID
WIMAX-BANGLALION-POSTPAID
DAFFODIL INTERNATIONAL UNIVERSITY
GRAMPHONE LTD. - GORROADBAND
AGNI SYSTEMS LIMITED
ACCESS TELECOM(BD) LTD.
DEKKAIRNET LTD.

Buttons: Back | Submit

TOP-UP PAYMENT

1. Go to **Bill Payment**.
2. Select **Pay Bill** - then select **Customer**, select **Biller** (mobile number), select **Account**.

Eastern Bank Ltd. Change Password | Sitemap | Print | Session Summary | Logout

Login Details: Last Login: 25-02-2015 15:05:20, Last Failed Login: 21-02-2015 12:36:57
Customer Details: Customer Name: M.D. SHUKLA RUPAKSHY

Navigation: Dashboard | Account Information | Fixed Deposits | Loan Management | **Bill Payment** | Online Payments | Email Service | Other Services

Register Biller | **Pay Bill**

Pay Bills 25-02-2015 16:39:58

Instruction for Mobile Recharge:
1) The recharge ceiling for prepaid numbers (any operator) from BDT 10 to 1000. And for postpaid numbers (any operator except Teletalk) from BDT 50 to 10000.
2) Any recharge outside the range will make the transaction invalid.
3) Please avoid Paisa amount and do not recharge on same number within 15 minutes
4) For Bangladesh, please enter appropriate Card Value: Prepaid: Tk. 50, Tk. 100, Tk. 199, Tk. 399, Tk. 699, Tk. 999, Tk. 1499 Postpaid: Tk. 200, Tk. 700, Tk. 1,000, Tk. 1,500

Bill Details:
Select Customer: 1576 717 (MO. SHUKLA RUPAKSHY)
Select a Biller: **INSTANT MOBILE RECHARGE - PREPAID-0111414**
Select Account: 1576 717 (MO. SHUKLA RUPAKSHY)
Bill Details: [Redacted]
Bill Date: 25-02-2015
Payment Amount: **100**

Buttons: Submit

3. **Bill Details:** Write any single word (i.e. pre or post) or you can keep it blank.
4. **Bill Date:** No need to put any date (**automated**).
5. **Payment Amount:** Enter only the **numeric amount** you want to top-up, no **paisa** amount will be entertained
 - For example, if I want to recharge 100 taka - type **100**
 - The top-up ceiling for **prepaid number (any operator)** from **BDT 10 to BDT 1000**
 - The top-up ceiling for **postpaid numbers (any operator except Teletalk)** from **BDT 50 to BDT 10000**
6. Then press "**Submit**" button which will forward you to the next page, "Pay bills - Verify" page; press "**Confirm**" button if all the details are correct. (If you need to change the details, you can press the "**Change**" button which will bring back to you to the previous page where you will be able to do the changes you need).
7. After pressing "Confirm" button, you will receive the message from Operator(s) after successful recharge.

Fund Transfer (step by step)

Other Bank Transfer:

Step 1: Go to "Online Payments" tab.

Step 2: Go to "Other Bank Transfer" sub tab. Then follow the below steps:

The screenshot shows the Eastern Bank Ltd. Online Payments interface. The 'Other Bank Transfer' sub-tab is selected. The form includes the following sections and steps:

- Source Account:** A dropdown menu for selecting the source account. **Step 3:** Select the account from which you want to transfer funds.
- Receiver Details:** Fields for Receiver Name, Receiver Account, Receiver Address, and City. **Step 4:** Write down the person's name you want to transfer fund. Avoid dot, underscore or any special character while writing the receiver's name. **Step 5:** Write down his/her account number. Please be very careful while writing down the correct account number.
- Receiver Bank Details:** Fields for Bank Name, District Name, Branch Name, and Routing No. **Step 6:** Select the Bank name from the drop down menu. **Step 7:** Select the district name of the Bank from the drop down menu. **Step 8:** Select the exact branch from the drop down menu. **Note:** When you fill out the above three boxes, the routing number of that particular branch will be automatically selected.
- Payment Details:** Fields for Transfer Amount, Transfer Currency (set to BDT), and Value Date (05-11-2014). **Step 9:** Write down the amount you want to transfer.
- Other Details:** A Narrative field. **Step 10:** It's optional, for your future use only. 35 digits limit including spaces.
- Initiate Button:** A button labeled 'initiate' with a magnifying glass icon. **Step 11:** Now press "Initiate" button.

*Indicates mandatory field.

Step 12: When you press "initiate" button, the "verification page" will appear. If any change is needed you can change it by pressing the "change" button. If everything is ok, press the "confirm" button.

Step 13: When you press the "confirm" button, a new page named "transaction initiation authorisation" will appear, where you will need to enter the 6 digit OTP (One Time Password) which you will get from the hardware token or software token.

Eastern Bank Ltd. Change Password | Sitemap | Print | Session Summary | Logout

Login Details **Customer Details**

Last Login : 25-02-2015 15:58:59
 Last Failed Login : 21-02-2015 12:36:57 Customer Name : MEHMOUDJANUR RAHMAN

Quick Links
 Dashboard

Dashboard | Account Information | Fixed Deposits | Loan Management | Bill Payment | Online Payments | Email Service | Other Services

Other Bank Transfer | EBL Account Transfer | Own Account Transfer | View Limits Utilization | View Standing Instruction

Transaction Initiation Authorisation 25-02-2015 17:31:33

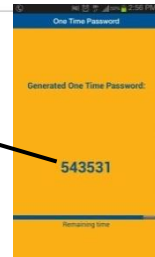
Note:

- A second password, commonly known as OTP (One Time Password), is mandatory for transferring fund. Please call 16230 (from any mobile phone within Bangladesh) or +880-2-8332232 (from any Overseas number) to know how to enroll for OTP.
- Putting wrong OTP for 5 times will temporarily block your fund transfer request. Please call the above mentioned numbers to reactivate.
- If you are generating OTP using the software token from your phone or any other handheld device, please make sure the time and time zone of your phone or device is set to local time according to the place or country you are currently residing in at the time of transferring fund.

Sequence Number: 6430
 Transaction Password: Please enter OTP as shown on your device. Submit



or



Hardware Token
 (Hardware dongle generates OTP when the button on the left is pressed)

Software Token
 ("EBL ACCESS" app that is installed and activated on your smart phone, generates OTP)

Step 14: After entering the OTP, press "submit" button.

Your transaction will be completed within a moment and you will get a SMS notification from EBL I Banking where it will be written: *"Your request for other bank fund transfer Tk. [the amount] to [The Receiver's name] is successful and will be executed by the beneficiary bank. EBL I Banking."* You will get another SMS alert stating that your account has been debited by the amount you have just transferred (if your SMS alert service is enabled).

(Please note that as there is telco dependency, the SMS notification might get delayed. But don't worry, as the amount will be debited from your account you can right away check it by clicking the transaction history.

Please also note that the requested transfer will be processed on same business day (if it's done before 4PM of the day, otherwise it will be treated as the next day transaction and will be processed the next day). However, final credit will be executed by the Receiver Bank.)

EBL Account Transfer:

Step 1: Go to "Online Payments" tab.

Step 2: Go to "EBL Account Transfer" sub tab. Then follow the below steps:

Step 3: Select the account from which you want to transfer fund

Step 4: Select the receiver's account to which you want to transfer fund. Please be very careful while writing down the receiver's account number

The branch of the receiver's account will be selected automatically

Step 5: Write down the amount you want to transfer

Step 6: It's optional, for your future use only. 35 digits limit including spaces

Step 7: Select 'Template Access Type' as private. This is optional. you can leave this box as it is.

Step 8: Now press "Initiate" button

Step 9: When you press "initiate" button, the "verification page" will appear. If any change is needed you can change it by pressing the "change" button. If everything is ok, you should press the "confirm" button.

Step 10: When you press the "confirm" button, a new page named "transaction initiation authorisation" will appear, where you will need to enter the 6 digit OTP (One Time Password) which you will get from the hardware token or software token.

Transaction Initiation Authorisation 25-02-2015 17:31:33

Note:
 • A second password, commonly known as OTP (One Time Password), is mandatory for transferring fund. Please call 16230 (from any mobile phone within Bangladesh) or +880-2-8332232 (from any Overseas number) to know how to enroll for OTP.
 • Putting wrong OTP for 5 times will temporarily block your fund transfer request. Please call the above mentioned numbers to reactivate.
 • If you are generating OTP using the software token from your phone or any other handheld device, please make sure the time and time zone of your phone or device is set to local time according to the place or country you are currently residing in at the time of transferring fund.

Sequence Number: 6430
 Transaction Password: Please enter OTP as shown on your device.



or



Hardware Token
 (Hardware dongle generates OTP when the button on the left is pressed)

Software Token
 ("EBL ACCESS" app that is installed and activated on your smart phone, generates OTP)

Step 11: After entering the OTP, press "submit" button. The transaction will be completed within a moment. In this case, you will not get any such SMS notification like you got when performing other bank transfer but you will receive SMS alert that your account has been debited by the same amount you have just transferred (if your SMS alert service is enabled). But, you can check the transaction history immediately where you will find that the amount has been debited from your account. The receiver's account will be credited right at this moment as the transfer process has been performed within EBL.

Own Account Transfer:

For "Own Account Transfer" (transferring to own account within EBL) please select "Source Account" and "Destination Account" from the dropdown list.

Eastern Bank Ltd. Change Password | Sitemap | Print | Session Summary | Logout

Login Details: Last Login: 25-02-2015 15:58:59, Last Failed Login: 21-02-2015 12:36:57
 Customer Details: Customer Name: MD SHOHABUZZAMAN

Navigation: Dashboard | Account Information | Fixed Deposits | Loan Management | Bill Payment | Online Payments | Email Service | Other Services

Own Account Transfer 25-02-2015 18:01:46

Note: A second password, commonly known as OTP (One Time Password), is not required for transferring fund to own accounts with EBL.

Payment To:
 Existing Template:
 Make New Payment:

User Reference:
 Source Account:

Receiver Details:
 Destination Account:

Payment Details:
 Transfer Amount:
 Pay now: 25-02-2015

Other Details:
 Narrative:
 Template Access Type: Private

* Indicates mandatory fields. ** Indicates mandatory if particular option is enabled.

It's optional, for your future use only. 35 digits limit including spaces

Enter the "Transfer Amount" and then click on "Initiate" for the transfer.

Please note that OTP is not required for Own account Transfer.

View Limits Utilization

You will find the utilization of your daily limits for all the categories, be it bills pay or fund transfer.

View Standing Instruction

All the standing instructions (if any) can be seen from here.

EMAIL SERVICE

Email Service is a secured channel for placing the following requests by customers.

Positive Pay Instruction

Every individual customer/personal account holder has to provide a mandatory Positive Pay Instruction to honour the clearing cheque of BDT 5 Lac & above and customer can do it through Email Service of Internet Banking.

The screenshot displays the Eastern Bank Ltd. Internet Banking interface. The 'Email Service' tab is highlighted in red. A green circle highlights the 'Positive Pay' option in a dropdown menu. A blue arrow points from a text box 'Select the account first' to the dropdown menu. Another blue arrow points from a text box 'Select 'Positive Pay' from the drop down menu' to the 'Positive Pay' option. The interface shows a mailbox with a message titled 'EBL Cheque Savings - 10110202143' and a subject line 'Positive Pay'.

Request for EBL Access (2FA)

Only NRB customers can avail this service. NRB customers can place their request for EBL Access (2FA) (either Software Token or Hardware Token) through this feature.

OTHER SERVICES

Stop Cheque Request

Through this feature Customer can initiate instruction for stopping a Cheque for clearing.

Cheque Stop Request Withdrawal

Customer can withdraw stop marking of the stopped Cheque. Customer will be allowed for the Cheque marked as stopped through IB only.

Cheque Status Inquiry

Through this option Customer can view the status of Cheque against his Account. Cheque status can be as Used, Not Used, Stopped etc. For used Cheque, Customer can view the amount of the Cheque also.

Cheque Book Request

Customer can request for Cheque book through this feature.

Exchange Rate Inquiry

Through this feature customer can inquire about exchange rate of different currencies.

CHANGE PASSWORD

Customer can change internet banking password through this option. Customer must change his/her passwords after every 90 days.



To change password below instructions should be followed:

Password should be minimum 6 characters

Password should be maximum 12 characters

Password should be a combination of lowercase, uppercase, numeric value, and special characters which are * _ @ \$! #

Password can contain 3 successive characters

Password can contain 3 repetitions

While selecting new password, last 3 passwords cannot be chosen

SESSION SUMMARY

Customer will be able to view a log of the transactions performed in a session.


FREQUENTLY ASKED QUESTIONS (FAQ) & USEFUL INFORMATION RELATED TO INTERNET BANKING SERVICE

Take care of your PIN MAILER

Please take care of the PIN MAILER you have got from an EBL Branch where the User ID & Password are printed. Please note that for security reason, the ID & Password are printed on Carbon Paper. As it is carbon paper, writing on it can be distorted by rubbing or pressing. So, please be careful that in no way the paper gets folded or rubbed.

Things need to be done after you receive your Internet Banking Password

After getting your EBL Internet Banking password log into EBL Internet Banking from your PC or laptop. Follow the below points in this regard:

- Different browsers are available in the market. We recommend the users to use Internet Explorer 6.0+, 7.0+, 8.0+, Mozilla 2.0+, 3.0+, Apple Safari 3.0/3.1/4.0, Google Chrome 1.0+
- At first go to EBL's website at <http://www.ebl.com.bd/> and click on  icon. You will be taken to Internet Banking page where you need to log in with the User ID & Password you have got from the PIN MAILER.
- You will be asked to change your password immediately. The new password needs to be within 6 to 12 digits and it is wise and mandatory to make it a mix of small and capital letters and numeric and special characters. Please follow the instructions for changing password stated in the last page.
- Use your Internet Banking account regularly. To ensure highest security change your password every 90 days.

If your password gets locked, what will you do?

If your Internet Banking account gets locked call our 24X7 contact centre at 16230 (from any mobile phone within Bangladesh) or +880-2-8332232 (from any Overseas number). You will be asked few security questions to verify your account, after that your account will be unlocked shortly.

If you have forgotten your password, what will you do?

If you have forgotten your password, visit your nearest EBL branch and apply for password resetting. After 3 working days a new password will be sent to the branch you have applied from and you can collect it from there. Later on change that password in the same fashion you have done before.

What will happen if you input wrong password?

If you input wrong password more than 5 times consecutively, your Internet Banking account will be locked. In that case call our contact centre at 16230 (from any mobile phone within Bangladesh) or +880-2-8332232 (from any Overseas number). Your account will be unlocked shortly.

What will happen if you input wrong OTP while transferring funds to other accounts within EBL or in other banks?

If you input wrong OTP more than 6 times consecutively, your OTP account will be locked and you will not be able to perform fund transfer any more unless you call our contact centre at 16230 (from any

mobile phone within Bangladesh) or +880-2-8332232 (from any Overseas number) to unlock it. Your account will be unlocked shortly within the working hours in a working day.

What will happen if you don't use Internet Banking for long time?

If you don't use internet banking service for consecutive 3 months your internet banking service will be automatically locked and you will have to call EBL contact center to unlock it. You will have to login with the last password and the system will prompt you to change that password. Changing the password in this stage is mandatory. Please note if you can't remember your last password you will have to reset your password by following the password reset procedure.

Please also note that in every 3 months internet banking system will automatically prompt you to change the password. Please change the password at this stage otherwise you will not be able to log in to internet banking. It ensures the security of your internet banking service.

What will happen if you don't transfer fund using OTP for long time?

If you do not transfer fund to other accounts within EBL or to other bank accounts for consecutive 6 months, your OTP (One Time Password) account will be locked and you will have to call Contact Centre to unlock it. Your account will be unlocked shortly within the working hours in a working day.

How long does it take to obtain new password?

After filling out the "Alternative Channel Customer Data Update Form" for password resetting at an EBL Branch, within 3 working days you can collect your new password from the same branch. Later on change that password in the same fashion you have done earlier.

How to collect new password?

You can collect the new password from the branch where you have applied.

Can I transfer money from my EBL account to another EBL Account?

Yes, you can transfer fund from one EBL account to another EBL account. You have to register for 2FA (Two Factor Authentication) in order to avail this service. To know details, please click on the link 'EBL Access Frequently Asked Question (FAQ)' in the website.

Can I transfer money from my EBL account to another account at another bank?

Yes, you can transfer money from your EBL account to another account in another bank. You have to register for 2FA (Two Factor Authentication) in order to avail this service. To know details, please click on the link 'EBL Access Frequently Asked Question (FAQ)' in the website.

Can account details be shown through EBL Internet Banking?

Yes, through EBL Internet Banking you can see the full details of your account(s).

Can account details be downloaded through EBL Internet Banking?

Yes, you can download your account(s) statements either in PDF or Excel formats through EBL Internet Banking.

Can loan information be viewed through EBL Internet Banking?

Yes, you can see all your loan(s) information through EBL Internet Banking.

Can I see my credit card statement through EBL Internet Banking?

Through EBL Internet Banking like other utility bill payments you can pay your EBL credit card bill but you cannot view your credit card's statement.

Can I recharge any mobile balance of any mobile operators in Bangladesh?

One of the most important and useful features of EBL Internet Banking is recharging mobile balance from your account instantly. Through your account you can recharge mobile balance from anywhere, anytime be it day or even the middle of the night. Through EBL Internet Banking you can recharge any mobile balance of any mobile operator of Bangladesh (except Teletalk postpaid numbers). For Prepaid numbers it is possible to recharge min. Tk.10 and max. Tk.1,000 in a single transaction. For Postpaid numbers it is possible to recharge min. Tk.50 and max. Tk.10,000 in a single transaction. No paisa or fraction amount will be recharged.

Through EBL Internet Banking while trying for mobile balance recharge, my account got debited but the mobile balance has not been recharged, what shall I do?

Recharging mobile balance from your account is a very useful and popular feature among EBL Internet Banking services which takes place instantly. Yet, for any technological reason or any other reason the recharge does not take place instantly, please wait for 24 hours. If the recharge is not successful within this time, please call our Contact Centre at 16230 or +880-2-8332232 and inform us about this issue. Within 3 to 5 working days your complaint will be resolved.

Can I change my EBL Internet Banking User ID?

Your EBL Internet Banking User ID is a unique number which works as your identification. You can change your password but you cannot change your User ID.

I have tried several times with my valid User ID & Password to log in to the system but I could not log in. Why?

Please check your password carefully. Also see whether your caps lock is on or not. Have you tried clearing your browser's cache & cookies? Have you also tried any other browser in your PC? If not, please clear your browser's cache & cookies. You can take help from our website or at the login screen about how to clear browser's cache.

Why can't I open EBL Internet Banking login page from my pc/laptop's browser?

Please check your internet connection. If it is very slow you might not be able to open the page.

In that case please contact your internet provider.

To visit branch for password resetting is time consuming, can I get my new password through Email?

EBL is a very compliant bank and always ensures its customers with highest level of security. We never compromise with the security that's why we do not send password through Email or SMS.

What will happen if I once receive the new Internet Banking password but don't use it for more than several months? Will it work or I will have to collect new password?

The password validity is 45 days. Therefore, you have to use it within the validity period. If you fail to use the password within 45 days your password validity will expire and your internet service will be automatically locked and you will have to unlock the service by calling our Contact Centre. You will then have to login with that initial password and the system will immediately prompt you to change that password. Changing the password in this stage is mandatory.

An Internet Banking user who is living abroad, suppose his/her internet banking account got locked & he forgot the password, how will he/she resolve this problem?

In such case, if the account gets locked but the customer still remembers his/her password, he/she can call EBL's Contact Centre at +880-2-8332232. Upon verification, his/her account can be unlocked shortly. But if he/she has forgotten the password, he/she must need to reset the password and for doing so his/her query will be registered by the Contact Centre agent and sent to concerned department of EBL who will communicate with the customer later with solution. Alternatively the customer can email this query/request to ibanking@ebl.com.bd and the concerned department will communicate with him/her with solution.