

FAQs

GENERAL

What facilities are available on LinkIslami?

Below is the list of facilities available on LinkIslami:

- Cash Over Counter.
- Transfer Funds between BankIslami accounts (IFT).
- Inter Bank Funds Transfers (IBFT).
- Issue Corporate Cheque.
- Issue Payment Orders.
- Salary Disbursements.
- Download Reports and Statements.
- View Account Balances and Statements.

Q. When can I use LinkIslami?

A. You can Log In to LinkIslami 24 hours a day; 7 days a week (refer to Terms & Conditions for details).

Q. How do I register for LinkIslami?

A. You can register for LinkIslami by filling out the Company and User Registration Forms along with the Terms & Conditions document. After successful registration and activation of corporate online portal access, you will be provided user credentials to operate LinkIslami.

Q. What should I do when accessing for the first time?

A. Once registered; you will receive an email from linkislami@bankislami.com.pk bearing your User ID and Password. You can use these to login to our LinkIslami website. Make sure that you have the required hardware and software. In order to maintain maximum security, when you login for the first time, you will be asked to change your Password.

Q. What if I forget my password or username or both?

A. In case you forget your username, password or both, please email us on cmd@bankislami.com.pk between banking hours for Password reset from your authorized Company email ID.

Q. What should I do if I have a query which is not answered here?

A. If you have any query(s) which is/are not covered here please email us at cmd@bankislami.com.pk

Security & Log In

As per international standards, BankIslami uses all the necessary tools to protect transactions and accounts from unauthorized access. These include Firewalls and SSL certificates - encryption and VeriSign authentication service.

No one can read or tamper the information that travels between your computer and BankIslami Server(s) because we have taken strong measures to ensure security and privacy of your transactions.

Fraudulent Emails

Do not reply to fraudulent emails asking you to confirm information such as Internet banking Username, Password and/or and personal information. These are not genuine emails. If you receive such an email, please do not click on any link or provide any LinkIslami log in details. While we may send you emails from time to time, we will never send emails inquiring about your LinkIslami credentials information.

If you suspect you have received a fraudulent email, please forward it to us for investigation at cmd@bankislami.com.pk and then delete it from your inbox.

Q. How do I know that LinkIslami is secure?

A. LinkIslami with its multi layered security architecture provides you with a safe and secure environment for carrying out your daily business transactions. The following security features ensure that only authorized users have access to their accounts:

- Secured Socket Layer (SSL) with 256 bit encryption to ensure complete privacy of data.
- 2-FA (Factor Authentication) i.e. two levels of authentication in the form of Password, One Time Password (OTP) generated.
- Time-Out feature which automatically terminates a session after a pre-defined period of inactivity.
- Auto account lock on three unsuccessful login attempts.

Q. What is Encryption?

A. Encryption allows information to travel between you and BankIslami in a secure environment that cannot be read by anyone else. It is a way of 'scrambling' information to make it impossible to read unless the recipient has the ability to 'un-scramble' it.

Q. What level of Encryption do you use?

A. The strength of encryption can be measured by the number of 'bits' used in the 'scrambling' process. The latest web browsers use 256-bit encryption: the most secure form currently available. LinkIslami can only be accessed using 256-bit encryption.

Q. What is the Secure Sockets Layer (SSL)?

A. Secure Sockets Layer (SSL) is an Internet security standard that ensures all information transmitted between your browser and LinkIslami is encrypted. 256-bit SSL is supported by all major

browsers. We recommend you use the latest 'supported' HTML 5 Compatible (i.e. not beta) manufacturer browser with any security patches.

Q. Can I access LinkIslami if I am behind a corporate firewall?

A. Companies who operate a corporate firewall may not permit access to all sites. You should consult with your Local Area Network (LAN) administrator if you are unable to access LinkIslami.

Q. What must I do if may have divulged my LinkIslami Security Details?

A. If you are concerned that you may have divulged your security details please call us on the following numbers immediately.

Tel: (92-21) 35839906 Ext: 3880, 3881 and 3882

Q. What must I do to protect the company account details and how can I ensure that no one else has access to the account(s)?

A. Access to your company's account details are controlled via login process. It is therefore essential that you do not divulge or write down your username or password or share the OTP. Take great care when logging in. You must change your password in case of suspicion or you can contact us at cmd@bankislami.com.pk (Queries will be solved during bank hours) if you suspect someone has seen your username or password.

In case your email address has been hacked, please contact the following numbers immediately and get the LinkIslami service blocked as all correspondence is delivered via email.

Tel: (92-21) 35839906 Ext: 3880, 3881 and 3882

Email: cmd@bankislami.com.pk

Q. What must I do if I receive an email asking for my confidential information?

A. BankIslami will never send emails that ask for confidential information. If you receive an email requesting your LinkIslami security details, you should not respond. These are not genuine emails. If you receive such an email, please do not click on any link or provide any LinkIslami log on details.

While we may send you emails from time to time, we will never send emails inquiring about your LinkIslami credentials information. Please forward it to us at cmd@bankislami.com.pk

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Technical

Q. What is the minimum computer specification for using LinkIslami?

A. For optimal use and best performance, we recommend the following computer system and software settings:

Operating System: Microsoft Windows XP, Windows 7, Windows 8.

Hardware Requirements: Pentium or equivalent processor and 32MB RAM. 16 bit high color graphics. A modem (the faster the better), Access to the Internet through an Internet Service Provider (ISP) or Local Area Network (LAN).

System Browser: Google Chrome (HTML 5 Supported version or higher),

Internet connection speed: at least 1Mbps

Q. What screen resolution should I use?

A. LinkIslami is designed for a screen resolution of 800 x 600 pixels or above. To check or alter your current resolution, please refer to your PC user manual.

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Q. Does Internet Banking use Cookies?

A. LinkIslami uses temporary cookies to enable our site to work efficiently. Cookies are small pieces of data which we store within your browser to allow us to see where you are within the site. These are deleted at the end of your session.

Q. What should I do if I have a query which is not answered here?

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