



بنك دبي الإسلامي
Dubai Islamic Bank

Al Islami Mobile Banking

User Guide 2009

Al Islami Mobile Banking – *Banking at your fingertips!*

Welcome to Al Islami Mobile Banking, the convenient way to manage your day-to-day banking requirements. Al Islami Mobile Banking offers a range of services, including Bill Payments, Account Enquiries and Notification alerts.

This easy-to-use service is highly secure and is available to all Dubai Islamic Bank customers.

SERVICES OFFERED

1. Bill Payments

With Al Islami Mobile Banking you can pay your Etisalat and Salik bills. And, there will be many services added soon such as DU, Dewa, and Fewa. You can check our website for the latest services added.

The following payments are currently available:

- Etisalat
 - Wasel
 - GSM
 - Land line
 - Al Shamil
 - Dial up
 - E-Vision
- RTA
 - Salik recharge

2. Account Enquiries

Keep your banking records up to date with Al Islami Mobile Banking. With a simple SMS to 4222, you can now receive updates for:

- Balance Inquiry
- Specific Balance Inquiry
- Last Five Transactions
- Statement By Fax
- Murabaha Details
- Real Estate Murabaha
- Wadea Maturity
- Last Salary

3. Notification Alerts

For your security and records, you will receive SMS Alerts for all account and credit card transactions over AED 10 as listed below.

- Cash deposit
- Cash withdrawal
- Point-of-sale Purchase
- Funds transfer between accounts
- Any other debit/credit to accounts/credit or charge card
- Salary credit
- Murabaha installment debit
- Returned cheques
- Credit card payment reminder
- Any other transactions done by the Bank on customer's accounts/cards

HOW DO I USE THIS SERVICE?

You can use Al Islami Mobile Banking services by sending an SMS to 4222. The content of your message will vary, depending on your requirements.

1. Bill Payments

For Etisalat and RTA Salik payments, send an SMS as explained below

Company/Service	Service Code	Sample of Command
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Etisalat

GSM	GSM	Inquiry: <i>SmsPin#GSM#mobile number</i> Payment: <i>SmsPin#GSM#mobile number#amount</i>
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Wasel	Wasel	Recharge: <i>SmsPin#WASEL#mobile number#amount</i> Renewal: <i>SmsPin#WASELR#mobile number</i>
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Landline	landline	Inquire: <i>SmsPin#LANDLINE#landline number</i> Payment: <i>SmsPin#LANDLINE#landline number#amount</i>
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Al Shamil	shamil	Inquire: <i>SmsPin#SHAMIL#consumer number</i> Payment: <i>SmsPin#SHAMIL#consumer number#amount</i>
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Dial up	internet	Inquire: <i>SmsPin#INTERNET#consumer number</i> Payment: <i>SmsPin#INTERNET#consumer number#amount</i>
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e-vision	evision	Inquire: <i>SmsPin#EVISION#consumer number</i> Payment: <i>SmsPin#EVISION#consumer number#amount</i>
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RTA

Recharge	Salik	Inquire: <i>SmsPin#SALIK#salik pin#salik account number</i> Payment: <i>SmsPin#SALIK#salik pin#salik account number#amount</i>
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Note:

With AI Islami Mobile Banking Services, Etisalat payments are limited between AED 30 –2000 and Salik payments are limited between AED 50 – 2000

2. Account Enquiries

For account enquiries, send an SMS as explained below

Service	Code
Balance	Bal
Mini statement	Ministat
Statement by fax	Faxstat#04XXXXXXX
Specific account balance	Bal#AC number.
Murabaha details	murabah
Real estate murabaha details	Realestate
Wadeea Maturity	Wadeea
Transferred salary	Sal
Register SMS PIN for first time	4 digit pin#pin
Change your old SMS PIN	Old 4 digit pin#pin#new 4 digit pin

REGISTRATION

Step 1

Register for Al Islami Mobile Banking in any of the following ways:

Channel	Registration Process
Al Islami Online Banking	<ol style="list-style-type: none"> 1. Log on to Al Islami Online Banking 2. Click on the "Mobile Banking" option on the top bar 3. Enter your mobile number 4. Submit and confirm the registration. 5. You will receive a confirmation message within 24 hours.
Dubai Islamic Bank ATM	<ol style="list-style-type: none"> 1. Insert Debit card and enter your PIN. 2. Select the option "Others" from the menu. 3. Select option "SMS Registration". 4. Enter "Mobile Number" and submit. 5. You will receive a confirmation message within 24 hours.
Any Dubai Islamic Bank branch	<ol style="list-style-type: none"> 1. Fill in the application form for "Al Islami Electronic Banking Services" and provide your mobile number. 2. Submit the form at the branch 3. You will receive a confirmation message within 24 hours.

Step 2

On receiving the confirmation message, you will be asked to select a 4 digit PIN of your choice.

Step 3

Send your 4 digit PIN to 4222 in the following format:

new PIN#PIN

you will now receive a message from the Bank confirming activation of this service.