



Internet Banking Manual for Retail Customer

Version – 1.0

Online User Registration

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Introduction to E-Banking User Guide

Dear Customer;

Our NBQ Online will help you carry out all your routine banking transactions. It gives you access to your account which can be operated 24/7. To use our E-Banking services it is sufficient to have internet access. Our customers will benefit for not having to come to our Bank in order to get information on their accounts or to do certain transactions.

This E-Banking Manual is a step-by-step user guide to assist you on how to use and operate E-Banking services by taking you through screens that will appear when using our e-Banking service.

If you find any difficulties in using our e-Banking services please feel free to contact our 24/7 Customer Service Desk for assistance on **600-565656**

This document highlights the process of registering the consumer banking customers for E-Banking facility.

1. STARTING AT NBQ ONLINE

1.1 Step 1 Register for the First Time

- Open the NBQ Online sign on screen with your Internet browser by entering www.nbq.ae and choose the option as below for E-Banking registration process as a new customer
- Log in to NBQ website as below, when you will click on the Link, following Validation will have to be completed.

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NBQ

Online Banking registration

To register, please enter your Account number (or) Credit card number (or) Debit card number & IVR PIN.

Account number
 Credit Card number
 Debit Card number

IVR Pin *

Note:

* If you do not have an IVR pin, please call Bank's call centre 600565656 for registering for phone banking and setting up your IVR pin.

For registration purpose you must have the following details for validation;

- Account Number (or)
- Debit Card Number (or)
- Credit Card Number
- And **IVR PIN** number * (**TPIN – Telephone PIN**) (Mandatory)

If you do not have your IVR PIN (TPIN) number then kindly contact our Call center at [600-565656](tel:600-565656) and follow the below process to generate an IVR PIN number.

- You will have to call our Call Center at [600-565656](tel:600-565656) to assist you in generating an IVR PIN (TPIN).
- Call Center staff will verify your details and upon verification the call will be diverted to our IVR system to help you set you unique IVR PIN (TPIN) number.
- You will have to select your own 4 digit IVR PIN (TPIN).

Remember: Never Disclose your T-PIN or PIN number to Call Center agents or anyone else.

- Once you have your IVR PIN (TPIN) number, you will enter the details on the Online Registration page and click “Next” button for verification and registration.

1.2 Verification Process of User Details:

- System will fetch your registered mobile number and email ID, which will be shown to you for confirmation.

- You will have to verify the details and if in order will click on ‘Accept’.

- If the above details are incorrect or you would like to modify / update your information, you will have to visit any of our NBQ Branch to apply for changes.
- Once you verify the details, OTP (One time Password) will be generated and will be delivered on to your registered mobile number with us.


Note: [OTP password will have an expiry of 5 minutes within which you will have to utilize the password or generate new OTP if unutilized](#)

For Example:

Dear Customer
 Your One Time Password (OTP) for completing the NBQ Online Registration process is *****.
 Please ensure to complete the process within 5 minutes as the validity of the OTP is 5 minutes only.

1.3 Authentication of User Details

- Enter your OTP (One Time Password) on the below screen and proceed for user Authentication by clicking on “Submit” button.



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NBQ

Note:

- Please note that the Authentication code received by SMS is valid only for 5 minutes.
- If the time is expired or incorrect code has been entered, system will reject.
- You are requested to follow the steps again to receive the code again, or may contact Bank’s Call Centre **600565656** for further information.

Enter the Passcode

- You will have to set the following
 - Enter Login Password (For Logging into the E-Banking)
 - Reconfirm the New Login Password (Same as above)
 - Enter the new Transaction Password (For Financial Transactions)
 - Reconfirm the new Transaction Password (Same as above)
 - Select Secret question and Answer (This will be helpful for retrieval of password)
 - Read and Accept the terms and conditions of the Bank

- **Note:** Your Password must be at least 6 characters long, this password must be alphanumeric and consist of the following characters sets combined together

This must include:

- Lower or Upper Case Alphabets
- And Numerals

- Once these details are input in the system you will click on the “Complete your Internet Banking Registration” button to complete the registration process.

Registration Information for Internet Banking

Tips:- Your new password must

- > Be between 6 to 32 characters long with no spaces
- > Include at least one letter and one number.
- > not have the Login Password and Transaction Password to be same.
- > contain these special characters \$ @ # only

User Id	<input type="text" value="454305"/>
User Name	<input type="text" value="MUNEERA HAZEM O A S ALJEE"/>
Login Password *	<input type="password" value="*****"/> <small>(You will use this password to log in to Internet Banking)</small>
Re-enter Login Password *	<input type="password" value="*****"/> <input type="password" value="*****"/>
Transaction Password *	<input type="password" value="*****"/> <small>(You will use this password for transacting in Internet banking)</small>
Re-enter Transaction Password *	<input type="password" value="*****"/> <input type="password" value="*****"/>
Security Question	What is your favourite ht <input type="text"/>
Your Answer	<input type="password" value="*****"/> <small>(Case sensitive)</small>

Please acknowledge the Electronic terms and conditions.

[Electronic terms and conditions](#)

I acknowledge that I have gone through the Terms and Conditions for Online Banking

- On successful registration, you will receive an email & SMS with login ID and login instructions.

Dear NBQ Customer,

Welcome to nbqOnline!

Please be informed that your nbqOnline application has been successfully processed and your User ID is 454305. This user ID must be used with the login password in order to access nbqOnline service. If you encounter any difficulty to log in, please do not hesitate to contact us again on our toll free number 600565656. Thank you for using nbqOnline.

Regards,
Administrator
Internet Banking Unit
National Bank of Umm Al Quwain

