

WELCOME TO A NEW ERA OF **DIGITAL ACCOUNT OPENING** - NO MORE BRANCH VISITS, NO MORE PAPERWORK, NO MORE HASSLE!



# USER GUIDE

## BOP - Digital Onboarding Portal

- Digital Account Opening
- DAO Portal - How to access
- Getting Started
- Registration
- Personal Information
- Edit KYC, FATCA & CRS
- Upload Documents
- Account submission

## FEATURES AND BENEFITS

- No physical branch visit
- No paper work submission
- Completely online
- Convenience from your own location
- Online KYC
- E-based correspondences with applicants
- Online documents submission

## OPEN ACCOUNTS

You can register yourself for opening of any of the existing BOP Accounts (Conventional & Islamic) along with three new type of digital accounts through this portal

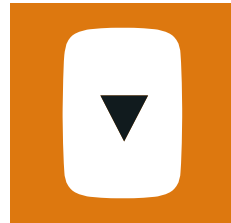
# Digital Account Opening

Digital account opening via online channels is a regulatory mandate which advises all banks to provide the convenience of account opening through Digital portals.

The portal has a familiar face as its an off shoot of the 'Digital Account Opening System (DAOS)' being run in the BOP branches for catering account opening formalities of any walk-in customer.



Digital  
Account  
Opening



Input details



Live Photo



KYC/FATCA/  
CRS



User Consent



Application  
tracking

# DAO Portal

**THIS DIGITAL ACCOUNT OPENING PORTAL WILL ENABLE THE APPLICANTS TO INPUT THEIR INFORMATION, PERSONAL DETAILS ALONG WITH UPLOADING DOCUMENTS.**

## **ELIGIBILITY:**

- **RESIDENT PAKISTANIS**
- **INDIVIDUAL PROFILES**
- **SINGLY / MINOR / JOINT**

## **HOW TO ACCESS THE PORTAL:**

- User will log on to the portal URL
- Applicant to input their email address and perform validation thorough OTP
- Applicant to input user level details, information and upload the documents required for account opening
- A live photo will be taken and saved on the portal
- Applicant to complete the KYC, FATCA / CRS details
- User to provide consent, read the T&Cs and submit the account opening form (AOF)
- Confirmation email will be received with tracking ID

# DOA - Basic Starter Guide



DIGITAL ACCOUNT ONBOARDING SYSTEM

دی بینک آف پنجاب رکیز  
#HarFardKaKhayal

BANK WITH EASE FROM ANYWHERE IN THE WORLD

Resident Pakistanis can now bank easily from anywhere in the world with Digital Account Onboarding

- ✓ 100% DIGITAL PROCESS
- ✓ NO BRANCH VISITS
- ✓ CONVENIENT FEATURES

BOP Digital Account Onboarding System

## WELCOME POP-UP AND OTP CONFIRMATION

Dear Customer,

We welcome and thank you for your interest in the opening of Digital Accounts with The Bank of Punjab (BOP). Please make sure you have the following ready for a seamless journey:

- Your ID documents
- Picture
- Scanned Signature Specimen
- Income Proof (Job Letter / Salary Slip/ Business Letter) and details (not needed in Asaan Account)

Please ensure that Mobile number used in the onboarding process shall be registered/ issued against your ID Number.

Please be informed that bank will take care of your personal details and protect it through strict information security controls. It is to confirm that all the information & documentation you provide during onboarding process will not be divulged.

**Note:**

- \* This product is under pilot phase and is subject to SBP's final approval for commercial launch.
- \* Please ensure you use camera enabled device during whole onboarding journey. Your Photograph/ Video call session(s) may be recorded for bank use.
- \* Please make sure that no VPN service is being used at the time of account opening as the bank needs to collect geo-location coordinates, otherwise the application will not be accepted.
- \* Bank will check the SIM ownership by verifying the cell number & CNIC and may reject an application if found mismatched.
- \* Bank may perform & record video call for KYC, as and when necessary, in order to complete the account opening process.
- \* Bank reserves the right to approve or reject an application in line with BOP's internal policies, SBP's Prudential Regulations & AML/CFT/CPF Regulations.

Close

# GETTING STARTED

1. Access BOP DAO portal @ [bda.bop.com.pk](http://bda.bop.com.pk)
2. Click on 'Close' after reading the pop-up
3. Keep your documents ready
4. Input your email address on the email screen
5. An OTP will be issued to your email for validation
6. Once you have entered the correct OTP, system will proceed on the main dashboard page.

# Registration

- Goto 'Open New Accounts' for selecting the type of account you will be operating with BOP (Single, Joint, Minor)
- Register your account details by selecting the account information such as Type of banking, Acct type, Currency, Preferred Branch, Acct Title, Debit card, Cheque book etc
- Fill in the Zakat option as applicable based on Product selection
- Account Instructions will be selected prior to clicking on 'Save' to move to the next stage.

## ACCOUNT INFORMATION

INDIVIDUAL - Single

**Account Information**

Account Type \* CURRENT Account Currency \* LCY Currency \* PKR

Preferred Branch \* (LHR) Rang Mahal Branch

SMS Alert \* NO e-Banking \* NO e-Statement \* NO

Product \* Current Account

Account Title \* TEST

Debit Card \* YES Debit Card Type PayPak Debit Card

Debit Card Name TEST

Chequebook \* YES Number of Leaves 25

Disability \* YES Nature of Disability

## ACCOUNT OPERATING

**Zakat**

Zakat Applicable \* NO

**Account Instructions**

Account Instructions \* Singly by Please Specify

RESET SAVE

©The Bank of Punjab, 2019. All rights reserved.

# Personal Information

**Personal Information**

Reference ID: 45610      Person Type: Applicant

Salutation *	Mr	Name *	TALAL QABOOS JEE
Mother's Name *	TEST	Father's/Husband's Name *	TEST
Resident Status *	Resident	Country of Residence *	PAKISTAN
Nationality *	PAKISTAN	Country *	PAKISTAN
Gender *	Male	NTN	
Marital Status *	Single	Place of Birth (Country)	PAKISTAN
Date of Birth *	1992-01-05		
Identity Document *	CNIC		
CNIC Type	NADRA Receipt		
CNIC	3530287673031		
CNIC Expiry Date	2022-12-02		

**Residential Details**

House #, Block & Street \*      City

Clicking on 'Save' to move to the next stage for filling up the KYC details

Record is saved successfully. Reference ID: 45610 and Person ID: 43169 , Please Click the Links on top of the page to Enter or Update KYC , CRS , FATCA Details. Thanks

The portal will notify the applicant for a successful selection of the details.

- Applicant will fill up this section for all personal related information that will allow the bank to identify the customer along with perform correspondences with him
- Enter your personal details such as parents details, CNIC and birth details, nationality, gender, marital status, country of birth and residence.
- Next step is to fill up residential details such as living area address and business or office address for correspondences.
- During the course of the form filling, items marked in \* are mandatory and the application may not proceed without.

**Know Your Customer**

Person ID: 43169

Public Figure: YES

Beneficial Owner: YES

Source of Income: SALARY

Type of Income: Salaried

**FATCA Consent Form**

Person ID: 43169

TIN/SSN: 12

US Tax Payer Status

Are you a US Resident or Citizen? \*

Are you holding a US Permanent Resident Card (Green Card)? \*

Do you have US address or US Phone number? \*

Do you have address in care of or 'Hold Mail' or US PO Box or Telephone? \*

Power of Attorney/Authorized Signatory/Mandate holder who has a US address to operate the account (either I have set up Payment Standing Instruction) for the account and the beneficiary account(s) is in the US? \*

FATCA Status (as per DAOF) \*: U.S Person

# Edit KYC, FATCA & CRS

User can input the KYC, FATCA and CRS related details from the 'Edit KYC section (on right top corner):-

1. Update personal ownership, politically exposed person (PEP), source of income details.
2. Type of other accounts, expected transactional details, monthly turnover, Wealth source, Designated persons etc
3. Click on 'SAVE KYC'



# UPLOAD DOCUMENTS

- Original Scanned CNIC/SCNIC/NICOP/POR (front & back)
- Proof of profession / Source of income
- Scanned Signature Specimen
- Zakat Exemption - CZ-50 Form
- Original Juvenile Card / Form-B/ Child Registration Certificate (CRC) in case of minor

Camera View Photo Captured

Take Photo Save Photo

Upload Scanned Account Opening Form and Other Document(s)

Reference ID: 45610

1) Original CNIC/SCNIC (Front) \* Choose File Galaxy Management Trainee Program.pdf

Document with Reference ID: 45610 and Document ID: 1 is saved successfully.

2) Original CNIC/SCNIC (Back) \* Choose File No file chosen

3) Scanned Signature Specimen on white card \* Choose File No file chosen

4) Proof of Profession or Source of Income \* Choose File No file chosen

5) Zakat Exemption - CZ - 50 Form \* Choose File No file chosen

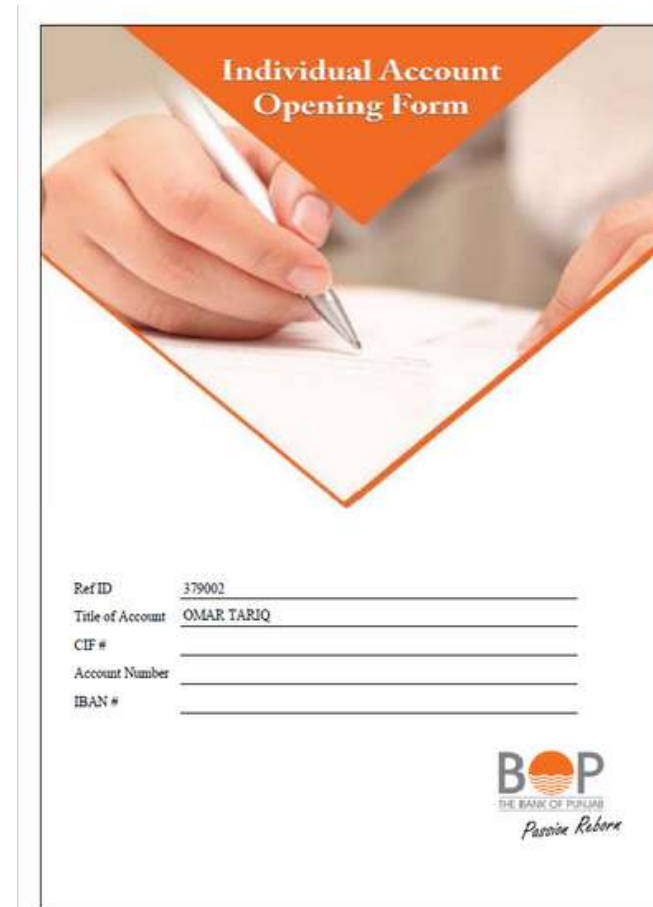
Click to View Uploaded Photo : Photo.png

I Have read & accept the Terms and Conditions

I Have read & accept the Disclaimer

**CONGRATULATIONS!!!**

**YOU'ER APPLICATION  
IS NOW COMPLETE**



**ACCOUNT OPENING FORM IS  
NOW READY FOR SUBMISSION**

The applicant will not double check his account details by reviewing his application.

**SUBMIT APPLICATION**

once the form is submitted, the applicant will receive a tracking ID in his email.

**CUSTOMER  
CORRESPONDECE**

incase of any discrepancy or further document requirement, the user will be notified via email for documents submission on the same portal.