

# Welcome!

## IN THE INETERNET BANKING SERVICE FROM THE NATIONAL BANK OF YEMEN



+967 2 250581  
+967 2 250582



pay.cards@nbyemen.com



www.nbyemen.com



Main Arwa Street

# TABLE OF CONTENT

03	<b>Steps to log in to AlAhli Net for the first time</b> Who is qualified to enjoy this service?	12	<b>Transfer Funds:</b>  Transfer between accounts in different currencies Transfer to Another Beneficiary
07	<b>Functions available in Internet Banking</b> My Profile My accounts Transfer funds Request services	15	<b>Request Services</b> Checkbook Request Checkbook Request Tracking Checkbook Request Cancellation Add Standing Instructions List of Standing Instructions on the Account
07	<b>My profile</b> Change login password Change Identification image Change transfer password Send us a message VIEW NOTES	18	<b>Be careful</b>
10	<b>MY ACCOUNTS</b>  DISPLAY ACCOUNTS E-STATEMENT INTERNET STATEMENT		



## AlAhli Net Service

### Steps to log in to AlAhli Net for the first time

#### Who is qualified to enjoy this service?

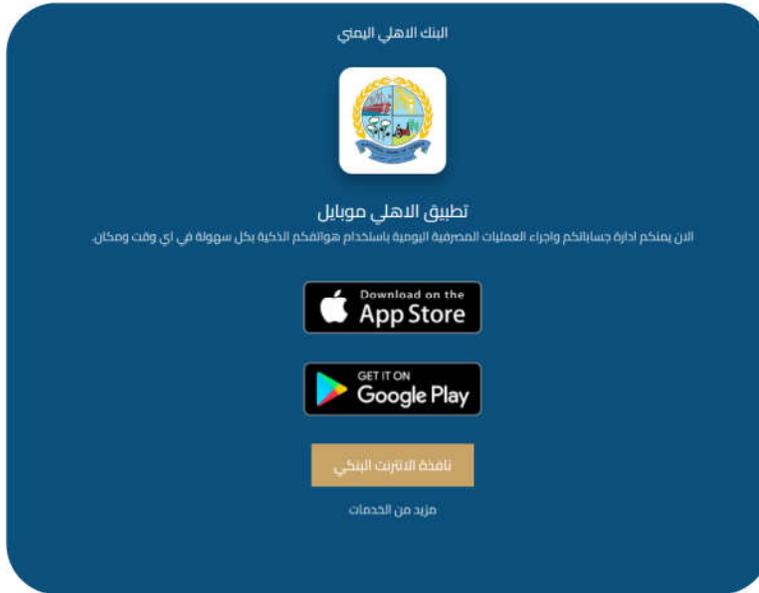
Every customer of the National Bank of Yemen who has an active account.

The steps to access the AlAhli Net page are as follows:

- 1) First, as a customer, you must contact the branch where your account was opened to receive your printed one-time password, through which you can log into your account on the AlAhli Net page
- 2) You can access the service through the following link:

<https://ibs.nboyemen.com/IBS/>

- 3) Or through the bank's official website [www.nbyemen.com](http://www.nbyemen.com) and scan the QR image  or click on it to open the following window



Or click on the word “**Internet Banking**” on the far right of the screen to direct you to the Al Ahly Net page

The following page will open:



Click Next to go to the next page:



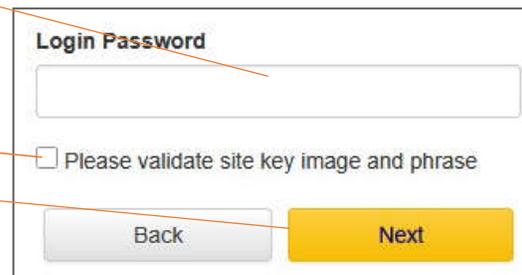
- 1) first you will enter your account number (User ID), which is your bank account number then click next.
- 2) Then you will be directed to the next page:

here you will enter login Password

Which was received by the Customer Service Department at Branches Department

Check this option

and then click Next



This is the form of the document that contains the one-time password (OTP).



Then you will be directed to the next window, which will force you to change the received password to a new, permanent password that only you will be aware of.

**Password Tips:**  
 Minimum Password length must be 8 characters long  
 Password cannot be similar to User ID  
 Password cannot contain three sequences numbers and three repeated characters are not allowed

Old Password \*

New Password \* ✓

Verify Password \* ✗

Clear Next

This step is done once if the user (customer) is new and entering the internet banking system for the first time.

The fields marked with \* are required. and The customer must enter the following:

- In the first box (Old Password), the customer must enter the current password received from the branch.
- In the second box (New Password), enter the new permanent password. It is preferable to be strong and must meet the following requirements:
  - Maximum Password length must be 8 characters long.
  - Password cannot be similar to user ID.

- Password cannot contain three sequences numbers and three repeated characters are not allowed
- In the third box (Verify Password), re-enter the new password to confirm it. It must match the password in the box above it .

And then click next.

The password will be changed successfully and then you will be directed to the new password entry page where you must enter the new password and select the option **Please validate site key image and phrase** and then click Next.

**Login Password**

Please validate site key image and phrase

The next page will open

Here, enter a specific name, Maximum 50 characters.

Please enter your own text, it will be displayed every time you access the website, in order to guarantee your privacy and security.

 (Maximum 50 Characters)

Here, select an image to appear each time you log in to your account. Then, click the Next button to go to the next page:

Please select your own image, it will be displayed every time you access the website, in order to guarantee your privacy and security.

Attachment size must be less than 10 MB and have extension pdf, jpg or png

click continue online Banking

So that you can finally log in to your Al Ahli Net account (internet banking Account)

## Functions available in Internet Banking (AlAhli Net)

- **My Profile**

This function enables you to change login password - Identification image - Change transfer password - send a Note to the bank - view notes.

- **My accounts**

This function enables you to Display Accounts - E-statement - Internet statement

- **Transfer funds**

This function enables you to transfer between my accounts - transfer to another beneficiary db controller - Beneficiaries List

- **Request services**

This function enables us to Cheque Book - Follow up on checkbook requests - Cancel a checkbook request - set standing order - Display Standing instruction.

## My profile

### **Change login password:**

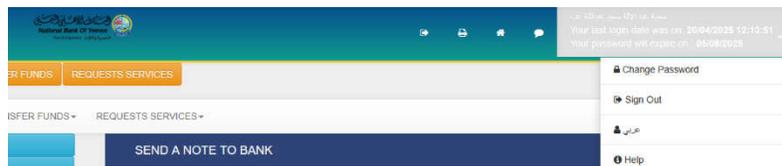
This service is used to change your login password. Please enter your password according to the password tips to be accepted.

The fields marked with \* are required . and The customer must enter the following:

- In the first box (Old Password), the customer must enter the current password received from the branch.
- In the second box (New Password), enter the new permanent password. It is preferable to be strong and must meet the following requirements:
  - Maximum Password length must be 8 characters long.
  - Password cannot be similar to user ID.
  - Password cannot contain three sequences numbers and three repeated characters are not allowed .

- In the third box (Verify Password), re-enter the new password to confirm it. It must match the password in the box above it .

- you can also access change password from the popup menu next to logo of the bank



### **Change Identification image**

- Enter/Change your verification text. The verification text is special phrase of your choice that it cannot be up to 50 characters login (e.g. you can choose to enter the name of your favorite car).
- Select/Change your identification image from the list.

Then click on the button  to go to the next page:

### **Change transfer password:**

This function is used to modify or create the password for transfers.

- In the first box If you want to create a password for transactions (transfers), you must enter the account login password in the first box. However, if you have a transfer password and want to change it, you will enter the current transfer password in the first box
- in the second box enter the new transaction password which must correspond the password tips.
- in the third box you re-enter the new transfer password.

CHANGE TRANSFER PASSWORD

**Password Tips:**  
Minimum Password length must be 8 characters long  
Password cannot be similar to User ID  
Password cannot contain three sequences numbers and three repeated characters are not allowed

Old Password \*

New Password \* X

Verify Password \* X

Clear Submit

### Send us a message

This service is used to send message to the bank.

- write the subject and message.
- Press [send].The message will be sent to the bank
- you can also save messages in drafts by click button

Save As draft

SEND A NOTE TO BANK

Inbox

From: بنوك اليمن - بنوك

Branch Name

Subject

Message

Send Clear Save As Draft

### VIEW NOTES

This screen is used to view customer messages.

- You will find a set of messages received in the customer's account.
- To view the details of any of these messages, click on the subject of that message.
- You can view the messages in your outbox by clicking the outbox **Outbox** button at the top.
- You can view the messages you have saved in drafts by clicking the yellow Drafts button at the top. **Drafts**
- You can send a new message using the yellow button at the top. **New Message**

- you can also access inbox list from icon in the upper menu next to logo of the bank.

VIEW NOTES

Outbox Drafts New Message

رسالة من البنك الأهلي اليمني

Search:

<input type="checkbox"/>	From	Subject	Message Date
<input checked="" type="checkbox"/>	QUEEN ARWA BRANCH		05/06/2024
<input type="checkbox"/>	QUEEN ARWA BRANCH		31/07/2024
<input type="checkbox"/>	QUEEN ARWA BRANCH		31/07/2024
<input type="checkbox"/>	QUEEN ARWA BRANCH		31/07/2024
<input type="checkbox"/>	QUEEN ARWA BRANCH	تجربة بخدماتنا عبر الإنترنت	21/03/2022
<input type="checkbox"/>	QUEEN ARWA BRANCH	نظام خدمة العملاء الجديد	23/02/2022
<input type="checkbox"/>	QUEEN ARWA BRANCH	أخبارنا في أيريس إن أف إن	02/02/2022

Delete

## MY ACCOUNTS

This function enables you to do the following:

- Display accounts
- E-statement
- Internet statement

Below we will talk about each one of them in detail:

### DISPLAY ACCOUNTS:

This screen is used to display all accounts and their balances.

The following information will appear for each account:

- Account Number
- Account Name
- Currency Code
- Available Balance
- Current Balance.
- Current Balance (YER)

Clicking "Account Number" will display the account information :

- Branch Name
- Account Number
- Account Details
- Account Name
- Account Nickname: you can change the account nickname by click on 
- Currency code
- Available Balance
- Account status

- Opening Date
- Credit Interest Rate.
- Debit Interest Rate
- Choosing "View Account statement" will display a page of E-statement which we will discuss in detail later.

**E-statement:**

- Select the account from the account number field.
- The available balance in the account will be displayed.
- Then select the period.
  - If you select period, select from date to date, then the amount filter and transaction type.
  - If you select the number of transactions, determine the number of transactions.
  - If you select the number of days, select the days.
  - The following is an image of the interface for this command.

**From here you can extract the file in PDF, Excel, or CSV format or print the file**

Transaction Date	Transaction Details	VALUE DATE	Debit Amount	Credit Amount	Current Balance	DR/ CR
15/02/2025	Balance B/F				438,907.81	
16/02/2025	Bill Payment 798763119 - الموديل البنكي شركة عن نت رقم الفاتورة	16/02/2025	12,000.00		426,907.81	
18/02/2025	CASH WITHDRAWAL FROM OUR ATM. 1631442 0001 ATM @ 28000201 Arwa Branch ATM YE 091052631442	18/02/2025	10,000.00		416,907.81	
20/02/2025	CASH WITHDRAWAL FROM QUEEN ARWA BRANCH	20/02/2025	150,000.00		266,907.81	
24/02/2025	CASH WITHDRAWAL FROM QUEEN ARWA BRANCH	24/02/2025	100,000.00		166,907.81	

### Internet Statement:

- Select the account from the account number field.
- If you select 30 days, it will display all transactions made in the past 30 days.
- If you select 60 days, it will display all transactions made in the past 60 days.
- If you select 90 days, it will display all transactions made in the past 90 days.

We can export the statement in Excel, PDF or CSV format.

### Transfer Funds:

This screen is used to perform the following operations:

- Transfer between accounts in different currencies
- Transfer to another beneficiary
- Beneficiaries list

#### **Transfer between accounts in different currencies:**

By using this service, you can transfer funds between your accounts within the bank in different currencies.

- Select the account from which the funds are being transferred, then the account to which they are being transferred, then the amount, then the currency. A screen opens, where you enter your login password.

### **Transfer to Another Beneficiary:**

Through this service, you can transfer from your account to another beneficiary's account within the bank.

- Select **From account** to transfer from, then choose **To account** to transfer to.

This section is divided into two sections:

- **Select Beneficiary:** This should be a previously saved beneficiary, and select it from the list.
- **New Beneficiary:** This opens a new fields for you to fill in all the new beneficiary's information.
- Check save this beneficiary.
- Select the amount, then write transfer remarks then click next. A screen will open for you to enter the transaction password.

### **Beneficiaries list**

First choose beneficiary type:

- Local transfer
- Inside the bank transfer
- External transfer
- Bills payment

**BENEFICIARIES LIST**

**Beneficiary Type**

INSIDE THE BANK TRANSFER Search:

	Beneficiary Nickname	Beneficiary Name	Request Date
<input type="radio"/>	فيروز	محمد	27/02/2025
<input type="radio"/>	الصمعي	تاني	21/05/2024
<input type="radio"/>	الجدي	بيثة	18/10/2023
<input type="radio"/>	aisha	Aisha	20/11/2022

From this page you can add edit or delete any existing beneficiary by choosing the account and delete or edit it.

in case you wanted to add a beneficiary click on add the next page will display :

**BENEFICIARIES LIST**

PREPARE 1 REVIEW AND CONFIRM 2 STATUS 3

Beneficiary Type  
INSIDE THE BANK TRANSFER

Fields marked with \* are required.

Beneficiary Nickname \*

Beneficiary Name \*

Beneficiary Account Number \*

IBAN Number

Clear Next

Fill in the required data and click Next to save the beneficiary.

To delete any previously saved beneficiary, please select the beneficiary to activate the delete button. The following alert message will appear:

ibs.nboyemen.com

Are you sure you want to delete the selected beneficiary?

OK Cancel

To edit any previously saved beneficiary, please select the beneficiary to activate the edit button. the next page will appear:

**BENEFICIARIES LIST**

PREPARE 1 REVIEW AND CONFIRM 2 STATUS 3

Beneficiary Type  
INSIDE THE BANK TRANSFER

Fields marked with \* are required.

Beneficiary Nickname \*

Beneficiary Name \*

Beneficiary Account Number \*

IBAN Number

Back Save

click save.

## Request Services:

- Cheque book Request
- Follow up CHEQUE book Request
- Cancel cheque book Request
- Set Standing order
- Display Standing Order

### Cheque book Request:

Note: Fields marked with \* are required

This function is used to request a cheque book. You must enter the following information:

- Account number
- CHEQUE book type
- Number of CHEQUE books required
- Collection branch (Please select only your branch code for your request to be processed - do not select any other branch code).
- Receiver Name (Please enter the name of the person who will receive the cheque book. Please enter your name if you are the person receiving the cheque book.)
- Type of cheque book :
  - Normal Form
  - Special Form

Then click the Execute button to complete the task.

### Note:

**The issuance of the CHEQUE book is subject to the bank's approval.**

CHEQUE BOOK REQUEST

PREPARE 1 REVIEW AND CONFIRM 2 STATUS

Fields marked with \* are required.

Account Number \*  
Select Account

Cheque Book \*  
Select Type Of Cheque Book

Number of Cheque Books \*  
1

Collection Branch \*  
QUEEN ARWA BRANCH

Receiver Name \*  
[Redacted]

Type of Cheque Book  
 Normal Form  Special Form \*

Clear Next

### Follow up cheque book Requests

This screen is used to view cheque book requests and their status.

The following information will appear for each cheque book request:

- Request date.
- Account number.
- Status.
- Request source.

FOLLOW UP CHEQUE BOOK REQUESTS			
Request Date	Account Number IBAN Number	Status	Request Source
No data available in table			

### Cancel cheque book Request:

This screen is used to view pending cheque book requests. The following information will be displayed for each cheque book request:

- Request date.
- Account number.
- Request source.

CANCEL CHEQUE BOOK REQUEST		
PREPARE	REVIEW AND CONFIRM	STATUS
Only Unprocessed Requests Can Be Cancelled		
No Data Found		

### Set Standing Instructions:

This screen is used to add a standing instruction.

The following fields must be entered:

- Account number.
- Standing instruction type.

Standing Instruction Type \*

Select Instruction Type

Select Instruction Type

SPECIFIED AND TO BE TRANSFERRED REGULAR  
AMOUNT DEMAND BY DRAWEE TO TRANS REGULAR  
TRANSFER WHEN AMOUNT REACH ABOVE LIMIT  
TRANSFER WHEN AMOUNT REACH BELOW LIMIT

- Payment type.

Payment Type \*

Select Payment Type

Select Payment Type

PAY TILL FURTHER NOTICE  
PAY TILL SPECIFIED AMOUNT IS PAID  
PAY TILL THE A/C BALANCE REACH A LIMIT  
PAY UP TO SPECIFIED DATE

- Credit account.
- Payment Frequency
- First payment date.
- Payment Amount.
- Second Payment Date.
- Account Remarks .
- Credit account Remarks.

By Clicking [Next], the confirmation page will be displayed.

By Clicking [Submit], will add the entered standing instructions.

SET STANDING ORDER

PREPARE ①
REVIEW AND CONFIRM ②
STATUS

Fields marked with \* are required.

**Account Number \***

**Standing Instruction Type \***

**Payment Type \***

**Credit Account \***

Screen of Set standing order

The confirmation page will appear:

SET STANDING ORDER

PREPARE
① REVIEW AND CONFIRM

Account Number	0203/0028164/001/6002/001
Standing Instruction Type	SPECIFIED AND TO BE TRANSFERRED REGULAR
Payment Type	PAY TILL FURTHER NOTICE
Credit Account	0203/0028164/001/6010/000
Payment Frequency	MONTHLY
First Payment Date	15/04/2025
Payment Amount	100.00 YEMEN RIYAL
Second Payment Date	15/05/2025
Account Remarks	999
Credit Account Remarks	999
Transaction Password	<input type="text"/>

Enter the transaction password and click

Submit

Here's an example of this process:

Here, enter the existing data.  
For example, enter a specific  
account number, then specify  
a Standing Instruction Type.

For example choose

**TRANSFER AMOUNT REACH  
ABOVE LIMIT**

Then, select the payment type  
from the list, then the credit  
account. Then, select the first  
payment date from the  
calendar that will appear  
Infront of you. Then, specify  
the payment amount and the  
upper limit, then next, and  
then submit.

SET STANDING ORDER

PREPARE 1 REVIEW AND CONFIRM

Fields marked with \* are required.

Account Number \*  
0203/0028164/001/8002/001 Somaya YER

Account Number	0203/0028164/001/8002/001
BAN Number	
Current Balance	766,108.45
Available Balance	766,108.45

Standing Instruction Type \*  
TRANSFER WHEN AMOUNT REACH ABOVE LIMIT

Payment Type \*  
PAY TILL FURTHER NOTICE

Credit Account  
Select Account

First Payment Date \*  
16/04/2025

Payment Amount \*  
100

Upper Limit  
200

Account Remarks  
00

Credit Account Remarks  
00

Clear Next

## Be careful!



Be careful when you receive an e-mail asking you to transmit or disclose and personal information or banking information. At no time will NBY send you an e-mail asking you for personal or private information such as your login credentials, credit card number, etc. Should you receive a similar request please do not reply and contact the bank immediately.



### 1. Protect yourself against internet fraud

NBY NEVER sends emails asking for private or personal information such as login credentials or credit card numbers or that contain links to access NBY Online website. Always type the link <https://www.nbyemen.com>.



### 2. When using NBY Online

Please change your password periodically for your own protection. Use your personal computer to access NBY Online and avoid using computers or the internet service in public places.

### 3. To report an electronic fraud attempt

If you receive any suspicious emails requesting your personal information, please do not respond. Please forward such emails to [it-security@nbyemen.com](mailto:it-security@nbyemen.com).