FAQ's – Alfa

Q1. Is my per day transaction limit shared?
A1. Yes, your per day transaction limit is shared. It gets reduced if you perform any transaction on Internet Banking except for paying bill of your own Bank Alfalah Credit Card.

Q2. How do I add Payees?
A2. Payee can be added in the following manner: [steps not provided].

Q3. How do I delete Payees?
A3. Payee can be deleted in the following manner: [steps not provided].

Q4. Can I transfer funds between my own accounts?
A4. Yes, you can transfer funds between all your accounts linked to your Alfa, using the 'My Account' facility.

Q5. Can I transfer funds to other Bank Alfalah accounts from my Alfa?
A5. Yes.

Q6. How long does it take for funds to get credited into the beneficiary's account?
A6. Normally, funds are transferred instantly. In case the credit is delayed by more than a day, please call our Call Center at 111-225-111 or write to us at contactus@bankalfalah.com for assistance.

Q7. What is bill payment?
A7. Bill payment is our online bill payment service, which allows you to pay bills to any of our listed billing companies, mobile companies, internet service providers.

Q8. Which bills can I pay using Bank Alfalah Internet Banking?
A8. You can pay bills for the following utilities: [list not provided].

Q9. Can joint account holders register on Alfa?
A9. Joint accountholders with operating instruction 'Either or Survivor' can register on Alfa.

Q10. Can secondary accountholder register on Alfa?
A10. Yes, secondary accountholder can register through his debit card.

Q11. What are the default transaction limits of Alfa?
A11. There are 3 packages: [details not provided].

Q12. Can I change my per day limit?
A12. Yes, you can change it through Alfa.

Q13. Can I view my Credit Card details on Alfa?
A13. Yes. Kindly click on Cards > Credit Card.

Q14. Can I pay my Bank Alfalah Credit Card bill through Alfa?
A14. Yes. Kindly go to Bill Payment > Credit Card > Bank Alfalah.

Q15. What Alfa services can I utilize with my Bank Alfalah Credit Card?
A15. You can pay Utility Bills, Mobile Prepaid Top-up & Postpaid Bills, and view Card Deals & Discounts.

Q16. Can I pay other banks' Credit Card bills through Alfa?
A16. Yes. Kindly go to Bill Payment > Credit Card > Other Banks.

Q17. Which online merchants can I make payments to?
A17. Bank Alfalah offers a secure method of payment to an increasing list of merchants. Customers can make their payments for purchases from the listed merchants.

Q18. How do I pay for Online Shopping Merchants?
A18. Kindly click on Lifestyle > Select Merchant > Enter order ID and amount > Click on Proceed > select account details > click on submit > enter OTAC and submit.

Q19. Is Alfa available 24 hours?
A19. Yes. It is available 24 hours a day, 7 days a week.

Q20. What is AlfaPay-QR?
A20. AlfaPay-QR is a payment tool that lets you make payments by scanning QR code at different merchants.

Q21. What are the AlfaPay Limits?
A21. Each transaction limit of AlfaPay is PKR 500,000 however the daily limit is as per your Alfa package.

Q22. Are there any additional fees when using AlfaPay-QR?
A22. There is no additional fee on AlfaPay-QR.

Q23. Where can I use AlfaPay-QR?
A23. You can use AlfaPay wherever you see the Masterpass QR button/sticker. You can also click here to see a list of outlets.

Q24. What is Phone Tagging?
A24. AlfaPay lets you tag your phone for instant payments without the need to login. Your default payment option will be automatically selected.

Q25. What is AlfaPay-QR PIN?
A25. If your authorization mode is AlfaPay PIN then you would need a 4-digit pin to perform AlfaPay transactions prior to login.

Q26. What should I do if my mobile device is lost or stolen?
A26. Your password or AlfaPay PIN is required to authorize any transaction using your smartphone. You can also deactivate your phone tagging by signing in from another device.

Q27. Where can I find my AlfaPay-QR transaction history?
A27. You can view transaction details on AlfaPay for up to 30 days.

Q28. I cannot perform any transaction on Alfa/IB, what is the problem?
A28. Dear Customer, please note that if you have registered on Alfa or Bank Alfalah Internet Banking during the period March–October 2020, then you will have to get your biometric verification done from the nearest Bank Alfalah branch to transact as per your opted package limit.

Q29. What is the significance of digital biometric authentication?
A29. Digital biometric authentication is a security measure wherein the user's fingerprints are scanned against NADRA's database. This adds an extra layer of security by verifying identity and ensuring authenticity.

Q30. What new steps in the user journey require digital biometric verification?
A30. As per new developments, biometric verification is required during sign-up/activation, new device binding, and when changing the email address associated with the account.

Q31. How does the Forgot Credentials feature work?
A31. The Forgot Credentials feature is found on the sign-in page, but can only be used on a registered device. A 2-hour cool-off period applies after this activity.

Q32. I forgot my Username?
A32. Tap on 'Forgot Credentials' > 'Forgot Username', enter mobile number and CNIC, then input OTP (auto-sense/auto-fetch).

Q33. I forgot my Password?
A33. Tap on 'Forgot Credentials' > 'Forgot Password', enter username and CNIC, then input OTP (auto-sense/auto-fetch). Your password will then be changed.

Q34. I did not receive an OTP while trying to change my credentials?
A34. If you do not receive an OTP and exhaust attempts, you will be redirected to perform in-app biometric verification as a backup authentication tool.

Q35. I am unable to perform biometric verification while trying to change my credentials?
A35. If OTP attempts are exhausted and biometric fails, the process ends. You must try again after 24 hours.

Q36. What should I do if I forgot my login credentials and need to use the Forgot Credentials feature on an unregistered device?
A36. First, bind the new device to your Alfa profile. After device registration, you may use the Forgot Credentials feature.

Q37. What is the process for device binding?
A37. Log in via an unregistered device → receive OTP → perform biometric verification → create PIN → 2-hour cool-off period applies.

Q38. I did not receive an OTP during device binding process?
A38. You cannot proceed without OTP. OTP attempts are unlimited.

Q39. I am unable to perform biometric verification during device binding?
A39. You may use the 'Try Another Way' option to upload a live picture and scan your valid CNIC.

Q40. Can I change my email address at any time?
A40. Yes, navigate to the side menu > My Alfa app. Biometric verification is required, and a 2-hour cool-off period applies.

Q41. I am unable to perform biometric during email address update?
A41. If biometric verification fails after multiple attempts, you cannot proceed. You may retry after 24 hours.

Q42. Is there a waiting period for transactions after certain activities?
A42. Yes, there is a 2-hour cool-off period after:

- Sign-up/activation
- Change of email address
- Change in transaction limit/package
- Password reset

Q43. What happens during the cool-off period?
A43. You will not be able to perform any transactions. This prevents fraud and enhances security.

Q44. How can I register a new device to my account?
A44. Login to Alfa app → device binding journey starts → input OTP → biometric verification.

Q45. I am unable to scan my CNIC?
A45. There is no alternative in-app method. You can visit a branch for biometric verification or retry in-app biometric after 24 hours.

Q46. Can I opt out of using digital biometric authentication?
A46. Yes, via Verification Management in 'Settings'. Typically used when traveling abroad.

Q47. Where shall the biometric exemption apply?
A47. It applies to:

- New device binding
- Forgot credentials

- Change of email address

Q48. I want to remove my biometric exemption?
A48. Go to Verification Management > Remove Exemption.

Q49. I have exhausted my biometric attempts during sign-up. What should I do?
A49. Wait 24 hours for attempts to refresh.

Q50. Why is there a need for a cool-off period and biometric verification?
A50. These are directives of the State Bank of Pakistan to ensure financial security and privacy.

Q51. Is there any difference between sign-up methods?
A51. Yes. Users who sign up with CNIC + live picture cannot perform financial transactions until biometric verification is completed.

FAQs – Dormancy Removal

Q52. How can dormancy be removed through Alfa?
A52. Navigate to **Services > Account Activation > Select Account > Enter OTP**.

Q53. Can a dormant account be linked to Alfa?
A53. Yes. During linking, you'll be given the option to activate the account. If not chosen, you may activate later via the Account Activation option in Services.

Q54. Will other posting restrictions be removed when activating a dormant account through Alfa?
A54. No. For removal of other restrictions, please visit a Bank Alfalah branch.

Q55. Can joint account holders remove dormancy?
A55. No, currently only individual account holders can remove dormancy through Alfa.

Q56. Can FCY account holders remove dormancy?
A56. Yes, FCY (Foreign Currency) account holders can remove dormancy.

Q57. Are there any fees associated with dormancy removal?
A57. No, there are currently no charges for dormancy removal.

Q58. What documentation is required for dormancy removal?
A58. No documentation is required to remove dormancy through Alfa.

Q59. Can dormancy be removed from accounts not linked to Alfa?
A59. No, dormancy can only be removed for accounts linked to Alfa.

Q60. Can dormancy be removed for multiple accounts linked to the same user profile?
A60. Yes, but dormancy removal can be done one account at a time.

Q61. Will the OTP be auto-fetched?
A61. For Android, OTP will be auto-fetched; for iOS, OTP will be auto-suggested. The SIM must be in the same phone.

FAQs – Raast

Q62. What is Raast?
A62. Raast is an instant payment system that allows you to send money quickly, securely, and easily via Raast ID or IBAN.

Q63. What is Raast ID?
A63. Your Raast ID is your mobile number, which can be linked to your desired Bank Alfalah account.

Q64. How can I receive funds via Raast?
A64. Share your IBAN or Raast ID. To receive funds on Raast ID, you must first link/register it with your Bank Alfalah account.

Q65. How do I send money via Raast?
A65. You can send money using IBAN. To send to a Raast ID, the receiver must have registered their Raast ID.

Q66. How do I register my Raast ID with an account?
A66. Go to **Raast ID > Register/Re-link tab**, select an account, and complete the process.

Q67. What if I want to link my Raast ID to a different account?
A67. Go to **Side Menu > Raast ID > Register/Re-link tab**, and select a different account to re-link.

Q68. I don't want my account linked to Raast ID. What can I do?
A68. You may temporarily stop receiving funds by de-linking your Raast ID via **Side Menu > Raast ID**.

Q69. I want to register my Raast ID with another bank. How do I do that?
A69. To delete your Raast ID from Bank Alfalah, please contact our call center at **111-225-111**.

Q70. How do I send money to IBAN via Raast?
A70. Go to **Send Money > Raast Payment > IBAN**, select an existing payee or input the 24-digit alphanumeric IBAN.

Q71. How do I send money to Raast ID via Raast?
A71. Go to **Send Money > Raast Payment > Raast ID**, select an existing payee or input the 11-digit mobile number (03xx format).

Q72. Are there any charges for Raast Payment?
A72. Currently, all transactions via Raast Payment are free of cost.

Q73. What are the transaction limits for Raast?
A73. Each transaction is limited to **PKR 10,000**, but your daily limit depends on your Alfa package.

Q74. How do I create a Raast Payee/Beneficiary?
A74. Go to **My Payees > Create New Payee > Select Raast**, then input IBAN or Raast ID to create a payee.

Additional FAQs – Alfa App & Internet Banking

Q75. Are there any charges on IBFT using Alfa or Internet Banking?
A75. IBFT services are free of charge for Bank Alfalah customers if their monthly transaction amount does not exceed **PKR 25,000 per account/wallet**. Beyond this, a charge of **0.1% or PKR 200 (whichever is lower)** applies on every transaction.

Q76. Who is eligible to use Alfa?
A76. All Bank Alfalah active account, debit card, or credit card customers can register. Existing Internet Banking customers can log in with their current User ID & Password. If you do not have an account or card, you can request via Alfa or call **+92 21 111-225-224**.

Q77. Which Username and Password do I use?
A77. You can log in using your existing Internet Banking credentials. If you don't have Internet Banking, you can register instantly by downloading Alfa.

Q78. Do I need a specific mobile connection for this service?
A78. No. Alfa works on any internet connection, whether Wi-Fi, prepaid, or postpaid mobile data.

Q79. What do I require to use Alfa?
A79. You need:

- A smartphone
- Internet connection
- Valid Bank Alfalah account, debit card, or credit card credentials

Q80. Are there any other charges?
A80. No, there are no additional charges for using Alfa.

Q81. Where can I download Alfa from?
A81. Alfa is available on the **Apple App Store** and **Google Play Store**.

Q82. How can I register on Alfa?
A82. Registration steps:

1. Click **Register Now**
2. Select **Already Bank Alfalah Accountholder**
3. Choose Account / Debit Card / Credit Card
4. Enter CNIC, Mobile Number, DOB
5. Enter email address & security questions
6. Create Username
7. Confirm and call helpline for activation
8. Receive OTAC: first 5 characters via email, last 5 via SMS
9. Combine OTAC and log in successfully

Q83. What are the features available on Alfa?
A83. Alfa offers:

- Account balance inquiry & statements (90 days)
- Fund transfers (own accounts, BAFL accounts, 1LINK & MNET banks)
- Utility & credit card bill payments
- Mobile top-ups

- Online shopping payments
- Donations
- Loan, remittance, and tax services
- CNIC expiry update
- Account opening
- Raast account & school fee payment
- Goal-based savings
- TDR management
- Download WHT statements
- ATM, branch, and CDM locators
  …and more.

Q84. Can I see a summary of my accounts?
A84. Yes. Go to **Account > View Statement**.

Q85. For what period can I view my account statement?
A85. You can view up to the **last 90 days**.

Q86. Can I download my account statement using Alfa?
A86. Yes, for up to **3 years**.

Q87. Can I view my FCY (Foreign Currency) account on Alfa?
A87. Yes.

Q88. Can I apply for a cheque book through Alfa?
A88. Yes. Go to **Services > Cheque Book**.

Q89. Can I see ATM and Branch Locator through Alfa?
A89. Yes. Go to **Side Menu > Locator**.

Q90. How can I request for Banker's Cheque?
A90. Go to **Services > Banker's Cheque**, fill in details, and submit.

Q91. Will my per day limit apply while requesting Banker's Cheque?
A91. Yes.

Q92. Can customers collect Banker's Cheque from branches other than their parent branch?
A92. Yes.

Q93. Who can collect Banker's Cheque from the branch?
A93. The account holder or an authorized representative nominated by them.

Q94. Can a customer request Banker's Cheque 24/7?
A94. Yes, but requests after **4:00 PM** are processed the next business day.

Q95. In how much time will an uncollected Banker's Cheque be cancelled?
A95. After **48 working hours**.

Q96. Is a copy of CNIC mandatory for Banker's Cheque collection?
A96. Yes.

Q97. Is CNIC sufficient for corporate entities?
A97. No, **NTN is mandatory** for corporate entities.

Q98. Can first cheque book be requested from Alfa App & Web?
A98. No.

Q99. Can customers request multiple cheque books from Alfa App & Web?
A99. Yes, but only after the current request is fully processed.

Q100. Can cheque books be collected from branches other than the parent branch?
A100. No.

Q101. How can I link my other accounts with Bank Alfalah Internet Banking?
A101. Go to **Side Menu > My Alfa > My Alfa App > Add Account**.

Q102. Can I unsubscribe my Alfa registration?
A102. Yes. Go to **Side Menu > My Alfa > My Alfa App > Blocking**, and select **Temporary** or **Permanent Blocking**.

Q103. Can I use Alfa if I am travelling outside Pakistan?
A103. Yes, as long as you have internet access.

Q104. What if I forget my password?
A104. You can reset via Alfa or call the helpline **+92 21 111-225-224**.

Q105. How do I subscribe for Alfa?
A105. No physical forms or branch visits required—simply register through Alfa.

Q106. If my Bank Alfalah debit card is blocked, will my Alfa service stop as well?
A106. No, Alfa will continue to work.