Product Features

An exceptional out-of-the-box experience for merchants with real-time transaction reporting, activity dashboards, dynamic QR and virtual e-shop providing them enhanced tools for accepting digital payments, reconciliation and business expansion through lending.

**Product Features/ Benefits/ Unique Selling Points:**

* Your phone is your POS!
* Accept payments from 17 payment Apps
* Get a chance to be featured on Alfa App Merchant Locator
* Instant dynamic QR Codes
* Funds settlement in 24 hours
* Perform Cash-in & earn more!
* Setup your own e-shop!
* Apply for Loan & expand your business!
* Real-time transaction notifications
* Access complete transaction history
* Easy reconciliation

**Alfa Business – The Merchant App**

Alfa Business is an Open App, you can accept payments from customers irrespective of the banking App they use. As long as their banking App can read Bank Alfalah-partnered scheme, you can accept customer payments via scanning the QR.

**Merchant Financing**

With Alfa Business App, you have access to instant liquidity. Apply for Merchant Financing within App and get your loan processed within 2 hours.

**Product Features/ Benefits/ Unique Selling Points:**

1. Automated process
2. No charges for repaying on the same day
3. Lowest markup in the industry
4. Zero documentation
5. Loan Calculator

**Transaction Reporting**

As a payment is accepted upon a QR scan, you will receive instant message notifying successful transaction. Furthermore, Alfa Business gives you a handy access to your transaction history in real-time.

**Cash-in Facility**

Alfa Business gives you an additional avenue of income through Cash-in facility. Transfer up to PKR 10,000\* to customer’s wallet account and earn commission up to PKR 56.94\*\* every transaction.

\*PKR 10,000 could be transferred per month per customer

\*\* Commission amount varies & depends on volume of transaction. The above commission slabs can ve revised at any time upon the discretion of Bank Alfalah Limited.

Product Types

**Merchant Portal**

* Hierarchy based login
* Activity Dashboard
* Real-time transaction monitoring
* Error tracking

**QR Device POS**

* Generate instant Dynamic QR codes
* Real-time notifications
* Transaction reports

**Alfa Business**

**Merchant App**

* Transaction reports
* Smartphone based POS
* Dynamic QR
* Merchant E-Store
* Merchant Financing

Eligibility Criteria

Who can apply for Merchant Financing?

1. Business existence for 6 months at least
2. 3 months QR business relationship with BAFL
3. Achieve minimum 250 QR transactions
4. Loan can be secured up to 70% of the transitional volume

Registration Process

**Steps to register on Alfa Business App:**

1. Download Alfa Business App
2. Sign up & set your username, password & enter Mobile number
3. After successfully logging into the App, fill your business & personal info, upload your CNIC image and submit the application
4. Accept terms and conditions
5. Select mode of settlement
6. Once the application is approved, live account credentials are sent via SMS
7. Login the App and start collecting payments!

Note: For more information and assistance, contact Bank Alfalah helpline 021-111-225-111

**Steps to receive payments via Alfa Business App:**

1. Download QR or display QR\* in Alfa Business App for scanning
2. Customer scans Alfa QR code to pay
3. SMS is received from 8287, instantly on your registered mobile number
4. Manage, review and track daily sales!

\*You can download QR or share from Alfa Business App

**Steps to apply for Merchant Financing:**

1. Login Alfa Business App
2. Select “Merchant Finance” from Menu
3. Check your loan eligibility, click “Apply”
4. Enter your basic details & verify OTP
5. Check your Loan details (estimated tenure, markup-rate, amount-to-be-repaid)
6. Click Apply & your loan is disbursed
7. Grow your business!

**Steps to setup an e-shop:**

1. Login Alfa Business App
2. Select “Catalogue” from Menu
3. Define your Product’s category
4. Select “Add new Product”
5. Define product details (Description and Price), click Add
6. Now customers can easily select & pay for your products!

**Steps for Transaction Reporting:**

1. Login Alfa Business App
2. Select “Transactions” from Menu
3. Select desired time duration
4. Access your transaction history and view count as well as volume of QR transactions

**Steps for cash-in:**

1. Login Alfa Business App
2. Select “Cash-in” from Menu
3. Enter Customer’s Wallet number
4. Fetch title
5. Enter amount
6. Verify OTP
7. Transfer performed!

Related TATs

With Alfa Business App, merchants’ payment amount is settled in 24 hours.

**Settlement Options:**

You can choose from any of the following modes to receive your payments:

1. Alfa Wallet
2. Bank Alfalah Account
3. Any other local bank account
4. Cheque

No settlement charges involved.

FAQs

**Does the customer bear any additional charge as they pay via scanning QR code at Alfa Business App?**Absolutely not! Customers aren’t charged any additional amount for paying via scanning QR at Alfa Business App

**Who can pay via Alfa Business QR?**Any customer whose banking/payment App can read QR codes generated by Bank Alfalah-partnered payments scheme (e.g. Mastercard and Visa)

**Whom should I contact in case of a dispute?**Contact Bank Alfalah help-line 021-111-225-111 and lock your dispute.

**Where will I receive my settled amount?**You can receive your settled amount in Alfa wallet, Bank Alfalah account, Cheque or any other bank account. However, for best rates, choose Alfa Wallet or Alfalah Bank Account as your settlement mode.

**What to do if I forget my Username or password?**Your username is your Alfa registered business name. To reset password, login Alfa Business App, click ‘Forget Password’, enter your ‘user name’, verify OTP and easily reset your password.

**Who can apply for Merchant Financing?**Business existence for 6 months at least •3 months QR business relationship with BAFL •Achieve minimum 250 QR transactions •Loan can be secured up to 70% of the transitional volume Rate: k+10%