Product Features

Alfa Payment gateway is one of the most secure and innovative payment gateway designed to facilitate the modern ecommerce. Any ecommerce business in Pakistan can collect payments online through Alfa Payment Gateway. Alfa Payment gateway caters all sorts of businesses, from small and medium merchants to large enterprises. Merchants can digitally signup for a full fledge account or an instant merchant account with limits defined. Merchants are also provided integration plugins for easy hassle free integration with Alfa Payment Gateway. As of now 3 payment modes are enabled on Alfa payment gateway; Alfa wallet, Bank Alfalah Account, & Credit/Debit cards (Intl and local Visa & Master Card). In the future, new payment modes will be added to Alfa Payment Gateway such as other bank account payments. The aim is to create merchant acceptance, assist the development and growth of the online payments industry and overall Ecommerce in Pakistan.

Bank Alfalah has launched Alfa Payment Gateway that will enable customers to shop online and pay online securely, with ease within a few clicks. This program also aims to tap into digitizing the cash collection at Ecommerce where the customers directly pay online to the Ecommerce merchant/store and the merchant receives the payment directly in his account without any cash collection and cash settlement delays and related challenges involved. This product will contribute significantly to the growth of the Ecommerce industry and digital payments eco system.

**Product Features / Unique Selling Points:**

**Customer Features:**

1- Multiple Payment Modes: Offering flexible payment options for the customer to choose as per convenience  
  
2- Payment Notification and Receipt Customer is prompted with transaction success and failure messages on web screen plus email and SMS notifications are also sent on customer’s mobile number and email with transaction receipt

**Merchant Features:**

1- Digital onboarding Merchants will be able to auto signup and register themselves online for a merchant account without the need to go to a branch. Entire onboarding will be automated and digital. (\*Depending on L0 merchant account opening regulations from SBP. Will only be initiated once the regulation is effective) At least L2 account onboarding can still be done through this digital channel  
  
2- Staging Merchants will also have a test environment where they can create an account and complete integration with the test environment parallel to onboarding process  
  
3- Analytics Merchant will see business insights on the dashboard screen in the form of graphs and numeric counters. In a glance merchant can overview the business performance through this dashboard  
  
4- Reports Transaction report, settlement report and reversal reports will be accessible to the merchant at all times. Through the transaction report, merchant can see all paid, failed, pending transactions. He can see the transactions and their settlement status through the settlement report. Reversals and their statuses can be viewed through the reversal report  
  
5- Refund Merchants can refund the transactions through the refund module provided to them in the merchant portal. Transactions can be full and partially refunded  
  
6- Settlement Merchant can also select the mode of settlement on how he wishes his funds to be settled with him. He can select the mode of settlement from a range of options such as Alfa wallet, T24, Other bank account, and cheque  
  
7- Chargeback Credit/Debit card fraud/disputes will be reported to the merchant through the chargeback management feature. All cases and its related correspondence will be done through this powerful feature  
  
8- Integration To automate the integration part and make it self-sufficient for the merchant, he will be provided with special tools such as multi lingual integration working codes, API’s and CMS plugins for easy installation/integration with APG  
  
9- IPN Merchants will get a notification service for APG that will update the merchant’s system after every order with the transaction status. APG will send this notification after the completion of every transaction. Merchant will also have the option to enquire the status of transaction on their own as well through APG transaction status enquiry API. Upon receiving the paid response from APG, merchant’s system will process the order, keeping the entire journey automated

**Product Benefits:**

|  |  |
| --- | --- |
| **Benefits to Customers** | **Benefits to BAFL Merchants** |
| Shop online with convenience | One window solution; payments services, and financing |
| Pay online, securely | Single integration |
| Cashless payment. No need to keep cash to pay to courier at time of delivery | Unified account for settlement. Easy to manage and reconcile |
| Flexible payment options | Multiple payment option offering flexibility to their customers |
| Get service delivered instantly after making payment in case of ticketing or any other service. No wait involved | No delays in cash flow since settlement is done days early compared to COD solutions. Improved business efficiency |
| Consumer financing | Merchant financing |
| Avail discounts on pre prepayment | Eliminating the risk of theft while collecting and keeping cash |

**Use cases for Alfa Payment Gateway**

Few use cases for launching Alfa Payment Gateway are:

Ecommerce purchase and payment for

* Bus, cinema, event tickets purchase
* School/University Fee payment
* Travel payments
* Ecommerce shopping payments
* Insurance payments
* Restaurant payments
* Any domain where purchase is done over the internet

**Product Types**

Alfa Payment Gateway offers 3 payment modes for customer to receive payment:

* Payment via Alfa Wallet
* Payment via Bank Alfalah Account
* Payment via Any bank local/international credit/debit card

Alfa Payment Gateway has two types of customers:

* Merchants (Using Alfa Payment Gateway for online payment collection on their ecommerce website)
* Transacting customers (Shoppers who purchase on merchant website and pay online using Alfa Payment Gateway)

**Target Market**

* Bus, cinema, event tickets purchase
* School/University Fee payment
* Travel payments
* Ecommerce shopping payments
* Insurance payments
* Restaurant payments
* Any domain where purchase is done over the internet

**FAQs**

|  |  |  |
| --- | --- | --- |
| **Question** | **Answer** | **Party** |
| Settlement Account linking option in navigation menu is frozen and not working | It will remain frozen until merchant application is approved. Once registration status appears as active, settlement option will be accessible | Merchant |
| Settlement Account is not being linked and giving error | For a merchant who has signed up for corporate account: Account title should be same as legal entity name, as submitted in application form. Account number should be non IBAN (Just the account number) | Merchant |
| Not able to access the digital agreement option in navigation menu | Digital agreement is enabled and accessible after settlement account has been linked successfully | Merchant |
| What is the pricing for Alfa Payment Gateway | Pricing is different for merchants settling transactions with Bank Alfalah and with other banks.  Settlement in Bank Alfalah:  Alfa wallet: 0%  Bank Alfalah Account: 0%  Credit/Debit Card: 2%  Settlement in Other Banks:  Alfa wallet: 1%  Bank Alfalah Account: 1%  Credit/Debit Card: 2.25%  \*\*Charges are exclusive of FED | Merchant |
| What are the settlement timelines | All payments are settled in 3 working days for both merchants settling funds in Bank Alfalah and those settling funds in other bank accounts | Merchant |
| Do you support International cards | Yes all international Visa/Mastercard, debit and credit cards | Merchant/Customer |
| What payment schemes are supported on Alfa Payment gateway | Visa & Mastercard | Merchant/Customer |
| What is the requirement to sign up for Alfa Payment Gateway | Merchant needs to fill in his personal info, business info and submit the application along the legal documents as stated in the merchant onboarding portal | Merchant |
| How to sign up for Alfa Payment Gateway merchant account | Merchant can sign up and submit merchant application online via:  <https://merchants.bankalfalah.com/MerchantSignup> | Merchant |
| Can I charge amount in USSD | No. Only PKR is supported | Merchant |
| Can a foreign business (Outside Pakistan) avail this service | No. APG service is only valid for businesses registered in Pakistan | Merchant |
| Will BAFL settle in dollars if I am collecting payments in USD | No. Payment will be settled in PKR | Merchant |
| Can I charge customer in PKR | No, as per local regulations on payment gateways, merchants must only charge amount in PKR and no other currency | Merchant |
| What payment modes are available on Alfa Payment Gateway | Alfa wallet, Bank Alfalah Account, Credit/Debit Card | Merchant/Customer |
| Is it mandatory to open a bank account in Bank Alfalah to use Alfa Payment Gateway service | No, merchant can settle his payments in any other bank account via IBFT option as well but for that pricing is higher | Merchant |
| Can I use 1 Alfa Payment Gateway merchant account for multiple websites/stores | Yes. Multiple stores can be integrated with 1 merchant account and funds for all stores will settle in same account | Merchant |
| Does APG offer integration plugins | Integration plugins are available in the sandbox portal in the plugins section where they can be downloaded | Merchant |
| Why are many international card transactions failing | This depends on issuing bank of the card holder. There is a possible reason that many international issuing banks have blocked Pakistan for online transaction/internet based on high risk | Merchant/Customer |
| International card holders are not able to pay through their cards | This will be checked however due to fraud monitoring tool and other details, system sometime does block international transactions | Merchant |
| Does APG support API's for integration | Yes API's are available for Alfa wallet and Alfalah bank account. For credit card API's, merchant platform should be PCI DSS Certified | Merchant |
| Does APG support on page checkout | Not at the moment but it will be introduced shortly | Merchant |
| Need merchant on boarding portal signup link | Share the link: <https://merchants.bankalfalah.com/MerchantSignup> | Merchant |
| My business is based outside Pakistan, can I procure APG services | To avail Alfa Payment Gateway service, the business needs to be registered in Pakistan with SECP | Merchant |
| How can I get an integration guide | Login to the APG merchant portal and go to the Go Live section. In that section click on the button ‘Download integration guide’ to get the guide PDF file | Merchant |
| How many days does it take for transaction refund | For Alfa wallet and Bank Account transactions, refund is processed at day end when request is received from merchant and they have sufficient funds in their account. Once refund is processed, a SMS notification is sent to customer notifying the same and the amount is settled in account in real time  For card transactions, refund is processed at day when request is received from merchant and they have sufficient funds in their account. Once refund is processed, a SMS notification is sent to customer notifying the same and the amount is settled in customer account between 1-3 weeks, depending on the card issuing bank | Customer |

**Complaint Handling Mechanism/Process flow & FAQs**

Alfa Payment Gateway complaints are classified in two types:

* Customer complaints
* Merchant Complaints

**Customer Complaint Handling**

\*\*Mandatory probing for all complaints/queries:

Since Bank Alfalah also offers a similar product (MPGS) with similar use case restricted to card processing, hence first of all probing is done to determine which product the customer is referring to.

**Probing Question #1:**Which payment mode were using while shopping and paying online?

A: Alfa Wallet/Bank Alfalah Account (In this case query pertains to Alfa Payment gateway)

A: Credit/Debit (Could be either APG or MPGS – Move to the next question)

**Question # 2:** On which store was the customer shopping on? (Preceding question)

Action: Agent will login to the APG back office portal and go to manage merchant tab and search the store name using the filters. If store name is found, query pertains to APG. If store not found, query pertains to MPGS and should be handled accordingly

**Complaint Types**

1. Financial
2. Non-Financial

**Financial Complaints**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No** | **Complaint** | **Answers/Rebut** | **Owners** |
| 1 | Need to know transaction status | Inquire the order ID, transaction date and webstore name from customer and search for the transaction in APG portal transaction history. Whatever status is visible, communicate the same to customer. The status can be as follow: Paid: Transaction is paid by customer and complete Failed: Transaction is failed and didn't go through Dropped: Transaction was failed and didn't go through since the payment session was closed/ended by customer Pending: Transaction is being processed and not complete yet | CC |
| 2 | Need to know transaction refund status | Inquire the order ID, transaction id, transaction date and webstore name from customer and search for the transaction in APG portal refund report. Whatever status is visible, communicate the same to customer. The status that can appear are as follow: Refund not initiated: Refund has not been initiated by merchant. Customer should get in touch with merchant for the same Refund in process: Refund has been initiated by merchant on system, as soon merchant has the next settlement due with equivalent funds available, the refund will be processed Refund Complete: Refund has been successfully processed. In case of cards the refund amount might credit in a few days dependent on the customer's issuing bank | CC |
| 3 | Merchant has confirmed that refund has been processed but funds haven't credited into my account | Inquire the order ID, transaction id, transaction date and webstore name from customer and search for the transaction in APG portal refund report. If the refund status shows ‘not initiated’ or ‘in process’ explain what it means as stated above. If it shows ‘Complete’ tell the customer it has been processed as per confirmation from system. If customer’s paid through card, refund could take a few days for the refund to settle in his account depending on the issuing bank | CC |
| 4 | Transaction failed but amount has been deducted from wallet/account/card | Ask customer for order ID, transaction id transaction date and store name. Search the transaction in APG portal transaction history. If the transaction status is appearing as paid then its fine, confirm the same to customer. If the status is failed or any other than paid in that case ask customer to share the bank statement indicating debit on the transaction. CMU will then lock the complaint tagging Digital Operations | CMU, Digital Operations |
| 5 | Duplication in fund deduction from wallet/account/card | Ask customer to share a snapshot of his wallet/account/card statement indicating the duplicate transactions and also ask for transaction id, order id, amount, transaction date, store name. CMU will then assign the complaint to Digital Operations | CMU, Digital Operations |

**Non-Financial**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No** | **Complaint** | **Answers/Rebut** | **Owners** |
| 1 | Failed credit card payment | Ask the customer if he checked the reason for transaction failure mentioned in the email transaction notification or on the payment page web screen. They should check that and take action accordingly. Enquire if the card was visa or MasterCard, if the card belongs to any other payment scheme, tell customer that our payment gateway doesn’t support it and we only process Visa/MasterCard cards  In case it was a credit card transaction, guide the customer to make sure the card they are trying to use is activated and authorized for online/internet transactions by calling their issuing bank. In most cases card issuing bank blocks the transaction which happens mostly in case of International cards. Again, guide customer to call their issuing bank and report issue to them. Lastly, ask them if they entered the 3ds code wrong or didn’t get the 3ds code at all in which case again they should talk to their bank and complain | CC |
| 2 | Failed debit card payment | Ask the customer if he checked the reason for transaction failure mentioned in the email transaction notification or on the payment page web screen. They should check that and take action accordingly.  Secondly ask if his debit card is activated by his/her bank for online transactions. Debit card transactions fail due to following reasons:   1. Cards not activated for online transaction 2. Insufficient funds in account 3. Transaction declined by issuing bank | CC |
| 3 | Failed Alfa Wallet payment | Ask the customer if he checked the reason for transaction failure mentioned in the email notification and on the payment page web screen. All failure reasons are self-explanatory and Call center should be aware with them as those errors pertain to Alfa Wallet. In case error is unique, can fwd it to business to respond back | CC |
| 4 | Failed Bank Alfalah Account Payment | Ask the customer if he checked the reason for transaction failure mentioned in the email notification and on the payment page web screen. All failure reasons are self-explanatory and Call center should be aware with them as those errors pertain to Bank Alfalah Account | CC |
| 5 | Payment page not opening | Ask customer to share the store name where he/she is trying to transact and tell them we will investigate and get back to them. Take customer's email and mobile number. CMU will assign complaint with all info to business | CMU, Business |
| 6 | Transaction Timeout | Communicate to the customer that once customer has landed on the payment page, they need to fill all fields and complete payment within 10 minutes else page will timeout | CC |
| 7 | Order related issue/product dispute | Communicate to the customer that Alfa Payment Gateway is only the payment processor for the merchant and responsible for the processing of their payments. BAFL has no role to play related to product, delivery, returns etc hence the customer needs to get in touch with the merchant in regard to order/product. Close the complaint | CC |
| 8 | Delivery related query | Communicate to the customer that Alfa Payment Gateway is only the payment processor for the merchant and responsible for the processing of their payments. We have no role to play related to product, delivery, returns etc hence the customer needs to get in touch with the merchant in regard to shipment/delivery status | CC |
| 9 | Need to refund item/transaction | Communicate to the customer that as per T&C's mentioned on the payment page of Alfa Payment Gateway, it is the merchant's responsibility to initiate refunds. Please get in touch with the merchant and raise the request with them for refund. Close the complaint. | CC |
| 10 | Merchant not responding | Confirm from customer the name of web store where he/she transacted, get customer order ID and also confirm the medium where customer has tried contacting the merchant (Telephone/email/web chat). Let the customer know we will escalate the issue to merchant, however Alfa Payment Gateway is only the payment processor and merchant is independent of their business and related operations. BAFL cannot ensure any correspondence from the merchant. Forward the details and complaint to business. | CMU, Business |
| 11 | Need to change shipment details | Communicate to the customer that Alfa Payment Gateway is only the payment processor for the merchant and responsible for the processing of their payments. BAFL has no role to play related to product, delivery, returns etc hence the customer needs to get in touch with the merchant in regard to shipment/delivery related query. Close the complaint | CC |
| 12 | Merchant is asking for CNIC/Driving license copy and saying the transaction has been marked suspicious | Inquire from customer is he transacted from a credit/debit card. If yes, then guide him that transaction at times is marked as suspicious by the system's fraud guard and merchant is required to verify the identity of the customer before processing the order for which they might be asking for the CNIC/Driving license. Tell them to share a copy and write on its top corner that it’s only for Alfa payment Gateway transaction verification only. Close the complaint | CC |
| 13 | No notification received for payment | Ask customer to share store name, transaction date, amount, transaction id and order id. Search the transaction in APG transaction history and confirm the payment status to customer and close the complaint. In parallel report to DIT | CMU, DIT |

**Merchant Complaint Handling**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No** | **Complaint** | **Answers/Rebut** | **Owners** |
| 1 | Merchant Portal/Merchant Signup portal Login Issue | Perform trouble shooting and advise to reset password. If still can’t login after password reset or unable to reset password, raise to DIT | CC, CMU, DIT |
| 2 | Service/portal down | Inquire the error and which portal are they accessing and get merchant details like user id, merchant name and email id to report to DIT for troubleshoot. | CMU, DIT |
| 3 | Sandbox inaccessible | Inquire the error and ask how merchant is trying to access it. For a merchant onboarding through online merchant signup portal, he should be able to do so through ‘Sandbox’ tab available in the portal. For a merchant using Live merchant portal should go to the ‘Go Live Tab’ and click on ‘access sandbox’. If they are following these steps still not able to access, report it to DIT along with merchant name, user ID, and email id | CMU, DIT |
| 4 | Any Portal functionality issue | Probe well about the function and know the error. Lodge a complaint. Also report the merchant name, user ID and email id. Tell merchant that we will look into it and resolve it asap. Close the complaint | CMU, DIT |
| 5 | integration support | Inquire merchant/web store name technical POC, email and mobile number and share with Business | CMU, Business |
| 6 | Portal Credentials not received | Inquire if merchant has checked his registered email and spam. If yes, get merchant's email ID, user ID and merchant name and share with Business | CMU, Business |
| 7 | Chargebacks/suspicious transactions and hold payments | Explain to the customer that a transaction that has been identified as suspicious and can be a potential fraudulent transaction is marked on hold by system till it has been verified.  In case of chargeback, the transacting customer has raised a dispute with its card-issuing bank on the performed transaction. Merchant should go to merchant portal chargeback section and click on the chargeback and see the details and way forward | CC |
| 8 | Portal performance Issue | Tell the merchant that his complaint is being forwarded to relevant teams to investigate and resolve if there is an issue in performance. Merchant name, user id and web store name and email id to be shared with DIT | CMU, DIT |

|  |  |
| --- | --- |
| **Complaint Type** | **QR Complaint handling** |
| **Product Type** | Digital Banking |
| **Sub-Product** | Online Payments |
| **Current Sub Work Group** | Alfa Payment Gateway |
| **Complaint Category** | Select from drop down as stated above |

**Escalation Matrix:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Escalation Level** | **Complaint Escalation TAT** | **Escalation addressed to:**  **Alfa Payment Gateway Team** | **Email** |
| **\*(post assignment)** |
| Level 1 Escalation | 2nd Working Day ***(48 hours)*** | Fahad Ibrahim & Khizer Zahid | khizer.zahid@bankalfalah.com  fahad.ibrahim@bankalfalah.com |
| Level 2 Escalation | 3rd Working Day ***(72 Hours)*** | Khawaja Arsalan Arif | arsalan.arif@bankalfalah.com |
| Level 3 Escalation | 5h Working Day ***(120 Hours***) | Khurram Rauf | Khurram.rauf@bankalfalah.com |
| Level 4 Escalation | 7th Working Day ***(168 Hours)*** | Adnan Nasir | adnannasir@bankalfalah.com |