**Product Features**

Go cashless with ALFA QR and enhance your lifestyle and shopping experiences. Simply scan the QR code at any MasterCard or Visa QR enabled merchant and pay directly from your ALFA Account.

Alfa Account is an innovatively designed digital banking mobile wallet which features multiple products built-in like payments, e-shops, financing and savings. It was launched to meet the objective of augmenting financial inclusion in Pakistan, consequently reducing the gap between the banked and the unbanked population. In order to do so, this mobile wallet product has been designed to replicate a regular banking account, but with minimum account opening requirements and a wide range of functionalities.

Alfa Account allows the customers to perform the following activities:

* Balance inquiry
* Mini statement
* View individual transaction details
* Fund transfers
* Utility bill payments
* Mobile top up and bill payments

Interbank transfers with the built-in QR reader, you can:

* Shop cash-less on thousands of stores with QR
* Avail amazing daily and campaign based discounts
* Avail instant financing through microloans
* Get extra mobile top-ups, fuel redemptions and cash backs on various lifestyle products

Simultaneously, Bank Alfalah is also working on a number of initiatives that will widen the access channels for Alfa Account users, not only making access easier, but also making it possible to operate the account on-the- go!

For details about our Digital Banking products &amp; services call Alfalah Contact Centre at 021-111-225-229.

**FAQs**

**How can your banking app make your payments easier?**AlfaQR enables our valued Alfa users to make payments with just 3 taps within the app. With AlfaPay you can simply scan AlfaQR codes to make instant payments at over 100,000 Masterpass merchants across Pakistan. Payments can be made using your Bank Alfalah Account, Credit Card, Wallet or with Orbits.

**How to make Payment?**

* Customer makes a purchase at any store.
* Merchants’ QR is placed at each transaction point
* Customer logs into the Alfa app and taps on the QR icon to open the QR scanner
* Customer scans merchants’ QR code and selects the source of fund transfer i.e. Bank Account, Credit Card, Wallet or Orbits.
* Customer reviews amount and confirms the transaction.

**Where to find merchants with QR enabled payments?**Alfa app offers a selection of locators to suit our app users’ requirements. The Locator provides the directions to various Branches, ATMs, CDMs, Digital Corner & QR Merchants. QR merchants offers an extensive list of merchants’ who cater to QR enabled payments on a regular basis. For customer flexibility, merchants may be filtered to suit customer requirements

* Food
* Electronics
* Movies
* Fashion

Alfa QR Locator provides the following merchant details:

* Merchant details
* Merchant Directions
* Discounts offered by the merchant (if any)
* Discounts offered by Bank Alfalah (if any)

**How much Fee is charged?**QR based payments are free for Alfa users with no hidden charges