Product Features

Bank Alfalah Internet Banking is a real-time online banking service, offering a simple, convenient and secure method of accessing your Bank Alfalah accounts via the Internet. Through this doorstep banking facility you can conduct your financial transactions at your own time, location and convenience, 24 hours a day, 7 days a week.

Following are the **Transaction that can be performed by customers on Bank Alfalah Internet Banking:**

* Account balance inquiry
* Mini-statements
* Account statement for one year
* Transferring funds between your Bank Alfalah accounts – Funds Transfer (FT)
* Transferring funds from your Bank Alfalah account to other Bank Alfalah account holders - Inter Bank Funds Transfer (IBFT)
* Transferring funds to selected 1-LINK & MNET member banks
* Utility bill payments
* Credit card bill payments
* Purchasing mobile phone airtime – Telco payments
* Internet Service Provider Bill Payments
* Donations to selected charitable organizations
* Payments for online shopping
* Purchasing of Bus Tickets, Movie Tickets and Event Tickets
* Corporate Banking
* Managing Alfalah Investments
* Purchasing of E-IPOs
* Shopping from Alfa Mall
* Orbits Section for all orbits related management
* Make a request to Bank
* Have an appointment with branch representative
* Investment Portfolio Section
* Make SMS alerts and Change Address requests
* Request Banker’s Cheque
* Request Cheque Book
* Download Account Statement
* Manage your Chip Based Debit Card
* Pay your Auto/Home loan repayments
* Pay credit card bill to banks on boarded on 1Bill grid
* View and Download Dashboard for RVD (Recurring Value Deposit) – IBG product
* School and University Fee Payments

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

This whole Internet Banking facility is for customer benefit and filled with features so that customers can use this features for a seamless and hassle free net banking experience via Bank Alfalah Internet Banking.

**Funds Transfer:**Inter and Intra bank is for customers so that they can perform these transactions with-out any hassle

**Utility Bill Payments**: Forget about standing in long queues, pay your utility bills via Bank Alfalah Internet Banking at your convenience

**Ticket Purchasing:** Book a bus or movie or event ticket from home at your convenience with occasional promotions

**Debit Card Management:** Activate, block and manage your PIN without any hassle from Bank Alfalah Internet Banking at any moment

**Telco Payments:** Recharge your mobile from your conventional account, Alfa account, credit card or orbits at your convenience 24/7

**Requests:** Request many services from Internet Banking at your convenience without any physical documentation

**E-IPO:** Purchase electronic IPOs from Internet Banking at your ease

**Corporate Banking:** A premium experience of corporate banking at your convenience

**Appointments:** Have an appointment with a branch representative for your banking needs

**Alfa Mall:** Shop from Alfa Mall and pay form your selected payment mode

**Orbits:** Use Bank Alfalah Internet Banking reward points for performing multiple transactions

**Payees:** Make payments to multiple Payees (Telco/Utility) in one go

**Other bank Credit Card Bill Payment:** Pay credit card bill to other banks on boarded on 1Bill grid

**Value Added Service:** Request Banker’s Cheque and Cheque Book without any hassle in a near real time manner

**Download Account Statement:** Now download account statement of your account from Internet Banking

Eligibility Criteria

Following customers falling in below categories will be eligible to access Bank Alfalah Internet Banking:

* Credit Card Customers
* Debit Card Customers
* Account Holder Customers

Registration Process

**Subscription process / Channels:**

Subscription process is mentioned below:

1.     Visit www.bankalfalah.com, go to Internet Banking section and click on the registration button

2.     Read the terms and conditions and check the box if you agree to the terms. Select from the following options below:

* Credit Card Customers
* Debit Card Customers
* Account Holder Customers

 3.     Fill in the following Information:

* Account No. or Credit/Debit Card Number
* CNIC/SCNIC/NICOP
* Date of birth
* Registered mobile number
* MNP (select from the drop-down menu)
* Username
* Enter ‘Captcha’
* Select a security question and enter its answer

 4.     Click on the ‘Submit’ button

 5.     On the next screen, customer’s registered email ID will appear

 6.     Clicking on the ‘Confirm’ button

 7.     \*\*Customer will visit the branch and perform biometric verification. On successful biometric verification, an OTAC – One-time activation code will be generated of which first 5 digits/characters will be sent on your registered email and the last 5 digits/characters will be sent via SMS on your registered cell number.

**COVID19 SBP IMPLEMENTATION\*\*[Process halted as per SBP regulation due to pandemic situation. Following process is in use: Customer will be intimated to contact call center to activate his profile after successful registration. Call center agent will perform KYC of customer and after successful verification, an OTAC]**

**Please note, this can revert to original process at any point of time**

 8.     You can log in by combining the OTAC sent to your email and cell number.

**CORPORATE INTERNET BANKING**

Bank Alfalah provides Internet Banking for Company Accounts, Corporate/SME customers. Customers can subscribe initially with view only facility having no financial charges.

**Eligibility:**

* Customer should have valid & active account
* Registration through submission of registration form (from will be download from BAFL Website)
* Official email id

**Registration Procedure:**

* Company need to submit IB registration form (download from BAFL website www.bankalfalah.com).
* Form will have to submit in corporate account maintaining branch where branch also check client’s documents as per their own operations manual.
* Branch will forward IB registration form to central account opening department
* Maker & Check activity on the form will be perform by centralized account opening department
* Once done an SMS will be sent on the provided cell# (mobile that mentioned in the IB registration form) to inform customer that a link has been sent to him on the email id (email id that was provided in the registration form)
* Now on the received IB link customer will generate IB user ID and Select security question
* After following above procedure now customer will receive IB 8 characters’ password, 1st 4 on registered email id and 2nd 4 on SMS.

\*Note: To register, unsubscribe and to update IB profile data on company account form must be submitted.

Transactional Information

You can get reference regarding this information in the whole document.

However, following is the per day Transaction limit assigned on packages available:

|  |  |  |
| --- | --- | --- |
| **Transactional Information:** | **Transaction Limits (per day)** | |
| **Package IB399** | PKR 250,000\* |
| **Package IB449** | PKR 500,000\* |
| **Package IB599** | PKR 1,000,000\* |

**\*Maximum limit of transaction per day is as per your package limit**

**\*No transactional limit on Own BAFL Credit Card bill payment**

**Addition of Transactions in the list of BVS based Activation:**

**Change Description:**

Bio verification was implemented on Sep 21, 2020 for Alfa/IB to enable following transactions on both channels.

* Fund Transfer (within Bank or IBFT both)
* QR Payments

We need to add following transactions types to be dependent on Bio verification and system should prompt proper message if customer tries to perform mentioned transactions just like we have done for FT, IBFT & QR.

All new activations from 20thSep 2020 irrespective of their registration date should have the above and below mentioned transactions blocked until customer performs a BVS.

* UBP (All 1link payments and Direct Integration like Bahria Payment)
* Telecom (Pre/Post both)
* Fee Payments
* Alfa Mall
* Order Food
* Orbit Transfers
* 1 Bill payment
* Ticketing (Bus/Cinema)
* Donation
* Online Shopping like sehat etc.
* Pay to CNIC

After performing BVS, all above mentioned transactions will be activated for customers based on package / limit selected.

FAQs

**What is Bank Alfalah Internet Banking?**Bank Alfalah Internet Banking is a real-time online banking service, offering a simple, convenient and secure method of accessing your Bank Alfalah accounts via the Internet. Through this doorstep banking facility you can conduct your financial transactions at your own time, location and convenience, 24 hours a day, 7 days a week.

**What is meant by what is meant by “No transactional limit on Own BAFL Credit Card bill payment”?**

There is a per day transactional limit on Alfa & IB, which will not decrease, if a customer who is registered on Alfa/IB pays his/her own BAFL credit card (issued to same CNIC).

**What can I do with Bank Alfalah Internet banking?**Bank Alfalah Internet Banking offers a range of financial services and payment facilities through all your accounts. These include:

o Account balance inquiry o Mini-statements o Account statement for one year o Transferring funds between your Bank Alfalah accounts o Transferring funds from your Bank Alfalah account to other Bank Alfalah account holders o Transferring funds to selected 1-LINK & MNET member banks • Utility bill payments o Credit card bill payments o Purchase mobile phone airtime o Internet Service Provider Bill Payments o Donations to selected charitable organizations o Payments for online shopping and much more

**How do I update my email address and Cell number?**Visit your Bank Alfalah branch and submit a request in writing to change your email address and cell number in our 'Registration Database'. Your email address and cell number will be changed within 3 business days. After the details are updated in branch, customer needs to login internet banking and update information there too.

**Can I access Bank Alfalah Internet Banking from anywhere?**Yes! You can access Bank Alfalah Internet banking from anywhere anytime via the Internet

**I am not receiving Bank Alfalah Internet Banking emails on my Hotmail/Gmail/Yahoo etc. email address?**By default, Hotmail/Gmail/Yahoo etc. has set the Junk Mail Filter to „Enhance‟ spam filtering. Because of this, legitimate messages are occasionally identified as junk e-mail and are moved to the Junk folder. To ensure messages from Bank Alfalah are not moved to the Junk folder, please add domain „bankalfalah.com‟ to your inbox Safe/White List.

**How can I view transactions performed through Bank Alfalah Internet Banking?**All transactions performed are available under User Management Menu. Click on User Activity and enter dates to see your transactions. Alternatively you can also check your Mini Statement and Account Statement for the same.

**What is the maximum time range, I can view my account statement?**You can view your account statement for one year through Bank Alfalah’s Internet Banking.

**Can I not view my transactions through a mini statement?**Your mini statement will show the last 8 transactions performed on your account

**I have forgotten my User ID, what should I do?**Your User ID is confidential and should never be shared with anyone. In case you forget your User ID, please call our Call Centre at 111-225-111 for assistance.

**I have forgotten my password, what should I do?**Your password is confidential and should never be shared with anyone. In case you have forgotten your password, please click the “Forgot password” link available on the login page. You will be asked to provide the answer to the security question set at the time of your Internet Banking registration. If you answer the question correctly, you will receive a new, one-time password on your registered email address and mobile number. Alternatively, you can also call our Call Center on 111-225-111 to re-generate a new password.

**Can I change my User ID / Password?**You cannot change your User ID; however you may change your password through the 'Change Password' option available, below your User ID on the Internet Banking page. If you opted to UN-subscribe from Internet Banking, only then you can set a new User ID or if you have forgotten your user id, you can contact our call center for assistance.

**I have multiple accounts opened with Bank Alfalah, can I use all these accounts with Bank Alfalah Internet Banking?**Yes, all your CASA (Current and Savings Accounts), All BAFL checking account holders including single, joint (with ‘singly’ or, ‘either or survivor’ or ‘Any one of us’, operating instructions), sole proprietorship is eligible for internet banking facility whether they hold debit card or not, and linked accounts to your Bank Alfalah Visa Debit Card are automatically made available via Bank Alfalah Internet Banking. Customer can link his/her CASA account directly from Internet Banking from LINK ACCOUNT option Note: Close, Dormant, Corporate, Loan Accounts, Corporate or jointly operated accounts cannot be linked.

**Can I transfer funds between my own accounts?**Yes, you can transfer funds between all your accounts linked to your Bank Alfalah Visa Debit Card, using the „My Account‟ facility.

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

**I have just paid my bill. How long will it take to credit my bill at the billing company?**Normally, it takes less than 15 minutes to credit your bill at the billing company. In case it has been more than a day, please call our Call Center on 111-225-111 for assistance.

**Which Credit Card bills I can pay from Bank Alfalah Internet Banking?**You can pay your own credit card bills as well as other Bank Alfalah Credit Card bills via Bank Alfalah Internet Banking.

**What amount transfer limits is allowed in a day?**You can now transfer amount up to as per Package limit in a day.

**How long does it take for funds to get credited into the beneficiary's account?**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.

**Which payments of SECP can be paid through IB?**Now customers can pay the following SECP payments in real time:

o Filing of Returns Fee o Registration Fee o Penalties

**What is the message Sender code?**The message send code is 8287.

**Is Internet Banking accessible on all browsers?**Yes Internet Banking is accessible on all Browsers but for better experience customers are requested to use latest browser versions.

**What are the main reasons that a customer is unable to register for net banking?**Main reasons are when customers details like CNIC, Debit card/Account number or DOB/Mobile number is updated incorrect in the system. Agents can check information in T-24/Card Memo and inform the customer accordingly.

**Does beneficiary needs to be created for all Inter /other bank fund transfer?**No, it is not mandatory.

**Can I make installment payment of home finance & auto loan through Alfa/Internet banking?**Yes, Home and Auto loan payments can be made through Internet Banking/Alfa.

**How to delete beneficiary?**To delete a beneficiary, go to the User Management link/ tab and click ‘delete beneficiary’. All your added beneficiaries will be available in this menu. Click on the delete button available in front of the added beneficiary.

**Is there any difference for Corporate Customer registered for Internet Banking?**Corporate Account customer can only view account statement whereas User interface is the same.

**Are there any specific accounts that can register on Internet Banking?**Yes, there are some specific accounts that can register or Internet Banking.

**Can customer register internet banking against international number?**Customers can register using international number via IB. OTAC will also be received on International numbers.

**What are the various billers required number udpated in Internet Banking?**Below are the various Billers Required Number in order to pay the bills:

|  |  |  |
| --- | --- | --- |
| **Bill Payment (Code Requirement)** | **Biller Name** | **Required Number** |
| GEPCO | Consumer Number |
| HESCO | Consumer Number |
| K-Electric | Consumer Number |
| LESCO | Consumer Number |
| SNGPL | Consumer Number |
| SSGC | Consumer Number |
| PTCL | Account ID |
| KWSB | Account Number |

**Which bills can be paid through Internet Banking?**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 and also make Bank Alfalah loan payments. Below is the list:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Electricity** | **Gas** | **PTCL** | **Water & Sanitation** | **Mobile (Pre/Post Paid)** | **Internet** | **Credit Card** | **Others** |
| GEPCO | SNGPL | PTCL Landline | FWASA | Mobilink | Wateen | BAFL | Kuickpay |
| HESCO | SSGC | PTCL PSTN | KWSB | Telenor | Witribe | P&G | Engro |
| K-Electric |  | PTCL Vfone |  | Ufone | Qubee | Other Bank Credit Card | Lums |
| LESCO |  |  |  | Zong | PTCL EVO Prepaid |  | Jazz Cash |
| MEPCO |  |  |  | Warid | PTCL EVO Postpaid |  | Beacon house |
| PESCO |  |  |  |  | Nayatel |  | Sindh Revenue Board |
|  |  |  |  |  |  |  | Federal Board of Revenue / Punjab Revenue Authority |
|  |  |  |  |  |  |  | Central Depository Company of Pakistan |
|  |  |  |  |  |  |  | Securities and Exchange Commission of Pakistan |

**Is user name case sensitive on both Alfa & IB?**Username is case sensitive on Alfa but not on IB

**What if customer forgets the username?**'Forget Username’ option is available for customer facility if customer has forgotten the security question also then please guide customer to call our Call Centre at 111-225-111 for assistance.

**Can customer change his/her User ID/Password?**You cannot change your User ID, however you may change your password through the 'Change Password' option available in IB and from ‘My Alfa App’ in Alfa. If you opted to un-subscribe from Internet Banking/Alfa, only then you set a new User ID.

**If I have registered as a debit card holder and later I block my Debit Card will my Internet Banking will get blocked too?**No! Your Internet Banking/Alfa will be active regardless your debit card status.

**What account types are allowed to register on Alfa/IB?**All BAFL checking account holders including single, joint (with ‘singly’ or, ‘either or survivor’ or ‘Any one of us’, operating instructions), sole proprietorship are eligible for internet banking/ALFA facility whether they hold debit card or not.

**What ID types are allowed to register on Alfa/IB?**› ID-N › ID-SN › ID-SN2 › ID-SN3 › ID-SN4 › ID-SN5 › ID-OP › ID-O › ID-SNI › ID-SOP