**Product Features**

Owing to Bank Alfalah’s Digital Banking vision, ‘SMS Alerts’ provides customers certain benefits without the need of visiting the branch, thus a customer receives instant alerts against their transactions via SMS on the registered mobile.

It stands for "Short Message Service" which is also called Texting or Text messaging refers to a service to send electronic message from one mobile phone or device to another.

An instant notifications to all Bank Alfalah Account holders, Debit & Credit Card transactions. Every time a transaction is done, an SMS is generated and sent to customer’s registered Mobile Number.

Under SMS Banking suite, Bank Alfalah is offering its customers various types of notifications matching customers’ requirement. To avail any of the below offers, the customers are required to subscribe their account(s) by contacting Bank Alfalah branch or our 24/7 Helpline.

**Product Features/ Benefits:**

1. SMS on transactions through Digital Channels – FREE
2. SMS Alerts on all  transactions with language option – Charged as per prevailing Schedule of Charges
3. SMS Banking (Pull SMS) – Charged as per prevailing Schedule of Charges

**Unique Selling Points:**

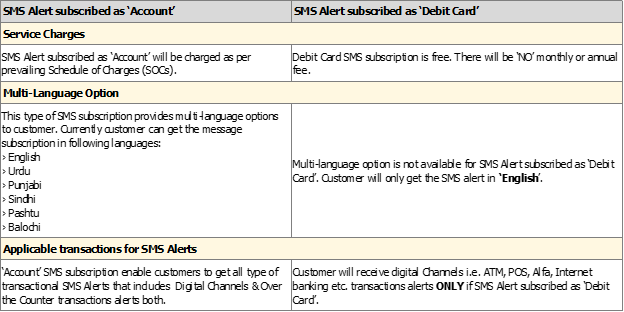
* Bank Alfalah Account Holders can receive instant SMS alerts on their registered mobile number.
* This gives them access to transnational activity in their accounts in real-time.
* It keeps a track of all your POS, ATM, In-branch and supplementary Card transactions.
* This service is available 24/7 to the subscribers

**Product Types**

To provide a better Customer Experience to our customers, SMS Alerts subscription has been divided in following two types:

* SMS Alert subscribed as ‘Account’
* SMS Alert subscribed as ‘Debit Card'

Below are the distinguished features of both type of SMS subscriptions i.e. Account and Debit Card:



Please note, to execute the seamless subscriptions of both types of **SMS Alerts,** **T-24 System** screens have also been updated for E-customer profile.

**Pull SMS Alerts**

To fulfil service commitment and deliver services that exceed customers’ expectation, a new feature of “Pull SMS Alerts” has been launched / added in SMS banking.

**Pull SMS Alerts** are initiated by the customers, using a mobile phone registered with the bank, to obtain information or perform a transaction in their bank’s accounts.

**Pull SMS Alerts**facility**,**enable customers to know their account details by SMS Alerts through code ‘8287’

By subscribing **Pull SMS Alerts** customer can perform following transactions:

* Account Balance
* Last 5 transactions details
* Credit Card details
* Orbits Points details
* Bill payment (mobile top-up) of customers’ registered number (own number) from their account

**Pull SMS Alerts**facility can be made available on all types of SMS Alerts Subscription i.e. *SMS Alert subscribed as ‘Account’* or *SMS Alert subscribed as ‘Debit Card’* as it has an independent Subscription and Charging mechanism.

Customer can contact branch Banking or Phone Banking to get the **Pull SMS Alerts** registration / subscription.

Please note **Pull SMS Alerts**is a charged facility and monthly charges will be applicable as per prevailing SOCs. However, **Pull SMS Alert** subscription / registration is **free of cost.**

**Eligibility Criteria**

* Must have an account (checking account) in Bank Alfalah (Non-checking accounts cannot be subscribed)
* Must have an Active and Valid mobile number to receive alerts
* Correct MNP (Mobile Operator in use) to receive alerts
* Customer’s mobile number must be available in T24 CIF (Customer’s Profile)

**FAQs**

**How should I get registered for SMS Alerts?**  
All you need is a valid mobile number upon which you wish to receive SMS Alerts and contact your account-maintaining branch for registration. Alternatively, you can also call Contact Centre (111-225-111) for subscription  
  
**Are there any upfront charges of registering SMS facility?**  
There are no upfront registration charges for SMS Alerts. .

**Can I change the language of texts received from 8287?**  
For SMS Alerts subscribers, Bank Alfalah now offers SMS in following languages:

Urdu  
Punjabi  
Sindhi  
Pashto  
Balochi  
English

**I receive SMS Alerts from 8287, is this the official number of Bank Alfalah?**  
A Bank Alfalah uses its official short code 8287 for its branch banking and Credit Card customers. You will receive both transactional and promotional messages from 8287.  
  
**In case Customer wish to receive SMS Alerts on his/her new mobile number, what should he/she do?**  
A Customer should contact his/her parent branch to get new number updated by submitting the “SMS Alerts & E-Statement Form” available at the branch or alternatively, customer should contact Call Center for his number update for SMS Alerts for Accounts and Credit Cards.

**What if I change my mobile service (Mobile Number Portability – MNP), will it affect receiving SMS Alerts?**  
If you change your mobile service (Mobile Number Portability – MNP), you may stop receiving your SMS Alerts. In order to auto-update, you are required to type the three letter word “MNP” and send to 8287 (messaging charges apply). You will receive a confirmation message from 8287 that your number has been updated for both Debit Card and Credit Card.  
\*Note: Once your number is updated, you will start receiving instant SMS Alerts.  
  
**Can I receive SMS Alerts for two or more account of Bank Alfalah on the same number?**  
Yes, you can receive SMS Alerts for two or more accounts on same mobile number. (Please note that SMS Alerts charges are applicable per account).  
   
**If a customer don’t have BAFL Debit Card, can a customer still be qualified for SMS Alerts subscription?**  
BAFL Debit Card is no longer required as a pre-requisite for SMS Alerts subscription. Now Branch banking customers can also activate SMS Alerts.  
  
**If a customer is using SCOM Mobile Network, can he/she avail SMS Alert Service?**  
Yes, you can avail this service as MNP will be marked as Mobilink

**SMS Alert does not generate for which type of Transactions?**  
SMS Alert does not generate for Profit & Tax amount  
  
**Can we send Promotional SMS to the customer if SMS Alert Services is not subscribed?**  
Yes, SMS Alert can be send without subscribing to SMS Alert service.

**How can I avail Free SMS Alerts service (on transaction through Digital Channels only)?**

Bank Alfalah is offering its customers Free SMS Alerts on transactions done through Digital Channels including ATM & POS transactions. If you have not started receiving your Free SMS Alerts on transactions through Digital Channels, please contact us by using any of the following mediums:

* Visit your branch
* Call Bank Alfalah Helpline
* Type ‘FREE(space)<Account Number>’ and send to 8287 (normal messaging charges of a single message applies)

Once the process is completed, you will start receiving FREE SMS Alerts.

**NOTE:**

* Please note that customers opting for FREE SMS will not receive transactional alerts on their in-branch transactions.
* The default language of SMS is ENGLISH and customer will not receive SMS alerts in other languages
* To receive complete set of SMS Alerts, customers may wish to subscribe on Charged SMS Alerts service.
* If I do not wish to receive any transactional message from Bank Alfalah, what should I do?

If you do not wish to receive any alerts against your account transactions, please use any of the following mediums to get unsubscribed:

* Visit your branch to get unsubscribed in the system.
* Call Bank Alfalah Helpline to get unsubscribed in the system.
* You may type ‘NOSMS(space)<Account Number>’ and send to 8287 (normal messaging charges of a single message applies).

Once your number is unsubscribed, all notifications against transactional activity in your account will be stopped.

**NOTE:**  
Please note that customers opting for NOSMS will not receive transactional alerts on their account activity.