



Transfers and Payments Guide

(Version 2025 – Public User Guide)

1. Overview

This guide explains how to perform transfers and payments securely through **FinSight Online**, **FinSight Mobile**, and **FinSight branches**.

Our goal is to make your transactions **simple, fast, and transparent**, whether domestic or international.

2. Domestic Transfers

Definition:

A domestic transfer is a money transfer within Tunisia — between FinSight accounts or to another local bank.

Types:

Type	Description	Execution Time	Fee
Internal Transfer	Between FinSight accounts (own or third-party)	Instant	Free
Interbank Transfer	To another Tunisian bank	1 business day	2 TND
Standing Order	Recurring payments on fixed dates	As scheduled	Free (setup via Online/Mobile)

How to Make a Transfer:

1. Log in to **FinSight Online** or **FinSight Mobile**.
 2. Select “Transfers” → “New Transfer.”
 3. Enter beneficiary name, IBAN, and amount.
 4. Confirm with **One-Time Password (OTP)** received by SMS.
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3. International Transfers (SWIFT / IBAN)



Definition:

An international transfer allows you to send or receive funds from abroad through the **SWIFT** network.

Required Information:

- Beneficiary full name
- Beneficiary bank **SWIFT/BIC code**
- **IBAN or account number**
- Purpose of payment (required by regulation)

Fees:

Type	Fee	Minimum	Maximum
Standard Transfer	0.15% of amount	30 TND	300 TND
Express Transfer	0.25% of amount	50 TND	400 TND

Processing Time:

1 to 3 working days depending on the destination and intermediary banks.

Foreign Currency Availability:

Transfers can be made in **EUR, USD, GBP**, and other convertible currencies authorized by the **Central Bank of Tunisia**.

4. Bill Payments

FinSight allows payment of most utility and service bills directly online.

Payable Services:

- Electricity and water (STEG / SONEDÉ)
- Telecom and internet providers
- Municipal and tax payments
- University and school fees

Payment Channels:

Channel	Availability	Confirmation
FinSight Online	24/7	Instant
FinSight Mobile	24/7	Instant
Branch Counter	Business hours	Printed receipt

5. Mobile Transfers and QR Payments

FinSight supports **Mobile-to-Mobile** transfers and **QR payments** for merchants.

Operation	Limit	Fee	Validation
Mobile Transfer (Peer-to-Peer)	500 TND / day	Free	OTP
QR Merchant Payment	2,000 TND / day	0.5%	Instant confirmation

6. Payment Security

To protect your transactions, FinSight applies:

- **Encryption and OTP authentication** for all online transfers
- **Automatic session timeouts** after inactivity
- **Daily transaction limits** adjustable through the app
- **Fraud monitoring system** that blocks suspicious activity

Security Tips:

- Always verify the beneficiary's name and IBAN.
 - Never share your OTP code or password.
 - Use your own secure devices and network when making payments.
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7. Troubleshooting and Assistance

Q: What if my transfer is delayed?

A: Check the "History" section in FinSight Online or Mobile. If still pending after 48h, contact Customer Support.

Q: Can I cancel a transfer?

A: Only before execution (same day). Once processed, it cannot be reversed.

Q: How do I receive money from abroad?

A: Provide your **FinSight IBAN** and the bank's **SWIFT code: FNSHTNTTXXX** to your sender.

8. Contact and Support



Customer Support:

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payments@finsightbank.tn

www.finsightbank.tn

FinSight Mobile – iOS & Android