NBP Digital - Mobile App

Frequently Asked Questions (FAQs)

General FAQs

Q: What is NBP Mobile Banking?
A: NBP Mobile Banking means the online banking services provided through Mobile Application with the brand name NBP Digital, customers can perform financial & non-financial transactions from their accounts & avail the banking services 24/7 anywhere any time on real time basis.

Q: Which transactions can be performed through NBP Mobile Banking?
Following transactions can be performed through NBP Mobile Banking:
- Check Account Balance
- Get Account Statement (10/30/60/90 days)
- Utility Bills Payments
- Internet Bills Payments
- Education Fee Payments
- Government Payments
- Mobile/Air time top ups
- CNIC (transfer funds to any valid CNIC)
- 1Bill Payments (including credit card)
- IBT (NBP to NBP Fund Transfer)
- IBFT (NBP to other Bank Fund Transfer)
- Beneficiary Management
- Multiple Account Addition
- UPI Virtual Card Issuance
- QR Payments through UPI Virtual Card
- NFC Payments through UPI Virtual Card (for NBP Mobile App - Android Users Only)
- Biometric Touch/Face ID Login
- Consumer Presented QR

Q: If I make payment of utility Bill, CNIC Transfer or perform IBT/IBFT using NBP Mobile Banking, when will my account get debited and when will payment to the beneficiary be made?
A: Unless any error message is notified while making any transaction, your Account will instantly get debited and beneficiary`s account will be credited in real time (at the same time).

Q: How will I get transaction confirmation?
A: Successful transaction message will be generated at User`s Screen. Besides this, confirmation notification will be sent to your registered Mobile and email address. Also, you can check e-Transaction Receipt for status of transaction.

Q: Are the transactions made using NBP Mobile Banking safe and secure?
A: To secure your accounts and transactions while using NBP Mobile Banking, NBP has ensured high level protection in terms of hardware, software, SSL certificate, Firewalls and other Security software and no financial transaction can be executed without MPIN, which will be created by customer himself.

Q: What are the timings during which I can use NBP Mobile Banking service?
A: You can use NBP Mobile Banking any time you want. This service is available 24/7.

Q: Where will I contact to raise any complaint related to transactions?
A: You can call NBP Help Line: 021-111-627-627 and get your complaint registered for resolution.

Q: From where can I get information about NBP Mobile Banking?
A: You may visit NBP website for NBP Digital information. For any further query please call NBP Help Line: 021-111-627-627.

Q: what should I do, if my Mobile Phone is lost / snatched?
A: Call NBP Help Line: 021-111-627-627 to get your Mobile Banking User ID deactivated/Blocked. You can get your User ID Blocked/Deactivated either temporarily or permanently.

Q: How can I take Screenshot of Mobile App transaction details?
A: Go to Hamburger menu option and tap on E-Transaction Receipts. Select required transaction details and tap on Take Screenshot option to save screenshot of the transaction in your mobile.

Q: Are there any charges for using NBP Mobile Banking?
A: No, NBP Mobile Banking is absolutely free. There are no monthly or annual charges.

Registration:

Q: Who can use NBP Mobile Banking?
A: Any NBP active Account holder can register for Mobile App.
Note:
- Any NBP Mobile Banking User can avail Internet Banking service just by using the Mobile App Login Credentials & MPIN
- Any NBP Internet Banking User can avail NBP Mobile Banking service just by using the Internet Banking Login Credentials & MPIN.

Q: How can I use Mobile Banking of NBP?
A: Customer will have to register himself/herself for NBP Mobile Banking. In case of existing Internet Banking User, he/ she has to login with Internet Banking Login Valid Credentials or vice versa.

Q: How can I get myself registered for NBP Mobile Banking?
A: NBP Mobile Banking Application will be downloadable from:
- Google Play Store (Android)

- App Store (iOS Apple)
- Huawei App Gallery (Huawei)

Customer get himself/herself registered on NBP Mobile Banking by providing following credentials, Account#, Registered Mobile Number, CNIC#.

Q: What if my email address is not registered with the bank? Can I still register for NBP Mobile Banking with unregistered email address?
A: Yes, you can register for NBP Mobile Banking & you can also register your email address at the time of Registration upgrade of Mobile Banking, you just need to enter the required details on registration upgrade screen of Mobile banking along with email address & it will get registered in Bank`s record.

Q: How can I get my mobile number registered in the Bank`s record?
A: Customer will have to visit the concerned branch, fill form and get his CIF updated to register his/her email address or mobile number in bank records.

Q: How can I update my email address or mobile number in the Bank`s record?
A: Customer will have to visit the concerned branch, fill form and get his information updated in bank records.
Alternatively, email address can also be updated in NBP records by sending an SMS on 8627 writing "Y" or "email address" to be updated. After receiving SMS, NBP representative will contact you on your registered number for email address update.

Q: On which Mobile Phones, NBP Mobile Banking Application can be used?
A: NBP Mobile Banking Application will be a native Mobile Application on following platforms:

- X`Android Phones - Android Version (6) and above

- iPhone - IOS version 13 and above

Q: Can I use NBP Mobile Banking from outside Pakistan?

A: You may use NBP Mobile Banking from anywhere across the globe. All you need is a stable Internet connection.

Q: Will my Password shared /stored on System at time of Registration?
A: No, your password will not be shared/ stored at any time. Your password is encrypted with codes for security purpose.

Q: Are there any charges for using NBP Mobile Banking?
A: No, NBP Mobile Banking is absolutely free. There are no Monthly or Annual Charges.

Q: What is Login PIN?
A: Login PIN is a 6-digit numeric value used to get logon to NBP Mobile Banking, which is created by user himself after 1st time login.

Every time user logon to NBP Mobile Banking he/she will have to provide login PIN.

Q: I have successfully registered on NBP Digital but I am unable to perform financial transactions, why?
A: You need to upgrade your registration to enable financial transactions and other advanced features.

Q: What do I need to have to upgrade my registration?
A: You need to have Debit Card issued for registration upgrade.

Q: How can I upgrade my registration?
A: Go to hamburger menu and access "Registration Upgrade" feature, fill out the details & submit.

One Time Password (OTP)

Q: What is OTP?
A: OTP (One Time Password) is a System generated alphanumeric code which is sent on the registered email address and/or mobile number of the account holder for validation of the customer. OTP is an additional security measure put in place to protect customer`s accounts. OTP is confidential and should not be shared with anyone even with NBP Branch/Call Center staff**.**

Q: What is the validity of each OTP?
A: OTP will be valid for 5 minutes from the time of generation.

Q: What are the charges of OTP SMS?
A: The Bank does not charge customers for receiving OTPs. This service is absolutely free.

Q: Can one OTP be used multiple times?
A: No. OTP is system generated one-time password & can only be used once to ensure security of customers.

Password/PIN Management

Q: I forgot my Login PIN, what should I do?
A: You can create a new login PIN by using forgot Password/PIN option from login screen.

Q: What should I do if I forgot my login Password/Pin?
A: Customer may reset his/her password/pin by using the "Forgot Password/pin" option available on NBP Mobile Banking Application login screen. System generated One Time password will be

sent on the registered email and/or registered Mobile Number of the customer, which will enable customer to re-set his/her password/pin.

Q: How can I unlock my User ID in case of multiple wrong attempts?
A: You can unlock User ID by using "forget Password/Pin" option on login screen.

Q: What should I do if someone knows my login Password/PIN?
A: You should immediately change your login Password/PIN by using "Change Password/PIN" option from hamburger menu.

Transaction Limits & Charges

Q: Are the limits for NBP Mobile Banking / Internet Banking separate?
A: No, limit is not separate. In case limit is expired in any one of the channels, user cannot exceed limit from any other channel except ATM and Branches.

Q: What are the payment limits on NBP Digital Mobile Banking / Internet Banking?
A: Daily transaction limits are provided in below table:

S.No.	Mode of Transaction	Default limit for User	Maximum Limit (After BVS)
1	Internal Fund Transfer	200,000	1,000,000
2	Intra Bank Fund Transfer	200,000	1,000,000
3	RAAST P2P	200,000	1,000,000
4	Pay to CNIC	50,000	200,000
5	Virtual Card	100,000	200,000
6	Utility Bill Payment	300,000	1,000,000
7	Mobile Top-up (Prepaid)	2,000	5,000
8	Mobile Top-up (Postpaid)	5,000	20,000
9	RAAST P2M	50,000	200,000

Note:

"Biometric Verification" will be required for increasing the transaction limit. Only one "Biometric Verification" can be performed in a day. Changes within watermark limit will require MPIN.

Q: What are the charges if I make any transaction using NBP Mobile Banking?

A: Transactions are free of service charges except CNIC Transfers.

Charges on **CNIC Transfer** slab wise as per below table:

Slab Start	Slab End	Service Tariff

1	1,000	44.00
1,001	2,500	88.00
2,501	4,000	132.00
4,001	6,000	176.00
6,001	8,000	220.00
8,001	10,000	264.00
10,001	13,000	308.00
13,001	16,000	352.00
16,001	20,000	418.00
20,001	25,000	484.00
25,001	30,000	552.00
30,001	40,000	618.00
40,001	50,000	684.00

Moreover, for further details, please refer to NBP Schedule of Charges.

Beneficiary Management

Q: What is the purpose of Beneficiary Addition and how can we use it?
A: For financial transactions like Bill Payment, Air Time Top Up, Funds Transfer and IBFT, it is an additional feature for customer to add beneficiary & authenticate the addition through MPIN. By adding beneficiary, customer will not have to provide all the credentials of beneficiary again while making transaction to the same beneficiary in future. Customer can add & delete beneficiary depending on his/her requirement.

Q. How to add Beneficiary on Mobile Banking?
A: After Login, user will go to Beneficiary Management option, and selects transaction type & enters required details of Beneficiary then press submit button, user will then enter MPIN for successful addition of beneficiary.

Q: Is there any limit on number of beneficiaries for Beneficiary Addition?
A: No, there is no limit on number of beneficiaries.

Q. What is the difference between Beneficiary & Non-Beneficiary transactions?
A: For added beneficiaries, user don`t need to enter beneficiary details & MPIN again and can proceed for transactions by just selecting the beneficiary. Whereas, for non-beneficiary transactions user need to enter all details of beneficiary and MPIN to make a transaction.

Blocking & Unblocking of Mobile Banking Application ID

Q: What should I do if someone gets to know my login details?

A: You should call NBP Help Line: 021-111-627-627 and get the Mobile banking blocked on immediate basis. Please note that your NBP Mobile Application will also be blocked for security reasons & vice versa.

Q: How can I get my Mobile Banking Blocked?
A: You can call NBP Help Line: 021-111-627-627 and get the Mobile banking blocked on immediate basis. Please note that your NBP Internet Banking will also be blocked for security reasons & vice versa.

Q: Will I be able to use NBP Mobile Banking again after Deactivation/Blocking of ID?
A: Yes, you can use NBP Mobile App after deactivation/Blocking of ID. In case you have temporarily blocked your ID, call NBP Helpline to activate your ID. And if the ID was permanently blocked, you need to register again for NBP Mobile App.
Please note that on receiving of reactivation request of Mobile Banking channel, Internet Banking will be reactivated too & vice versa.

Pay to CNIC Transfers

Q: What is Pay to CNIC transfers?
A: "Pay to CNIC" transfer enables NBP account holders to send funds through NBP Mobile Banking on any individual`s valid CNIC instantly, and beneficiary will receive the funds from authorized NBP branchless banking agents-Jazz cash nationwide by just verifying Transaction ID (TID) & CNIC sent through SMS & performing Biometric Nadra verification at the agent shop.

Q: Who can transfer funds via Pay to CNIC?
A: Any NBP Mobile Banking User can send funds through Pay to CNIC.

Q: On which Channel customer can transfer money through Pay to CNIC?
A: Customer can transfer money through "JAZZCASH"-NBP Benchless Banking agent for Pay to CNIC transactions.

Q: Does a customer need to have beneficiary mobile phone and CNIC to transfer funds through Pay to CNIC?
A: Yes, customer should provide Beneficiary`s valid NADRA CNIC number & active mobile number to transfer funds through Pay to CNIC; Beneficiary will receive SMS notification which will contain the transaction ID (TID) that will be used for receiving the funds from "JAZZCASH".

Q: Will the Beneficiary get any notification for Pay to CNIC transaction?
A: SMS notification will be sent to the Beneficiary at the time of fund transfer request is made by the sender.

Q: How can Beneficiary receive funds transferred through pay to CNIC?
A: Beneficiary can receive funds from any JAZZCASH Biometric enabled retailer by performing Biometric verification.

Q: How long does money transfer transaction take? How long the receiver does have to wait after the sender sends the money?
A: Funds are transferred instantly.

Q: Is there any limit on number of transactions for Pay to CNIC?
A: There is no limit on the number of transactions.

Q: Is there any limit on amount that customer can transfer through Pay to CNIC?
A: Customer can transfer Rs. 50,000/- per day.

Q: Is there any limit on amount that Beneficiary can receive?
A: Beneficiary can receive Rs. 50,000/- per month from single channel (at the moment this service only available on Jazz cash)

Q: What if a beneficiary has an expired CNIC?
A: Beneficiary cannot withdraw money if CNIC is expired.

Q: What if Beneficiary does not receive SMS of pay to CNIC transfers?
A: Customer will have to call NBP call center to get the transaction ID.

Credit Card Payments

Q: Can I pay my Credit Card bill through NBP Mobile Banking?
A: Yes, you can pay credit card bills through NBP Mobile Banking from 1Bill Credit Card Bills-Payments section.

Q: How can I pay my Credit Card bill through NBP Mobile Banking?
A:
- Customer will log on to Mobile Banking, go to payments section > tap 1Bill Credit Card Bills
- Select account (Payment From) from which a user wants to pay bill
- Provide consumer number (Payment To)
- Input Transaction Amount> tap on submit
- Enter MPIN on App screen and press submit.
- Successful transaction message will appear on screen

Q: Which information is required to pay Credit Card bill?
A: You just need to have credit card number to pay credit card bill.

Q: Can I make partial payments for credit card bill?
A: Yes, you can make partial payment, full payment or above the bill payment amount as per your choice.

Q: Which banks are enabled for Credit Card Payments through NBP Mobile Banking?
A: User can pay credit card bill payment for the following Banks:

- Faysal Bank Limited
- Bank Alfalah Limited
- United Bank Limited
- Silk Bank
- JS Bank
- Habib Bank Limited
- Askari Commercial Bank Limited
- Allied Bank Limited
- Muslim commercial Bank.

MPIN Management

Q: What is MPIN?
A: MPIN is the Mobile Banking Personal Identification Number which is Customer generated four (04) digits code used for making financial & non-financial transactions.

Q: What is the use of MPIN?
A: MPIN is used to validate the Financial Transactions & Non-Financial transactions such as Beneficiary Addition and fund transfers transactions.

Q: How can customer generate MPIN?
A: Mobile Banking will ask Customer to generate MPIN when customer login first time after the registration.

Q: How can I recover MPIN if I forgot my MPIN?
A: User can access MPIN Management section from hamburger menu of Mobile Banking & select Forgot MPIN to reset the new MPIN.

Q: Can I change my MPIN?
A: Yes, you can change your MPIN whenever you want. Access MPIN Management section from hamburger menu of Mobile Banking & select change MPIN to reset the new MPIN.

Q: Do I need to create MPIN for Mobile App if I am an existing NBP Internet Banking User?
A: Yes, MPIN for Mobile App & Internet banking will be different from each other and user needs to create it separately.

Multiple Account Addition

Q: What is "Multiple Account" addition?
A: Multiple Account addition is the feature to enable NBP Mobile Banking users to link/add their multiple/other accounts with Mobile Banking. Users will be able to perform all the transactions which are available on Mobile Banking Channel through added multiple accounts.

Q: How to add multiple accounts?

A: User can access My Accounts Section from Mobile Banking home screen & select Add Multiple Account option to add the accounts by providing required account details.

Q: Can customer add Islamic account and/or conventional account in multiple account addition option?
A: Yes, customer can add both Islamic and conventional account at the same time and can access both accounts respectively.

Q: What is "Default Account"?
A: Default Account means the account which will be automatically selected for making transactions instead of asking customer every time before proceeding for transaction in case customer is using multiple accounts on Mobile Banking.

Q: Can customer set any account as a default account for making transactions?
A: Yes, customer can select any account as a default account for making transactions.

Q: How to set account as a default account?
A: User can access My Accounts Section from Mobile Banking home screen & select Default Account option to set the account as default account.

Fund Transfers (IBT/IBFT)

Q: What is IBT?
A: IBT is Inter/intra branch transfer, it means to transfer funds from your NBP account to beneficiary`s NBP account. For making IBT transactions you & your beneficiary both should have NBP Account regardless of branch.

Q: Can I transfer funds from my conventional account to Islamic account & vice versa through NBP Mobile Banking?
A: Yes, you can make conventional account to Islamic account fund transfer & vice versa through NBP Mobile Banking**.**

Q: What information do I need to have to make fund transfer transaction over IBT on Mobile Banking?
A: You will be required to provide following information for IBT:
- Beneficiary`s Bank Account Number (14 Digits)
- Purpose of Payment
- Amount to be transferred

Q: What is IBFT?
A: IBFT is Inter Bank Fund Transfer, it means to transfer funds from your NBP account to any other bank account of beneficiary.

Q: What information do I need to have to make fund transfer transaction over IBFT on Mobile Banking?

A: You will be required to provide following information for IBFT:

- Beneficiary`s Bank Name
- Beneficiary`s Bank Account Number
- Purpose of Payment
- Amount to be transferred

Q: Is there any specific format of Account Number for Online Fund Transfers and from where can I confirm correct format of account number?
A: Yes, it`s a combination of branch & account number. You can easily find it on Mobile Banking fund transfer screen with information circle provided on input of account number field.

Bill Payments

Q: Which categories of Bills I can pay using NBP Mobile Banking?
A: Bills of following can be paid using NBP Mobile Banking:

- Utility Bills
- Mobile/Air time top ups
- Credit Card Bill Payments
- Internet Bills
- Education Fee
- Government Payments
- Insurance Payments

And others added by Bank time to time.

Q: What is Consumer Number?
A: It`s an individual number allotted by the Bill Payment Company to their customers for making bill payments.

Q: Where can I find my Consumer Number?
A: You can check your consumer number on the bill/voucher provided by bill payment company.

Q: How to make Bill Payments?
A: You can access Payments section from home screen of Mobile Banking then select your company & provide consumer number to make payment.

Q: How long will it take for the payment to be received by the bill payment company?
A: Payment will be made instantly.

Device Verification/Binding

Q: What is device verification in Mobile Banking?
A: Every time a user login to Mobile Banking, system will send one-time password (OTP) to user`s registered mobile number & email address & will ask customer to enter the OTP on Mobile banking device verification screen to validate the user, it adds an extra layer of security for users.

Mobile Banking Application customer can bind trusted device by verifying it & can skip the process of verifying device every time a user login for Mobile Banking Application.

Biometric/Touch ID Login

Q: What is biometric/Touch ID login?
A: It`s a fingerprint features available in NBP Digital; customer can use it as an alternative of User ID & password to login to NBP Digital.

Q: Do I need to register for biometric/Touch ID login?
A: Yes, customer must get himself registered/configure biometric/Touch ID login through NBP Digital.

Q: How to register for biometric/Touch ID login?
A:
Step 1: Tap on "Configure" icon available on the mobile app screen
Step 2: Select "Enable" touch ID
Step 3: Insert user name & password
Step 4: Accept T&Cs
Step 5: Press "Login"
Step 6: Place a finger on scanner.

Q: Is biometric/Touch ID login a safer option to use?
A: Yes, it is safer and convenient option to use as fingerprints recognition are not possible to replicate, once fingerprint recognition authentication is enabled to login NBP Digital, any fingerprint recognition stored on this device can be used to access NBP Digital. NBP don`t recommend using fingerprint authentication if you share your device with any person or other persons have their fingerprints recognition stored on your device.

Q: What are the charges of using Biometric/Touch ID login?
A: Biometric/Touch ID login feature is free for NBP customers.

Q: Can I disable biometric/Touch ID login service?
A: Yes, you can disable the service through NBP Digital.

Q: How to disable biometric/touch ID login service?
A:
Step 1: Tap on "Configure" icon available on the mobile app main screen
Step 2: Select "Disable" touch ID
Once fingerprint recognition authentication is disabled, you will require your username and password to login to NBP Digital.

Q: Is there any specific device required to use biometric/Touch ID login?
A: Android & iOS users can use biometric/Touch ID login option on fingerprint Recognition supported device.

Q: What if I have someone else fingerprints registered on my device?
A: NBP don`t recommend using fingerprint authentication if you share your device with any person or other persons have their fingerprints stored on your device.

Q: What if I do not have biometric/touch ID supported device?
A: In such case, you can still download the application, but Touch ID Login service will not be available, and you can login by entering User ID & password

Q: How many devices I can register for the Touch ID Login service?
A: You can register devices as many as you wish to.

Q: Can I use my login credentials & biometric/Touch ID login at the same time?
A: To login only one testimonial is required either User Name & Password or fingerprint recognition however both can be used as per customer convenience.

Q: Are my fingerprints Recognition stored in NBP Digital app?
A: No, NBP Digital only access fingerprints from the device& does not store your fingerprints or in the app or server.

Virtual Card Issuance & QR/NFC Payments

Q: What is Virtual Card?
A: Virtual card which is also known as Digital Card created for e-commerce& POS transactions. It provides an easy & secure way of transacting without providing the primary card to the merchant. Using NBP virtual card service through mobile app (NBP Digital) our customers can make payments to merchants for their online & physical purchases through QRC payments anywhere any time on real time basis. This virtual card is powered by UPI (Union Pay International) and work on UPI accepted merchants.

Q: Who can avail virtual card service?
A: All customers using NBP Digital Mobile Application can avail the service of virtual card.

Q: How can I activate/issue/provision virtual card?
A: Following are the ways:

- Once the customer install/update app successfully, he will be asked if he wants to add virtual card, if customer selects option "Yes" he will be asked to agree on Terms & conditions and if customer agree then it will send 6-digit OTP to customer registered Mobile number, after which customer has to enter OTP and set Virtual card PIN to make QR or e-commerce transactions.

  If customer disagree the Terms & Conditions, then it will re-direct customer to home screen.
- Alternate option to add virtual card is available in Hamburger Menu and Card Management tab.

Q: How does virtual card work?
A: A virtual card is similar to a normal physical debit card except it doesn't exist physically.
Both cards have their different card numbers and act as authenticating tools while making transactions.

Q: Is my virtual card an international card?
A: Yes, you can use it locally and internationally.

Q: Can I use my virtual card for payment in a currency other than Pakistani rupees?
A: Yes, but it will reflect in account after conversion in Pak rupee.

Q: Can I use same virtual card on other device?
A: Yes, you have to add a virtual card for every other device with different PIN.

Q: What are the benefits of using Virtual Card?
A: It is Safer, Easier & Convenient to use. You don`t need to carry physical card if you are using a virtual card.

Q: Are the transactions made using virtual card safe and secure?
A: To secure your accounts and transactions while using NBP Mobile Banking, NBP has ensured high level protection in terms of hardware, software, SSL certificate, Firewalls and other Security software and no financial transaction can be executed without Card PIN (which is created at the time of generating/adding a card).

Q: Can I change my Virtual Card PIN?
A: Yes, you can easily change your Virtual card PIN through Mobile App.

Q: What should I do if I forget my Card PIN?
A: You can easily set your new PIN through App.
 Go to hamburger menu > Virtual Card > Card Operations > View Card > Forgot PIN.

Q: What is QRC?
A: A QR code (quick response code) is a type of 2D bar code that is used to provide easy access to information through a smartphone. You just need to scan the code and information of merchant appears on your app screen.

Q: How many types of QR Code are there?
A: There are two types of QR Code
1. Dynamic QR Code (All details of merchant are fetched including amount of transaction)
2. Static QR Code (All details of merchant are fetched excluding amount of transaction and customer have to put amount manually while making payment)

Q: What is NFC Payment?

A: Near Field Communication (NFC) Payment, a mode which will enable NBP Customers to pay by tapping mobile against NFC Enabled POS. It is mandatory for customer to have NFC enabled Mobile Phones.

Q: How can I use my virtual card for QRC Payment?
A:
- Customer will login app, go to payments menu > tap merchant payments> Pay
- Select card from which to pay
- Select option of QR payment
- Customer Scans QR Code
- Transaction details will be displayed; customer have to enter PIN (generated/set at time of adding a card)
- Press "submit" button
- Successful transaction message appears on screen

Q: How can I use my virtual card for NFC Payment (Without login in Mobile App)?
A:
- Customer tap the mobile on NFC POS
- Enter PIN (generated at time of adding card)
- Customer again tap the mobile on NFC POS
- Successful transaction message appears on screen

Q: How can I use my virtual card for NFC Payment (With login Mobile App)?
A:
- Customer will login app, go to app menu >tap merchant payments> Pay
- Select card from which to pay
- Select option of NFC payment i.e. "Tap& Pay"
- Enter PIN (generated at time of adding card)
- Customer tap the mobile on NFC POS
- Successful transaction message appears on screen

Q: Are there any service charges for using NFC & QR payment?
A: For International POS Transactions, NBP will charge 3% of transaction amount as service charges. In local POS transaction, there are no service charges. Tax will be applicable as per the tax rule.

Q: If I make payment (QR or NFC), when will my A/C get debited and when will payment to the beneficiary be made?
A: Unless any error message is notified while making any transaction, your A/C will instantly get debited and beneficiary`s A/C will be credited in real time (at the same time).

Q: How can I temporary block/deactivate the virtual card on a single device or multiple devices if I don`t want to use it?
A:
For Single Mobile Device below steps to be followed

- Customer will login app, go to app hamburger menu > Virtual card
- Select view card option then select the required card
- Customer click on Pointer/Button
- Mobile app screen will display Card from Active to Deactivate Status

From Multiple Mobile Devices, you can contact call center and get your virtual card deactivated from all devices.

Q: How can I delete virtual card from a single device or multiple devices, if I don`t want to use it?
A:
For Single Mobile Device below steps to be followed
- Customer will login app, go to app hamburger menu > Virtual card > card operations >
- Select view card option then select the required card
- Select "Delete Card" option to delete card from device.

From Multiple Mobile Devices, you can contact call center and get your virtual card deleted from all devices.

Q: Is there any limit for payment through Virtual Card?
A: Daily transaction limit for virtual card is PKR 100,000/day and per transaction limit is PKR 25,000/ regardless of local or international transaction.

Q: Can I do multiple purchases with my virtual card?
A: Yes, you can do multiple purchases within the specified amount limit.

Q: How can I view the POS transactions done on the card?
A: You can view the details of transaction through Account statement/E-Receipt option available in App.

Q: What if I want to add more than one virtual card from other added account?
A. User can only add/issue one virtual card against account number which was input at the time of registration, user cannot add more than one virtual card or virtual card from another tagged/added account.

Q: Can I issue Virtual Card if I already have a Debit Card?
A: Yes, you can issue virtual card. There is no link between Virtual Card and a Debit Card, both are for different features as mentioned below:

a.   Virtual Card is issued to enable QR/NFC Payments via NBP Digital.
b.   Debit Card is issued to enable NBP Digital financial transactions, ATM Withdrawals, E-Commerce Payments & POS Payments etc.

Q: What is the difference between my Debit Card & Virtual Card?
A: Both Cards are for different features as mentioned below:

a.   Virtual Card is issued to enable QR/NFC Payments via NBP Digital.

b. Debit Card is issued to enable NBP Digital financial transactions, ATM Withdrawals, E-Commerce Payments & POS Payments etc.

Debit Card Management

Q: How can I get Debit Card issued?
A: To issue a Debit Card through NBP Mobile App, follow the steps mentioned below:
Step:1-Logon to NBP Digital Mobile App & access Debit Card Management tab from home screen.
Step:2-Tap on Request a New Debit Card button.
Step:3-Enter required details and Submit
Step:4-Enter MPIN
Successful request notification will be displayed on screen.

Q: Are there any charges for card issuance?
A: Card Issuance is free but there is an Annual (Upfront) Fee as per Bank's SOC which will be deducted from your account on annual basis and courier charges for delivery of the Card will also be deducted.

Q: Will Bank deliver my Debit Card at home address?
A: Yes, Card will be delivered on mailing address provided at the time of request.

Q: What are the type of Cards that can be issued?
A: You can issue following Debit Cards as per your choice:
   a. UnionPay Card
   b. PayPak Card

Q: What Services are available on UnionPay Card & PayPak Card?
A: Following services are available:

Services/Transactions	UnionPay	PayPak
Cash Withdrawal (Local)	Yes	Yes
Cash Withdrawal (International)	Yes	No
POS Payments (Local)	Yes	Yes
POS Payments (International)	Yes	No
E-Commerce Payments	Yes	No
Tap & Pay	Yes	No

Q: Can I use my Debit Card globally?
A: Union Pay Card can be used globally but you need to activate it for global usage through NBP Call Center. Whereas, PayPak Card cannot be used globally.

Q: How will I know if my card is dispatched?
A: We will notify you through SMS at every stage i.e. from receiving Card Issuance request till Card Delivery.

Q. What Should I do if My Card is Lost or Stolen?

A: You can block the card in following ways:
   a. Login to NBP Digital & access Debit Card Management, tap on the Card for which you want to change "Status", click radio button to change status from "Active" to "In-active".
   b. Call NBP Helpline at 021-111-627-627 immediately to block Debit Card to avoid any inconvenience and you can request a new Debit Card through NBP Digital by mentioning the issuance reason as "Stolen" or "Lost".

Q: What if my Debit Card got Expired?
A: You can request a new Debit Card through NBP Digital by mentioning the issuance reason as "Expired".

Q. I have received the card but it`s not working what should I do?
A: You have to activate your Debit Card through NBP Digital Mobile App.

Q: How can I activate my Debit Card through NBP Digital Mobile App?
A: To activate your Debit Card through NBP Mobile App, follow the steps mentioned below:
Step:1-Logon to NBP Digital Mobile App & access Debit Card Management tab from home screen.
Step:2- Tap on the Card you want to activate from **list of the Cards displayed.**
Step:3-Enter required details, Create Card PIN and Submit
Step:4-Enter MPIN
Successful request notification will be displayed on screen.

Q. How will I receive Card PIN?
A: PIN will be generated by you during Card Activation process through NBP Digital Mobile App.

Q: Can I change my Card PIN?
A: Yes, you can always change Card PIN through NBP Digital Mobile App.

Q: I forgot my Card PIN, from where should I get it now?
A: You can reset your Card PIN online. Logon to NBP Digital & access Card Management tab to Change PIN.

Q: Can I Change my Card Status through NBP Digital?
A: Yes, logon to NBP Digital & access Debit Card Management, tap on the Card for which you want to change "Status", click radio button to change status to "Active" & "In-active".

Q: What should I do if my card is being used fraudulently by someone else?
A: You should immediately Call NBP Helpline at 021-111-627-627 to report the fraud & block your Card.

Q: Can I issue Virtual Card if I already have a Debit Card?
A: Yes, you can issue virtual card. There is no link between Virtual Card and a Debit Card, both are for different features as mentioned below:

   a) Virtual Card is issued to enable QR/NFC Payments via NBP Digital.

b) Debit Card is issued to enable NBP Digital financial transactions, ATM Withdrawals, E-Commerce Payments & POS Payments etc.

Q: What is the difference between my Debit Card & Virtual Card?
A: Both Cards are for different features as mentioned below:

a) Virtual Card is issued to enable QR/NFC Payments via NBP Digital.

b) Debit Card is issued to enable NBP Digital financial transactions, ATM Withdrawals, E-Commerce Payments & POS Payments etc.

Q: Do I need to block my Card if my mobile is stolen?
A: No, you just need to block your Mobile App registration. As long as your Card is safe & with you, you can use it.

Q: Will my Debit Card get blocked which is issued through Mobile App if I get my mobile app blocked?
A: No, Mobile App blocking and Card blocking are treated as separate functions.

RAAST P2P

Q. What is RAAST?
A: Raast is Pakistan`s first instant payment system that will enable end-to-end digital payments among individuals, businesses and government entities promptly. The state-of-the-art Pakistan`s Faster Payment System will be used to settle small-value retail payments in real time while at the same time provide a cheap and universal access to all players in the financial industry including banks and fintechs.
For further information, please visit: https://www.sbp.org.pk/dfs/Raast.html

Q. What is RAAST ID?
A: It`s a simple identifier (currently mobile number) that you link with your bank account, through this Raast ID you can start receiving funds in your linked account.

Q. How to create RAAST ID?
A: Logon to NBP Digital App, access RAAST tab and go to RAAST ID management to create new ID.

Q. How Raast is different from IBFT (Interbank Fund Transfer)?
A: In IBFT bank account number is required for sending and receiving payments, whereas through RAAST you can send and receive money from anywhere across Pakistan on your registered Raast ID.

Q. Is there any limit on Raast Transaction?
A: Yes, per day transfer limit is PKR 200,000

Q. What are the charges for Raast Transaction?
A: There are no charges for Raast Transaction.

Q. Can I create more than one Raast ID?
A: No, a customer can only create/register 1 Raast ID with one linked account.

Q. Can I link more than one bank account with Raast ID?
A: No, you can only link one bank account to your Raast ID at a time.

Q. If the beneficiary has deleted his Raast ID then will the transaction be successful?
A: No, the transaction will be rejected if the beneficiary has deleted his Raast ID

Q. Can I change linked account with my Raast ID?
A: Yes, you can de-link your Raast ID from your current bank account and can re-link that Raast ID with another bank account.

Q. Can I use Raast for international payments/Receipts?
A: No, RAAST is currently activated for only local transfers within Pakistan.

Raast P2M

Q. What is Raast P2M?

A: Raast P2M refers to the Pakistan's Real-time Interbank Settlement Mechanism for Person-to-Merchant transactions. Raast is a digital payment system introduced by the State Bank of Pakistan (SBP) to facilitate instant, round-the-clock electronic fund transfers between banks and financial institutions in Pakistan.

"P2M" stands for Person-to-Merchant, indicating transactions from individuals (peers) to merchants or businesses. Raast P2M allows consumers to make payments directly to merchants through the real-time and interoperable payment system, enabling faster and more efficient digital transactions.

Q. What are the options available in P2M for payment?

A: Customer can pay to merchant using following methods:

- QR Code
- Till Code
- Request to Pay
- Merchant ID
- Virtual Private Address
- Free Text

Referral Code Campaign

Q: What is Referral Code?
A: A referral code is a NBP Employee`s 5-digit Employee No/SAP ID which will be used in NBP Digital referral program/Campaign.

Q: How referral code will be used in NBP Digital?
A: Any NBP employee will provide his/her SAP ID to customers so that it can be used while registration, Debit card issuance request & Debit card activation. This code will be used to track NBP Employees who referred customers for NBP Digital Registration, Debit card issuance and Debit card activation from NBP Digital.

Q: Is referral code is mandatory for NBP Digital Registration, Debit Card Issuance and Debit Card Activation?
A: No, it`s optional, customer can still register NBP Digital, request for Debit Card and Activate Debit Card without entering referral code in NBP Digital.

Q: Which are the channels to be used for activation of cards and included in Golootlo campaign to refer staff Code.
A: There are three channels to activate EMV Debit Cards I.e. Call Center, SMS & Mobile App. But referral code can be added on Mobile App only. So Cards Activation through Mobile App with Referral code of NBP Staff and if activation is done through Call center then referral code of agents will be given at the time of Mobile App registration will be included in the Campaign lucky draws.

Huawei Pay-Virtual Card Linking

Q: Will I be able to add my Virtual Card in another App for payments?
A: Yes, you can add or link your virtual card in Huawei Pay Wallet App in Huawei & Honor Phones.
NBP Virtual Card Holders can bind their NBP UPI Virtual Card with Huawei Pay Wallet Application. Users will have an additional channel to use its already issued UPI Virtual Card on Huawei Pay Wallet Application to make transactions.

Q: What is Huawei Wallet Pay?
A: Huawei Wallet Pay is a mobile payment service launched by Huawei in 2016. Through this wallet application, after adding a bank card, users can make payments by tapping their NFC-capable phones against a contactless payment terminal or card reader. Huawei Pay makes payments secure and convenient. It uses a device-specific number known as a token instead of bank card number to handle transactions. Bank card number is not stored on mobile device or on Huawei Pay servers, and is not shared with merchants.

Q: From where I can download Huawei Pay Wallet App?
A: You can download Huawei Wallet App from Huawei App Gallery from your Huawei or Honor mobile phones.

Q: Are there any addition charges on Huawei Pay?
A: No additional charges on transactions performed through Huawei Pay Wallet Application. Whereas charges for international QR and NFC/Tap & Pay will remain same as mentioned above.

Q: Where I can use Huawei Pay?
A: You can use Huawei Pay in Pakistan and outside Pakistan as well.

Q: On which Handsets Huawei Pay Wallet App will work?
A: Huawei Pay Wallet App and its QR Payments will work on all Huawei and Honor Phones in Pakistan, but for NFC/Tap & Pay transactions, it will only work on mobile phones which have NFC feature available in a device.

Q: How can I add my Virtual Card in Huawei Pay Wallet App?
A: Following are the steps to add Virtual card in Huawei Pay:
-     Download Huawei Wallet app from Huawei App Gallery or Play Store from Huawei Phone.
-    Login on Huawei Pay Wallet App with valid credentials.
-     User select add a bank card option and enters his/her "NBP UPI Virtual Card number" in Huawei Pay Wallet App
-     User tap on "Agree" button for Terms & Conditions
-     User enters registered Mobile Number.
-     User extracts OTP from SMS received from NBP and enters the same on Huawei Pay to link a card.

Q: What financial transactions I can perform through Huawei Pay?
A: User can perform following financial transactions:

- Merchant presented QR payment (Local & International)
- Consumer presented QR payment (Local & International)
- Tap to Pay/ NFC Payments (Local & International)

Q: What Non-financial transactions I can perform through Huawei Pay?
A: User can perform following Non-financial transactions:

Addition of NBP UPI Virtual Card in Huawei Pay Wallet App

1. Create Payment PIN
2. Change Payment PIN
3. Forgot Payment PIN
4. Remove NBP UPI Virtual Card from Huawei Wallet

Shariah Restrictions

Q: What are the Shariah related restrictions on NBP Mobile Banking / Internet Banking Transaction?
A: NBP Mobile Banking Application / Internet Banking shall not be used as payment for Shariah prohibited product(s). In this regard, Bank has right to block the NBP Mobile Banking Application / Internet Banking immediately if transaction is executed for Shariah prohibited product(s). Further,

- No overdraft facility is allowed.
- Only takaful products should be processed for payments.

- Only Shariah Compliant Investment Products should be processed for payments.
- School/Education payments should not be processed with late fee charges.

Q: What are the prohibited merchants/products?
A: NBP Mobile Banking Application / Internet Banking shall not be used as payment for following Shariah prohibited merchant(s)/product(s). However, list of prohibited merchant(s)/product(s) will be updated on bank`s website from time to time.

5715	Wholesaler - alcohol
5733	Music shops - musical instruments, pianos, and sheet music
7273	Dating and escort services