



We are upgrading to a new and improved card management system!

We are excited to announce that we will be upgrading to a new card management system on 15th July 2020. The new system is an EMV chip-based platform which is safer and more secured, complying with international standards.

Because of this upgrade, our card management system will be down from 2:00 PM of 12th July 2020 till 10:00 AM of 15th July 2020. During this time, you will not be able to conduct any transactions through your Alfalah Debit Card and you will have to regenerate your card PIN by calling our 24/7 phone banking service after the upgrade.

There will be few changes heading your way, and we want you to be ready for them. Below are few helpful FAQs for your convenience.

Frequently Asked Questions

1. Will there be any downtime due to this upgrade?

Yes

There will be a scheduled down time starting from 2:00 PM of 12th July 2020 till 10:00 AM of 15th July 2020. During this time, your existing debit card will be inoperative, and you will not be able to conduct any ATM or POS transactions through it.

In addition, Alfalah ATM machines will remain inoperative from 2:00 PM of 12th July 2020 till 10:00 AM of 15th July 2020. We will resume our ATM operations gradually in a phase by phase manner.

2. Will I have to regenerate my card PIN after the upgrade?

Yes

Your existing card PIN will not work after the upgrade. As such, you will have to regenerate your PIN from 10:00 AM of 15th July 2020 onwards before you start using your card.

3. How can I regenerate my card PIN?

Regenerating your card PIN is easy and hassle free. You don't need to visit any branch for this and can easily complete it on your own, instantly. Following are easy step by step guidelines to regenerate your card PIN:

Step 1: Call our 24/7 Phone Banking Service at 16515 using your registered phone number with the bank.

Step 2: One of our phone banking officers will verify your details and transfer your call to IVR for PIN generation. Simply follow the IVR instructions to regenerate your PIN.

Step 3: You're done. You will receive a confirmation SMS that your PIN has been generated successfully.

4. Can I call from any number to regenerate my card PIN?

No

For your security, you will have to call from your registered phone number with the bank in order to regenerate your PIN.

5. When will my Alfalah Debit Card become operational after the upgrade?

Your Alfalah Debit Card will be operational for both ATM and POS transactions from 10:00 AM of 15th July 2020 onwards. Please do not forget to regenerate your PIN before using your card.

6. When will Alfalah ATMs become operational after the upgrade?

We will gradually resume operations of Alfalah ATMs in phases starting from 10:00 AM of 15th July 2020 until 20th July 2020. However, you will be able to use your Alfalah Debit Card in any NPSB/Q-Cash member ATMs of other banks during that period.

7. Will my existing debit card continue to work after the upgrade?

Yes

Your existing debit card will continue to work until its expiry or its replacement with EMV chip card. However, you will have to call our 24/7 phone banking service to regenerate your card PIN after upgrade.

8. Is it required to regenerate my card PIN for conducting POS transactions as well?

Yes

You will be required to regenerate your card PIN before you conduct any POS transactions from any PIN enabled POS terminals. However, for non-PIN based POS terminals, your transactions will go through even if you have not regenerated your PIN. For a smoother experience, please regenerate your card PIN at your convenience from 10:00 AM of 15th July 2020 onwards.

9. What are the major benefits due to this upgrade?

This upgrade will enable us to issue state of the art EMV chip-based debit cards, benefits of which are multifold:

a. World Class Security:

The new EMV chip-based card is another step in providing service to our cardholders with enhanced security. The security features of EMV chip-based card makes it more protected from potential fraud. It comes with enhanced security functionalities in areas like card authentication, card holder verification and transaction authorization.

EMV chip-based cards for our existing cardholders will be issued gradually.

b. e-Commerce Transactions:

The new EMV chip-based cards will have inbuilt e-commerce functionalities. You will be able to avail the benefits of e-commerce transactions such as online shopping.

c. Q-Cash Network:

As a part of this upgrade, we will be added as a member of Q-cash network. As such, you will be able to avail the benefits of Q-cash network through your Alfalah Debit Cards.

10. Is there any fee or charge associated with regenerating my PIN?

No

This is free of cost for our valued cardholders.

11. Is my information still secure?

Yes

Your information held with us is safe and secure with no change.

We are looking forward to the new changes and we hope you are too. As always, if you have any further queries, please call our 24/7 phone banking service at 16515 or visit your nearest branch at your convenience.