



## FREQUENTLY ASKED QUESTIONS

### **Q1. What is Bank Alfalah Virtual Debit Card?**

“Bank Alfalah Virtual Debit Card” is a digital stored-value card that allows you to make online eCommerce purchases internationally. Bank Alfalah Virtual Debit Card, powered by MasterCard, can be generated instantly by customer through Alfa App. Just like any Credit / Debit Card, you will get your own Card Number, Expiry Date and the three-digit CVV code, you can select your card limits. The only difference is that you will not receive any physical card.

### **Q2. How to generate Bank Alfalah Virtual Debit Card?**

Bank Alfalah Virtual Debit Card can be instantly generated by Bank Alfalah customers via Bank Alfalah Mobile App

#### **1. If the customer has a Bank Alfalah Account**

- Step#1.** Download Alfa and click ‘Register Now
- Step#2.** Click on ‘Already Bank Alfalah Account Holder’ and enter the details.
- Step#3.** Click on Menu > My cards OR Click on Cards in ‘One Tap Launch’ Menu
- Step#4.** Click on Virtual Debit Card > Create Virtual Debit Card
- Step#5.** Choose Account as source in the Select Account Option > Set your maximum Monthly limit > Set the card expiry
- Step#6.** Accept the terms and conditions and Proceed
- Step#7.** Enter the 4-digit OTAC received on your registered number & email and confirm
- Step#8.** Virtual Debit Card created

Upon card creation, your new Virtual Card’s details including the 16 digit card number, expiration date, and the card verification code will be visible on Alfa App. That’s all you need to shop online.

#### **2. If the customer does not have any account/wallet with Bank Alfalah**

- Step#1.** Download Alfa and sign up for a new Alfa Account (Conventional Current Wallet)
- Step#2.** Click on Menu > My cards OR Click on Cards in ‘One Tap Launch’ Menu
- Step#3.** Click on Virtual Debit Card > Create Virtual Debit Card
- Step#4.** Choose Wallet as Source Account > Set your maximum monthly limit > Set the card expiry date
- Step#5.** Accept the terms and conditions and Proceed
- Step#6.** Enter the 6-digit OTP received on your registered number and confirm
- Step#7.** Virtual Debit Card created

#### **3. If the Customer has Alfa Wallet Account**

- Step#1.** Click on Menu > My cards OR Click on Cards in ‘One Tap Launch’ Menu
- Step#2.** Click on Virtual Debit Card > Create Virtual Debit Card
- Step#3.** Choose Wallet as Source Account > Set your maximum monthly limit > Set the card expiry date > Accept the terms and conditions and Proceed
- Step#4.** Enter the 6-digit OTP received on your registered number and confirm
- Step#5.** Virtual Debit Card created

#### **4. If the customer has both Bank Alfalah Account and Alfa Account (Conventional Current Wallet)**

- Step#1.** Login on Alfa
- Step#2.** Click on Menu > My cards OR Click on Cards in ‘One Tap Launch’ Menu
- Step#3.** Click on Virtual Debit Card > Create Virtual Debit Card



- Step#4.** Choose Account as source in the Select Account Option > Enter Amount that needs to be transferred to the wallet > Set your maximum monthly limit > Set the card expiry
- Step#5.** Accept the terms and conditions and Proceed
- Step#6.** Enter the 4-digit OTAC received on your registered number & email and confirm
- Step#7.** Virtual Debit Card created

**5. If the customer has a wallet other than Alfa Account (Conventional Current Wallet)**

- Step#1.** Sign up for a new Alfa Account (Conventional Current Wallet)
- Step#2.** Click on Menu > My cards OR Click on Cards in 'One Tap Launch' Menu
- Step#3.** Click on Virtual Debit Card > Create Virtual Debit Card
- Step#4.** Choose Wallet as Source Account > Set your maximum monthly limit > Set the card expiry date
- Step#5.** Accept the terms and conditions and Proceed
- Step#6.** Enter the 6-digit OTP received on your registered number and confirm
- Step#7.** Virtual Debit Card created

**6. If the customer has a Bank Alfalah credit card only**

- Step#1.** Download Alfa and sign up for a new Alfa Account (Conventional Current Wallet)
- Step#2.** Click on Menu > My cards OR Click on Cards in 'One Tap Launch' Menu
- Step#3.** Click on Virtual Debit Card > Create Virtual Debit Card
- Step#4.** Choose Wallet as Source Account > Set your maximum monthly limit > Set the card expiry date
- Step#5.** Accept the terms and conditions and Proceed
- Step#6.** Enter the 6-digit OTP received on your registered number and confirm
- Step#7.** Virtual Debit Card create

**Q3. How to use Bank Alfalah Virtual Debit Card?**

To use the Bank Alfalah Virtual Debit Card for making online purchases and payments, just select MasterCard as the payment type on the merchant website and simply enter your Virtual Debit Card details just like online payment through any other debit/credit card.

**Q4. Where to use Bank Alfalah Virtual Debit Card?**

You can use Bank Alfalah Virtual Debit Card on any online merchant / website within country or worldwide where MasterCard® is accepted. For instance, Bank Alfalah Virtual Debit Card can be used to pay for educational fee & certifications like ACCA, ICMAP, SAT, or Toefl, or to shop online at eCommerce websites like at Daraz.pk or AliExpress, or purchase from Google Playstore, Apple store, iTunes and much more.

Avoid making payments with Bank Alfalah Virtual Debit Card for procurement of goods or services where physical card presentment would be required for fulfilling those services or to provide those goods by the merchant.

**Q5. Can I use Virtual Debit Card at ATMs and Point of Sale (POS) for retail purchases?**

No. You cannot use your Bank Alfalah Virtual Debit Card on ATMs and/or Point of Sale (POS) purchases, since it is not a physical card. This card is your secure and safe ecommerce card.

**Q6. What is the eligibility criteria?**

All (CASA) Current / Savings Account, RDA and Wallet Account Holders, can get access to this card.



### Q7. What are the advantages/benefits of Bank Alfalah Virtual Debit Card?

Below are some of the Bank Alfalah Virtual Debit Card advantages / benefits:

- **Immediate availability** – Generate Bank Alfalah Virtual Debit Card quickly and easily via the Bank Alfalah mobile App. Your Bank Alfalah Virtual Debit Card is at your disposal immediately upon generation.
- **Set your own spending limits** – Select your own card limits while generating Bank Alfalah Virtual Debit Card Virtual Card and ensure that spending on card cannot go above the destined limits.
- **Secure payment** – Don't give internet fraud a chance. As an alternative online payment solution, Bank Alfalah Virtual Debit Card protects your regular bank accounts and debit / credit cards against misuse.
- **Buy everywhere** – Your Bank Alfalah Virtual Debit Card allows you to make online purchases at eCommerce merchants/websites worldwide, wherever MasterCard is accepted.
- **For everyone** – Your Bank Alfalah Virtual Debit Card is a digital stored-value card that is managed on a prepaid basis and is available to you regardless of your financial situation.

### Q8. What's the expiry limit of the card?

You can choose your own expiry limit from the following options: 1 year, 9 months, 6 months, 3 months, 1 month, 1 Transaction limit.

### Q9. What does 1 Transaction only mean?

Your Virtual Debit Card will only be valid for a single transaction. After that, the card will no longer be valid for any transactions. To do any more transaction, you would have to delete the card and generate a new card.

### Q10. How can I set my own daily transaction limit?

You can set your own daily transaction limit (bound by the overall limit of the wallet). Go to Cards > Virtual Debit Cards > Manage Virtual Card > Manage Card > Change Limit > Save Changes

### Q11. What are the transaction limits and number of transactions customer can perform on Virtual Debit Card?

Virtual Debit Card created on T-24/RDA Customers

- Monthly Transaction Limit = Max. PKR 500,000 PKR equivalent
- Domestic and international transactions are allowed

Virtual Debit Card created on Level 1 wallet

- Per Transaction limit = Max. PKR 50,000
- Monthly Transaction Limit = Max. 50,000 PKR equivalent
- Only Domestic transactions are allowed

Virtual Debit Card created on Level 0 wallet

- Per Transaction limit = Max. PKR 25,000
- Monthly Transaction Limit = Max. PKR 25,000 PKR equivalent
- Only Domestic transactions are allowed



**Q12. What if I forget my CVV or Expiry Date details?**

You can check your Virtual Debit Card Details from your Alfa App. Login to your Alfa Account > Cards > Virtual Debit Cards > Manage Virtual Card

**Q13. What if Bank Alfalah Virtual Debit Card has expired / Need a new card?**

You can create a new Virtual Debit Card Details from your Alfa App. Login to your Alfa Account > Cards > Virtual Debit Cards > Manage Virtual Card > Manage Card > Delete Card > Go back to Create Virtual Card

**Q14. Can I create more than one Bank Alfalah Virtual Debit Card?**

No. At a time, you can only have one Virtual Debit Card. However, you can delete it and generate new card as per requirement.

**Q15. Can I apply for Bank Alfalah Virtual Debit Card if I am already have another Debit card?**

Yes, you can get Virtual Debit Card while having other physical Debit Card/Credit Card or vice versa. Since both Virtual Debit Card and Debit Card will be tagged to one CNIC, credit limit will be shared as per the regulations.

**Q16. What is the procedure to close my card?**

You can close your Virtual Debit Card Details from your Alfa App. Login to your Alfa Account > Cards > Virtual Debit Cards > Manage Virtual Card > Manage Card > Delete the card.

**Q17. What documents do I need and how soon will I be able to get my Virtual Debit Card?**

You can get your Virtual Card instantly. Just sign up for the Alfa App, follow the registration process and create your Virtual Debit Card.

**Q18. Can I use the Virtual Debit Card for international Transactions?**

The Virtual Debit Card can be used for domestic online purchases for Wallet account holder and domestic and International online purchases for Current Account/Saving Account & Roshan Digital Account customers.

**Q19. Can I activate my card after temporarily blocking it?**

Yes, you can activate your card from your Alfa App. Cards > Virtual Debit Cards > Manage Virtual Card > Manage Card > Switch to Active.

**Q20. If I suspect that information on my Virtual Debit Card has been compromised or has been used to make fraudulent purchases, what should I do?**

Block your card from the Alfa App and inform the Bank on the Helpline immediately.

**Q21. Is my Virtual Debit Card 3D secure?**

Yes, Bank Alfalah Virtual Debit Card is 3D secure.



**Q22. What is 3D secure?**

3-D Secure ensures safe internet transactions through requiring a 6 digit code, from the customer, provided to by SMS or e-Mail. With this service, when you use your Bank Alfalah Virtual Debit Card on websites that have incorporated the “Verified by Visa”, “American Express SafeKey” or “MasterCard SecureCode” sign, you will receive a One-Time Password (OTP) by SMS or e-Mail on entering the required password will your transaction be processed. The objective is to provide a safe, secure and seamless online payment experience and ensuring the integrity of the payment process and all parties involved i.e. Card Issuer, Merchant and Customer.

**Q23.What is meant by One Time Password (OTP)?**

One Time Password (OTP) is a 6-digit online verification code sent on your mobile number to complete an internet purchase transaction.

**Q24: Can I transfer money to other people’s accounts with my Bank Alfalah Virtual Debit Card?**

No, fund transfers to own or third-party accounts are not possible with Virtual Debit Card.

**Q25: Can I view my Bank Alfalah Virtual Debit Card transactions?**

Yes, you can view your Bank Alfalah Virtual Card transaction details by logging on to your Alfa Mobile App.

**Q26. How can I check transaction details for my Bank Alfalah Virtual Debit Card?**

You can always log into Alfa app and check the details of transactions being performed through your Bank Alfalah Virtual Debit Card.

**Q27. Where should I contact in case of any queries or complaints regarding Bank Alfalah Virtual Debit Card?**

For any queries or complaints regarding **Bank Alfalah Virtual Debit Card**, you can call us at 111 225 111.

**Q28. What are the charges/fee of Bank Alfalah Virtual Debit Card?**

The fees will be applicable as per Bank Alfalah’s prevailing Schedule of Charges (“SOC”).

Charged Item/ Transaction	Charges
Card Issuance Fee	Rs.200 + FED
International Usage Charges	
Purchases in USD and PKR. Note: Third currency transactions will be first converted into USD as per rate quoted by the card schemes	Up to 5% over prevailing market rate or as per SBP directives
Voucher retrieval fee	Rs. 500/- + FED
Arbitration Charges	USD 500/- + FED