



Bank Alfalah
The Way Forward

Asaan Mobile Account





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What is Asaan Mobile Account?

Asaan Mobile Account (AMA) platform is a revolutionary initiative undertaken by branchless banking (BB) providers and telecom operators.

The AMA platform has been launched under the National Financial Inclusion Strategy (NFIS)

The aim is to facilitate general masses, especially the low income segments, to digitally open their BB accounts and use the available financial services in a swift, easy and affordable manner.

Account Opening

Dial *2262#

- Dial *2262# to access Asan Mobile Account (AMA) platform

Select "Register for Asaan Mobile Account"

- Choose "Register for Asaan Mobile Account (AMA) from Menu

Select Bank Alfalah

- Select Bank Alfalah from the give list

Enter CNIC number

- Upon prompt, enter you CNIC number without dashes

Enter CNIC Issuance Date

- Enter your CNIC issuance date listed on your computerized identity card at bottom

FATCA/CRS verification

- Confirmation/Verification of customer tax residency

mPIN Generation

- Enters mPIN number,
- Re-enters mPIN number

Select "Yes" to provide account authorization

- Customer will provide his Consent and the account will be activated for transactions

Account Linkage

Dial *2262#

- Dial *2262# to access Asan Mobile Account (AMA) platform. Customer can link maximum of one account

Select "Request to link"

- Select link existing bank account, Customer can either open a new or link an existing on the platform with one account per customer

Select Bank Alfalah

- Select Bank Alfalah from the give list

Enter your account & CNIC number

- Enter your complete Bank Alfalah wallet account# & CNIC number

Enter Account Pin

- Enter your Bank Alfalah Mobile App PIN number (4 Digits)

Send Money

Dial *2262#

- Customer will be directed to account on AMA Platform

Select Bank Alfalah or Other Bank

- Customer select Bank Alfalah if receiver has bank account in Bank Alfalah as sender, Otherwise select other bank

Select "Receiver Bank Name"

- Select receiver bank name from the given list

Enter Account Number

- Enter bank account number of person who is receiving money

Enter Transfer Amount

- Enter amount to send/transfer to receiver

Enter Account Pin

- Enter your bank account pin number, customer will then receive an SMS upon successful transfer

Balance Inquiry

Dial *2262#

- Customer will select the balance inquiry from the menu

mPin

- Upon selecting balance inquiry customer is required to input the mPin

Balance

- Available balance will be displayed on screen

Incorrect mPin

- In case mPin validation fails, mPin error message will be displayed to the customer on USSD menu

Mini Statement

Dial *2262#

- Customer will select the mini statement from the menu

Select Mini Statement

- Upon selecting mini statement customer is required to input the mPin

Mini statement

- Mini statement will be displayed on screen

Incorrect mPin

- In case mPin validation fails, mPin error message will be displayed to the customer on USSD menu

Mobile Top-up / Bill Payment

Dial *2262#

- Dial *2262# and select the 'Mobile Top-Up' from the menu

Select Bill Payment List

- Will be displayed for selection

Selecting the Telco/ Bill Type

- Select your utility bill type Mobile top-up, Telephone, Gas , Electricity.

Select your Utility Provider

- Select your telecom provider or utility provider (MEPCO, KE etc)

Provide Consumer Number

- Enter your Consumer number for bill payment

mPin

- Customer will input mPIN to submit transaction

Confirmation SMS

- The successful transaction will be sent to the customer.

Change mPin

Dial *2262#

- Select mPIN Change from the menu

Upon Selecting 'mPIN Change'

- Customer will be asked to input the following:
 - Enter Old PIN
 - Enter New PIN
 - Re-enter New Pin

mPIN Generation

- A confirmation of successful mPIN generation will be displayed on screen

mPin Validation Fails

- If validation fails, an error of "Invalid PIN" will be displayed

Account Close

Bank Alfalah Contact Center

- Customer will call the contact center for account closure request from registered number

Verification Details

- Agent verifies customer details (CNIC, date of birth, mother's name, mailing address and approximate account balance or last transaction

Call Center Operation

- Review the E-form in light of the call recording and processes E-Form and E-Form will be forwarded to digital operations for processing

Negative Review

- In case of negative review, the E-Form will be rejected with appropriate comments

Digital Officer

- Will conduct due diligence and close customer's account

Services that Bank Alfalah are offering on AMA Account

1. Account Opening
2. Account Linking
3. Account Close
4. Balance Inquiry
5. Inter Bank Fund Transfer
6. Local Fund Transfer
7. Mini Statement
8. Mobile Top-up
9. Pin Generation
10. Pin Change
11. Utility Bill Payment