

# **Frequently Asked Questions**

## Alfalah Rapid – Self-service Banking

## Q. What is Bank Alfalah Rapid Banking?

Bank Alfalah is a smart solution offering online banking services; a simple, convenient and secure method of accessing your Bank Alfalah accounts via the Internet. Alfalah Rapid brings you convenience with speed, and style with comfort. A one-stop solution for everything you need.

## Q. What can I do with Bank Alfalah Rapid Banking self-services?

Bank Alfalah Rapid online services suite provides customers ease in performing their nonfinancial services without visiting a branch and manage online portals. Through this doorstep banking facility, you can conduct your financial transactions at your own time, location and convenience, 24 hours a day, 7 days a week. The below services are available on the Rapid portal:

- E Statement Subscription
- SMS Subscription
- Cheque Book Request
- E-Transaction Block Unblock
- CNIC Expiry Update
- Internet Banking Registration
- Withholding Tax Certificate

## Q. What are the prerequisites for Bank Alfalah Rapid Banking?

Bank Alfalah Rapid Banking has the following prerequisites: -You should have an active account & Debit card -Your local cell number must be registered with Bank Alfalah -Active CNIC number



### Q. How do I register for a service on Bank Alfalah Rapid Banking?

- Visit https://rapid.bankalfalah.com/AlfalahRapid/
- Click view on the service you want to use and then click on Instant Apply
- Complete the Authentication process
- ➢ Fill in the following Information:
- > CNIC
- Debit/Account Card number
- Debit card pin
- Enter OTP- One Time password that will be sent on your registered mobile number and email address
- Read the terms and conditions and check the box if you agree to the terms

#### Q. How do I update my email address and cell number for Rapid?

Visit your Bank Alfalah branch and submit a request in writing to add your email address and cell number in our 'Registration Database'. Your email address and cell number will be added within 3 business days.

#### **General Information**

#### Q. What is OTP?

OTP is a "One Time Password". OTP is generated at the time of registration, change/forget password and create beneficiary(s). OTP is received on customer's registered cell number and email address.

#### Q. What is the maximum time range, I can view my WHT statement?

You can view your WHT statement for three years through Bank Alfalah Internet Banking.

#### Q. I suspect someone has access to my email account. What should I do?

Immediately call our Call Center at 111-225-111 to temporarily block your Internet Banking account.



#### Q. Can I use the services on the portal with any of my accounts?

You can only register for services with below accounts: -Current or Saving Account -Joint either or survivor -Sole proprietor -Loan/Corporate/FCY/Jointly operated accounts are not allowed for registration.

#### Q. If my cnic has expired will I be able to use the rapid services?

No! You will need to renew your CNIC if it's expired

#### Q. Can I update my cnic expiry through Rapid?

Yes! You can update your cnic expiry through Rapid.

#### Q. If my debit card is blocked will I be able to use the Alfalah Rapid self-services?

No! You will need to have an active debit card to use Self Services on the Rapid portal.

#### Q. How should I change my frequency on E statements?

You can change your e statement frequency by calling our help line 111-225-111 and ask them to unsubscribe you first and then you can go to the e statement service on the portal and select the frequency as per your need.

#### Q. If I change my E-statement frequency, will I be charged?

No! There are no charges for changing E-statement frequencies through Rapid.

# Q. Can I have more than one phone number or email address registered for SMS alerts and E-statements?

No! You can only use one email address and phone number for SMS alerts and e-statements.



## Q. Can I download withholding tax certificate in PDF through Rapid portal?

Yes! You can download your withholding tax certificate through Rapid.

## Q. Can I download E-statement in PDF through Rapid portal?

Yes! You can download your E-Statement through Rapid.

## Q. Can I download withholding certificate in Excel through Rapid portal?

No! You cannot download your withholding tax certificate through Rapid.

## Q. Can I download E-statement in Excel through Rapid portal?

No! You cannot download your E-Statement through Rapid.

## Q. Will I be charged for subscribing for SMS alerts?

Yes, you will be charged as per the standard SMS charges.

#### Q. Will I be charged for e-commerce subscribing?

No! there are no charges for subscribing for e-commerce services on Rapid.

## Q. Will I be able to use my debit card online after enabling on the portal?

Yes! You can use your debit card online after enabling it on the rapid portal.

#### Security

#### Q. What is SSL (Secure Socket Layer)?

A protocol developed for transmitting private documents via the Internet. SSL works by using a private key to encrypt data that is transferred over the SSL connection. Both Netscape Navigator and Internet Explorer support SSL and many websites use this protocol to obtain confidential user information, such as credit card numbers and other financial details.



#### Q. What is VeriSign?

VeriSign is the dominant certificate authority on the internet at present, though many of its certificates are signed as RSA Data Security - a private corporation that acts as a certifying authority and provides certificates.

## Q. What is Firewall?

A term for any device that would prevent undesirables on the global internet from accessing your network. It also often prevents or controls users from getting out to the internet from your local network. A firewall allows only specific kinds of messages from the internet to flow in and out of the internal network. This protects the internal network from intruders or hackers who might try to use the Internet to break into those systems.