BOP MOBILE BANKING

Frequently Asked Questions

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Introduction

What is Mobile Banking?
BOP Mobile Banking is an Android and Apple iOS based smart phone application. The app lets you access and manage your BOP accounts and services quickly and securely from your smartphone 24 hours a day.

What banking functions can I perform through BOP Mobile Banking?
You can perform the following banking functions:

- View your account balances and transactions
- Transfer funds between your BOP accounts and to other BOP accounts
- Interbank funds transfer to any 1LINK member bank accounts.

Al Baraka	FINCA Microfinance Bank	Silk Bank
Allied Bank	First Women Bank	Sindh Bank
Advans Microfinance Bank	Mobilink Microfinance Bank	Silk Bank
Apna MicroFinance Bank	Habib Bank	NRSP Microfinance Bank
Askari Bank	Habib Metropolitan Bank	Soneri Bank
Bank AL Habib	JS Bank	Standard Chartered Bank
Bank Al-Falah	Meezan Bank	Summit Bank
Bank Islami Pakistan	Muslim Commercial Bank	Tameer Microfinance Bank
Dubai Islamic Bank	NIB Bank	U Microfinance Bank Limited
Faysal Bank	Samba Bank	UBL Bank

- Pay utility bills, pay mobile bills and get instant top-up.

  - Electricity: LESCO, GEPCO, MEPCO, K-Electric, HESCO.
  - Gas: SNGPL, SSGC
  - Telecom: PTCL, Mobilink, Warid, Ufone, Telenor, Zong
  - Internet Service Provider:Wateen, Wi-tribe, Qubee, PTCL Evo
  - Airline: Shaheen Air

What types of mobile devices support BOP Mobile Banking?
BOP Mobile Banking App can be accessed on devices that support the following operating systems:

- Apple® iPhone® iOS 7.0 and higher, iPad® iOS 7.0 and higher, iPod Touch® iOS 7.0 and higher.
  Note: Apple® iPhone® iOS 7.0 is available on generation iPhones 4S or higher.
- Android™ - powered devices with platform 4.1 and higher

Registration

How do I register for Mobile Banking?
BOP Mobile App has a self-registration process. This means you do not need any assistance from any agent from the bank. First you need download the app from your app store.

After installation, open the app and tap '**Don't have an account?'** Follow the instructions and input your correct information to complete the registration process by creating your login ID. You will receive one-time password on your registered mobile number.

What if I enters the wrong password?
If you enter the wrong password 3 times consecutively, your Mobile Banking account will be locked out. For unlocking the mobile banking account you need to call at call center from your registered number and request for account unlocking.

Do I need to meet certain requirement to register to Mobile Banking?
You have to have an active BOP Debit Card for registering to Mobile Banking, as well as have your mobile number registered for the SMS service.

I am unable to register what should I do?
If you face problem in registering at any point please call our 24 hrs contact center at 111 267 200 and speak to our Contact Center agent.

Will there be annual subscription charges for BOP Mobile Banking?
Yes, Mobile Banking subscription fee is charged on annual basis. You can view our schedule of charges on our website and get a printed copy from your nearest BOP branch.

Transfers

What is a Beneficiary?

Do I need to add beneficiary to make funds transfer for the first time?
Yes, to transfer funds from your BOP account to other account, you need to add that payee as a new beneficiary.

How do I add a new beneficiary?
Add beneficiary by following these simple steps:
1. After log on, select 'Transfer' on the home page.
2. Select 'Add Beneficiary'.
3. Select 'Beneficiary type', enter 'Account Number', enter 'Nick Name' and click 'Next'.
4. Enter the one time PIN received to your registered mobile number through SMS and select 'Ok'.

You can view the added beneficiary under relevant beneficiary type.

How do I transfer fund?

Make Funds transfer by following these simple steps:
1. After log on, select 'Transfer' on the home page
2. Select the transfer type: 'Within BOP Funds Transfer' or 'Inter Bank Funds Transfer'
3. Select beneficiary
4. Enter amount
5. Enter the one time PIN received to your registered mobile number through SMS and select 'Ok'.

How do I Edit/Delete my beneficiary?

You can change Beneficiary Nick Name and also delete previously added Beneficiary by following these simple steps:
1. After log on, select 'Transfer' on the home page
2. Select the transfer type: 'Within BOP Funds Transfer' or 'Inter Bank Funds Transfer'

    Edit Beneficiary:
3. Tap the edit button if you want to change the Nick Name
4. Erase previous Nick Name, enter your desired Nick Name and tap 'Next'
5. Select 'Confirm'
6. Enter the one time PIN received to your registered mobile number through SMS and select 'Ok'.

    Delete Beneficiary:
3. Tap the delete button and select 'Ok'

How soon are the funds transferred?

The Funds Transfer service is real time just like on the ATM.

Bill Payment

Do I need to add a payee to make Bill Payment for the first time?

Yes, to pay your bills from your BOP account, you need to add that biller as a new Bill Payee.

How do I add a new Bill Payee?

Add Payee by following these simple steps:
1. After log on, select 'Bill Payments' on the home page.
2. Select 'Add Bill Payee'.
3. Select 'Payment type', then select 'Category', then select 'Company' and enter 'Consumer ID' and click 'Next'.
4. Enter the one time PIN received to your registered mobile number through SMS and select 'Ok'.

You can view the added Bill Payee under Bill Payment.

How do I Pay a bill?

Pay your bills by following these simple steps:
1. After log on, select 'Bill Payments' on the home page
2. Select Bill Payment
3. Select Payee

4. Enter amount
5. Enter the one time PIN received to your registered mobile number through SMS and select 'Ok'.

How do I Delete my Payee?
You can change Beneficiary Nick Name and also delete previously added Beneficiary by following these simple steps:
1. After log on, select 'Bill Payments' on the home page
2. Select Bill Payment
3. Tap the delete button and select 'Ok'

What if I don't get a PIN?
If you don't receive your PIN through SMS at any point, you can regenerate the PIN.

How long does a PIN remain active?
The one time PIN remains active for 60 seconds.

What security measures can I take to protect my information on Mobile Banking?
The steps you should take to secure your information include:
- Log off your Mobile Banking session when finished
- Password-protect your mobile device
- Keep your Username and Password confidential and do not share your credentials with anyone.

Other Transactions and Services

How do I check my balance?
After login into Mobile Banking application, go to 'My Accounts' menu. Your available Balance will be shown along with your account details.

How updated is the balance shown?
BOP Mobile Banking shows your real-time account balance.

Where can I see my Statement of Account?
In 'My Accounts' menu, click on the statement button on the right side, above your available balance.

How many Transactions can I see on my Statement?
You can see up to 20 transactions, in one go. The app can show you the transaction history of 3 months.

What is the Feedback Service?
With Feedback service you can send your concern, complaint or suggestion directly to BOP Mobile Banking team and you'll be contacted accordingly.

What is the per Transaction limit?
You can transfer up to PKR 250,000 in one transaction for FT (funds transfer) and IBFT (interbank funds transfer). However the daily transfer limit is PKR 500,000.

What is the per Transaction charge for Funds Transfer and Bill Payment?
The FT and IBFT charges are applied as per the prevailing Bank's Schedule of Charges.

Security

How do I know a transaction has taken place?
For each transaction a SMS alert as well as an email is sent to your registered information. This is a formal acknowledgement from the bank at the time of the transaction.

What are the possible actions on which an SMS is sent to me?
You will receive the SMS notification on every Mobile Banking login and logout and on all financial transactions. Other than that, you also get your OTP (one time pin) via SMS.

What happens if my mobile device is lost or stolen?
If your mobile device is lost or stolen and/or you feel your log on credentials may have been compromised, please call immediately our 24 hrs contact center at 111 267 200 and speak to our contact center agent.

How can I deactivate my Mobile App from the app?
If you wish to temporary deactivate your Mobile Banking account, you can do it through the App my navigating to 'Settings' menu and tap 'Deactivate Mobile Banking'.

*Terms and conditions apply.