

## FREQUENTLY ASKED QUESTIONS (FAQ's)

### Q. What is Faysal DigiBank?

Faysal DigiBank is Faysal Bank's mobile banking app that provides convenient and secure banking services, including account management, funds transfer, bill payments, card management, and more.

### Q. From where can I download the Faysal DigiBank App?

You can download it from Google Play Store & App Store.

### Q. Are there any charges for the registration on Mobile App?

The registration is completely free of cost.

### Q. Can I use Faysal DigiBank abroad?

Yes, you can use Faysal DigiBank while traveling abroad, provided you have an internet connection.

### Q. What is the eligibility criteria for registering on Faysal DigiBank?

All Faysal Bank current and saving account (CASA) holders, either or survivor (E/S) joint account holders, and Noor Card holders are eligible to register to Faysal DigiBank via the Mobile App.

### Q. How can I login into the New Faysal DigiBank App?

To login to Faysal DigiBank, you can either enter your credentials (username and password), use your biometric, or set an MPIN. If you are using an unregistered device, you will be required to provide in-app biometric verification via NADRA after which a cooling-off period will be imposed.

### Q. How can I login if I do not remember my Login/User ID?

You can fetch your login ID by following process.

- Tap on forgot your credentials > Forgot Username
- Enter CNIC and Mobile Number
- User name will be sent on your registered Mobile Number and Email ID.

### Q. How can I login if I do not remember my password?

You can change your passwords by following process.

- Tap on forgot your credentials > Reset Password
- Enter Username & CNIC
- Enter New Password & OTP > Password changed successfully.

### Q. Why I Have to provide In-App Biometric?

As per SBP requirement, you will be required to provide In-App Biometric while accessing the app for the first time. The BMV will be used for Digital account consent marking and device registration.

### Q. What to do if my In-App Biometric Verification (BMV) fails?

Incase BMV fails, you can also request for call back. Once you have requested for call back you will receive a call within 24 hours from Digital customer care agent. The agent will verify your details as per the SOP and will update the BMV flag that will enable you to access the App.

**Q. Why cooling off period is implemented?**

As part of security measure, cooling off period (configurable) will be implemented after key account changes which, includes device registration, new registration, limit management & password change. This means user will not be able to perform any financial transaction during the period.

**Q. How can I delete a previously registered device?**

You can delete a previously registered device by following the below steps.

- Tap on My Profile > Device Management. Your all registered devices will appear
- Swipe the device you wish to delete > Tap on the delete icon.
- Device will be removed successfully.

**Q. Can I manage Transactional Limits on Faysal DigiBank?**

Yes, you can manage your daily transactional limits and view your consumed limits on the App. Click on Accounts > Limit Management > Select Transaction > Manage Limits!

**Q. Can I use my Noor Card on Faysal DigiBank to pay bills & to transfer funds?**

Yes, you can use your Noor Card for paying bills & conducting transactions to your own & other bank accounts. The limit of these transfers & payments is up to the cash withdrawal limit of your Noor Card, which is 10% of your overall limit or PKR 50,000 whichever is lower.

**Q. How can I add a Payee/Bill?**

You can add a Payee or Bill through Faysal DigiBank's Mobile App. All you have to do is tap on Add Payee within a certain module (Send Money, Topup, Pay Bills, etc.) & enter the required information to add the Payee/Bill.

**Required information for Payee:** Bank Name & Payee's Account or IBAN.

**Required information for Bill:** Biller/Aggregator Name & Consumer Number.

It is important to note that after the recent security updates, you will not be able to add any beneficiary via Faysal DigiBank's Internet Banking Portal.

**Q. How do I transfer funds using Faysal DigiBank?**

You can transfer funds by logging into the app, selecting the 'Send Money' option, choosing the type of transfer (within Faysal Bank or to another bank), and following the prompts to complete the transaction.

**Q. Can I pay utility bills through the app?**

Yes, you can pay various utility bills through Faysal DigiBank. Simply select the 'Bill Payments' option, choose the type of bill, enter the required details, and confirm the payment.

**Q19. Do I have to enter an OTP to add a Payee/Bill?**

While adding a Payee/Bill or conducting transactions to Non-payees, via Faysal DigiBank Mobile App you will receive an OTP on your registered mobile number which will be auto-fetched/auto-picked. Manual entry of OTP is restricted, therefore, it is essential to ensure that the device you are using Faysal DigiBank on has your registered mobile number so, you can receive OTPs on it.

**Q. What is Instant Pay?**

You can make payments without adding Payees/Bills via Faysal DigiBank. For this, you can use the feature of Instant Pay. You will have to add an OTP during this transaction, which will be auto-fetched.

**Q. How will I receive OTPs on my registered mobile number if I am out of country or an RDA customer?**

Out of country customers with local accounts in FBL, are requested to update their international mobile numbers via FBL's helpline 021-111-060606 or by emailing at [customercare@faysalbank.com](mailto:customercare@faysalbank.com) (with CNIC & request to update the international number). Customers with a Roshan Digital Account, have an exception of manually entering OTPs to conduct their transactions.

**Q. What is the minimum OS version requirement?**

Following is the minimum OS version requirement for users to access Faysal DigiBank App

Android: 9 & Above

iOS: 11 & Above

**Q. How can I Unregister my Faysal DigiBank ID?**

You can request to unregister your Faysal DigiBank ID by calling at our 24/7 Digital Customer Care at 021-111-06-06-06 or by emailing us at [customercare@faysalbank.com](mailto:customercare@faysalbank.com)

**Q. What features differentiates Faysal DigiBank Internet Banking from App?**

Faysal DigiBank App provides features like QR Payments and NFC Payments which are not available via Internet Banking  
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