

FREQUENTLY ASKED QUESTIONS

BANKISLAMIC PAYPAK DEBIT CARD

1. What is PayPak Debit Card?

A: PayPak Debit Card is an ATM Debit Card which works on the principle of “Buy Now, Pay Now” The Card can be used at any POS Terminal and ATM to withdraw cash and make direct payments in Pakistan only. Additionally, PayPak Debit Card holders can also use BankIslami ATM to Pay Bills, Top-up for Mobiles and Internet Connection Fees.

2. How can I apply for PayPak Debit Card?

A: Applying for PayPak Debit Card is simple. The BankIslami Account holder can either visit any BankIslami Branch or call BankIslami Phone Banking 021-111-475-264 from his/her registered Mobile Number and request the same.

3. Where will the PayPak Debit Card be delivered?

A: For the first PayPak Debit Card issuance, Card will be delivered in the Parent branch (where account is opened) & for second time onwards Card will be delivered at the mailing address of the account holder (as per credentials available with the bank)..

4. How can PayPak Debit Card be activated?

A: Your BankIslami PayPak Debit Card is De-activated by default (in order to avoid any misuse). You need to call BankIslami Phone Banking (021-111-475-264) registered number after proper verification, the Phone Banking Officer will activate your card. After Activation, please go to any BankIslami ATM to generate ATM PIN.

5. What is the Registered Contact Number? Why do I need to call Phone Banking from my registered contact in order to be serviced?

A) Registered Contact Number is your Mobile or Authorized Telephone Number that has been provided by you and is maintained in the Bank System.

The requirement of Registered Phone Number is a security measure, taken by BankIslami for your own safety. As you are aware that your verification information can be compromised, calling from registered Phone Number adds an additional layer of security and develops comfort level for Phone Banking to provide you sensitive account related information on phone or cater your Phone Banking needs.

It is strongly recommended to ensure that your Registered Contact Details are updated with BankIslami so as to serve you better.

6. How can I generate my PayPak Debit Card ATM PIN?

A: To generate your PayPak Card ATM PIN, visit any BankIslami ATM and enter the Card. For verification, put your thumb on the biometric device. When the main menu appears, select a PIN Change Option and enter 4 digit ATM PIN of your choice. Please keep your ATM PIN confidential and never share it with anyone (including the BankIslami Staff). It is also requested that you keep changing the PIN as frequently as possible. ATM PIN is only delivered in case if the ATM is not available in the respective city.

7. How do I avoid my BankIslami PayPak Debit Card from being captured by other Bank ATM?

A) If you fail to enter your correct Card PIN 3 in consecutive attempts, the machine will deactivate the card as a security measure. In case your card is captured, please follow the instructions on the ATM screen or for further assistance, please contact BankIslami Phone Banking at 021111-475-264.

8. How do I change my Card PIN?

A) To change your Card PIN, visit any BankIslami ATM and enter the Card. For verification, put your thumb on the biometric device. When the main menu appears, select PIN Change Option and enter 4 digit Card PIN of your choice. Please note that PIN will be required for all transactions (be it on POS or ATM). Please keep your Card PIN confidential and never share it with anyone (including the BankIslami Staff). It is also requested that you keep changing the PIN as frequently as possible.

9. What happens if I forget to collect my BankIslami PayPak Debit Card from the ATM?

A) In order to provide added security, our ATMs are programmed to capture the card if the customer forgets to take it back after any transaction. Similarly, if you forget to take the cash within a pre-set time limit i.e. (20 seconds), the machine will take back the cash and your transaction will be reversed. You may also contact the branch (staff) or alternatively use the ATM telephone, located at the ATM vestibule to speak to a Phone Banking Officer.

10. What if the ATM is out of service?

A) In the unlikely event that a particular ATM is out of service, a message to this effect would be indicated on the screen. Various factors could cause this condition, which include telecommunication problems, hardware breakdowns, power shut downs, etc. If you encounter an out of service ATM, please proceed to the next available ATM. You may contact our Phone Banking at 021-111-475-264 to locate nearest available ATMs or you can login on your mBankIslami Mobile App (if enabled) to locate the nearest BankIslami ATM).

11. Where will PayPak Debit Card work and for what?

A: Your PayPak Debit Card will work on the following,

1. All POS Terminals in Pakistan where PayPak Cards are accepted
2. All BankIslami/1Link/Mnet ATMs in Pakistan
3. Online Shopping – Currently this functionality is not available on PayPak Debit card.
4. Bill Payments, Mobile & ISP Top-up
5. Funds Transfer (Within BankIslami)
6. Inter Bank Funds Transfer (Other 1Link member Banks)

12. Is there an Issuance Fee or Annual Subscription Charges for PayPak Debit Card?

A: The details of the same are available in Schedule of Charges.

13. What to do in case the PayPak Debit Card is lost or stolen?

A: In case you lose your card or it gets stolen, immediately call our Phone Banking at 021-111-475-264 and report the card lost/stolen (and replacement Card request can also be requested). The Account holder can also block the card via Internet Banking; Mobile App (provided he/she has enabled iBankIslami Internet Banking and/or mBankIslami Mobile App).

You are protected against fraudulent transactions made on your card from the time you notify BankIslami.

14. Are there any Card Replacement Charges for PayPak Debit Card in case the card is lost or stolen?

A: The details are mentioned in Schedule of Charges.

15. What are the Transaction Limits of PayPak Debit Card?

A: The Daily Transaction Limits of PayPak Debit Card are mentioned below.

ATM Cash Withdrawal:	Rs. 50,000
POS	Rs. 100,000
Funds Transfer Limit	Rs. 250,000

16. What to do in case any problem is faced while using PayPak Debit Card?

A: In case any problem is faced during card usage Cardholder can call BankIslami Phone Banking at 021-111-475-264 and lodge a complaint.

17. Precautionary measures for usage of PayPak Debit Card

A: The PayPak Debit Card holder should be aware of below precautionary measures.

1. Never to disclose the Card PIN to anyone
2. Never Share Card Number, Expiry Date, CVV with anyone
3. Changing ATM PIN Frequently
4. Immediately getting the Card Blocked in case the same is lost or stolen.

18. How can I use PayPak Debit Card for shopping at Retail outlet?

A) When making a purchase at any store with a POS terminal, the Retail outlet attendant will swipe your card on POS terminal. Once the transaction is completed, the slip will come out. Please keep the slip handy in case you encounter any problems.

19. How long can the card be used? Is there any Expiry on Card?

A) You can make purchases and withdraw cash using the PayPak Debit Card until the expiration date shown on the card.

20. How can I lodge a complaint in case of any issue faced during transaction?

A) You may call BankIslami Phone Banking at 021-111-475-264 to lodge your complaint 24/7 and will be provided with a complaint number. You may also visit any branch to lodge a complaint.