FAQ (Add Money &
bKash to FSIB)

FAQ: Account to Account

1. What is the service about?

For this service a bKash customer will be able to add his/her bKash account with a FSIB Account. Customer can Add Money from the FSIB account to own bKash wallet or other bKash wallet. Customer can send money from bKash Wallet to own FSIB account or other's FSIB account(s).

2. What is the first thing Customer needs to do to avail this service?

Customer will need to first add the FSIB account with the bKash account. In order to achieve this, s/he will first **add the FSIB account from bKash to FSIB or from Add Money (FSIB to bKash).** Here it is important to note that customer can add both own FSIB account or other FSIB account in bKash wallet. However, for other account, customer will be only allowed to send money from bKash to the saved FSIB account.

3. What information(s) are required for Adding FSIB account to be established ?

To add own FSIB Account, customer will receive verification code (OTP) to his FSIB registered mobile number. Upon successful verification, account number will be added. To add other FSIB account, account validation will be performed.

4. Where are these details shared?
Terms and Conditions

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5. How do I add a FSIB Account ?

Youmayadda FSIB Accountfrom Add Money or from bKashto FSIB FSIB.

- In case of Add Money, select the icon Add Money, followed by FSIB to bKash and FSIB Account. You may identify Linked FSIBs with a particular insignia. For a first time user, Customer will need to select the desired FSIB icon under All FSIBs.NextentertheFSIBaccountnumber,reviewTermsandConditionsandenterAccountTitle.Byproceedingforward, Customer will then be routed to a FSIB page and will see a prompt to enter a OTP. This security code will be shared by FSIB in the form of SMS to the FSIB registered mobile number. Customer enters correct OTP where FSIB validates and then an in-app notification shall confirm that the FSIB account has been added. Customer will then be able to view the FSIB account under the option Saved FSIBs.

- In case of bKash to FSIBFSIB, customer can addbothown FSIBFSIB account or other FSIB FSIB account.

- In order to add own FSIB account, customer will select the icon 'bKash to FSIB FSIB' followed by 'FSIB Account', select FSIB and choose 'My account'. Customer will need to adhere to the same procedure as previously mentioned

- ToaddotherFSIBFSIBaccount customer will select 'Other account', upon entering FSIBaccountnumber,account title will be fetched in next page. Customer will be able to rename the title (for future convenience) and save account by entering bKash PIN.

6. What information does customer needto enterto addaFSIB account?

Only FSIB FSIB Account Number is required to enter to add the account and FSIB Account Holder Name is a bKash

mandatoryfield.

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7. What is OTP andfrom which endOTP will be generated?

OTP is a security code to verify the relationship that bKash account owner and FSIB account owner is the same individual. FSIB will send OTP to customer via SMS or email. If a customer failed to receive OTP in that case customer needs to communicate with FSIB to resolve the issue.

8. WhatistheOTP validityperiod?
OTP is valid for 5 minutes.

9. Where can I view all my Added FSIBAccounts thatI have previously added asa FSIB FSIB account?

- UnderAddMoney,onlyownsavedFSIB accounts

- Under bKash to FSIBFSIB, own andother saved FSIB account

10. Who can availthe service from bKash perspective?

- bKash Account in Active status and in Trust level 2 or 3 can add money and send money from bKash to FSIB. If any customer is not in required Trust level, can update information using bKash Information Update from app. Information Update detail process is available in 'Discover bKash' in bKash App.

11. What isthebenefitofadding FSIB FSIB Account in bKashaccount?

Customer will be able to replenish bKash account balance from Customer app by pulling funds from the FSIB account

instantly.Further,s/hemaysendmoneyfrombKashto FSIBFSIBwhenevertheneedarises.

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12. How do I Add money by using savedFSIB Account?

Customer will need to select Add Money followed by FSIB to bKash and FSIB Account. From here, select FSIB FSIB icon (with link account sign) under Saved FSIBs and then the respective FSIB account number. Customer then choose bKash wallet number (own wallet or other wallet) and enters an amount, reference for the transaction and can review the FSIB account details from which the funds will be credited to bKash account. Upon clicking proceed, customer will be taken to a FSIB page to enter OTP. Customer enters OTP in FSIB page based on the information shared in SMS sent by FSIB to the FSIB registered mobile number. Upon entry of correct OTP validated by FSIB, bKash customer account to be credited with the respective amount.

13. Does theFSIBAccountstatusmattertofacilitate AddMoney andsendmoney from bKashto FSIBFSIBtransactions?
Yes,forAddMoney,Savings,CurrentandSNDaccount(s)areallowed.

For bKash toFSIB,Savings, Current andSND account(s) are allowed.

14. How doI send moneyfrom bKash toFSIB of My FSIB Account or Other FSIB Account ?

Customer can send money from bKash to FSIB using bKash to FSIB option from bKash App. In order to perform this, click on bKash to FSIB icon, select FSIB icon followed by respective FSIB's saved account (for My Account select account with link account sign). Enter amount, reference and tap and hold to confirm the transaction. Customer to receive in- app notification for successful transaction. However once a transaction is successfully completed, a second transaction cannot be done for the same FSIB within the span of 10 minutes.

15. Can I sendmoney from bKash to FSIB of USD/other currency account?
No. This service is available for BDT currency account only

16. Will there be any fee/charge appliedon Customer for AddMoney? No, the service is free.

17. Will there be any fee/charge appliedonCustomerfor sendmoney from bKashto FSIB? Yes,1.25% ontransactionamount.

18. Isthere anytransaction limitsfor **Add Money** and **bKash to FSIB** for Account to Account service?

Transaction Type	Maximum Number of transaction(s)		Amount Per transaction (Tk.)		Maximum Amount (Tk.)		
	Per Day	Per Month	Minimum	Maximum	Daily	Month	
bKash to FSIB							
[bKash Wallet to FSIB Account]	10	100	50	50,000/=	50,000/=	300,000/=	
Add Money	20	50	50	50,000/=	50,000/=	300,0	

[FSIB Account to bKash wallet]

19. Will a customer be able to add more thanone FSIB account?

Yes.Customer canadddown andother's FSIBaccountinbKashapp.Other FSIBaccount can be usedfor **bKash to FSIB** only. **20.** What type of FSIB account(s) will be allowed to be added in Customer's bKash account? Savings, Current and SND account(s)are allowed.

20. When will thebalance reflect in FSIBAccountfor **bKash to FSIB FSIB** transaction?

Fundsthat hasbeentransferred usingthis service tobe availablealmostinstantly inFSIBAccount

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21. Can a customer also check his FSIBFSIB account balance from bKash? No

22. What is the Minimum FSIBaccountbalance thatneedsto be maintained?

The Minimum FSIBaccount balance is500for theSavingsandSND account and1000 forthe Current Account.

23. What are the transaction status(s) for **bKash to FSIB**?
Transaction status for Transfer Money:

       i. Approved: SuccessfulatbKashandFSIB

       ii. Declined: Failed

       iii. Pending: 'Authorized' atbKash,Noresponsefrom FSIB

24. How will thecustomer identify whether atransaction isinpending state?

Customer to receive the following notification in App, 'Send money from bKash to FSIB Account has been submitted for processing." i.e. in case of pending transactions. Here customer will need to take a note of the Transaction id and sent amount which will be displayed in the same notification and later raise a ticket for claim purpose

25. What will happento thetransaction if it is in'Pending' state?

In case transaction has failed at FSIB end, then the balance that has been kept on hold will be returned to customer's bKash Account within 2 calendar days. Otherwise, if the transaction is successful at FSIB end, it will be completed at bKash end.

What are the different size(s) of FSIB Account number that can be added?

15 digit.

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26. Who will beable toperform 'bKash toFSIB FSIB' and 'Add Money' transaction?

bKash Customer in Trust Level 2 or 3 and in Active status, no state tag (restricting debit and credit transactions) will be able to perform 'bKash to FSIB' and 'Add Money from FSIB Account' transaction. If any customer is not in required Trust level, can update information using bKash Information Update from app. Information Update detail process is available

in 'Discover bKash' in bKash App.

27. Will the bKash customer receive anSMS for Add Money transaction?

 Yes

28. Can I send money to other's FSIB Account of the same FSIB?
Yes, can transfer to saved FSIB account of own and other's.

29. How will I be able to identify whom I am adding as a Beneficiary?

Attime of adding a FSIB Account, Customer will needto enter a short name under Account Title; this willserve as a way to identify the FSIB Account owner and is a mandatory field. In addition, if the customer enters a space and proceed forward, then an in app notification to appear prompting the user to enter the name of the FSIB Account holder

30. How will I be able to identify the intendedrecipient while trying to perform atransaction ?

While performing a transaction, FSIB Account is displayed in masked form but the intended Recipient/Beneficiary can be identified from the 'Account Title' which is to be displayed along with the masked FSIB account number

31. Where will I be able to identify the transaction in Statement?

Customerwill be abletoidentifythetransactionunderbKashtoFSIBcaptioninstatementsfrom bKashmenu.

Customercanalsoselect Inbox >Transactionstochecktherecenttransactionhistory

32. How will I be able to monitor the number of 'bKash to FSIB' transactions that has been done?
Customer will be able to identify from Statements > Transaction Summary

33. Whatwill be the transactionreflection inService Provider portalfor 'bKash toFSIB'?

Thetransactiontobe reflected as *bKash to* FSIB *via Customer App*

34. What will be the transaction reflection in Service Provider portal for Add Money ?
The transaction to be reflected as *FSIB to Wallet via Customer App*

35. Will theFSIB FSIBAccount be addedinbKashAccount right away?

 Yes

36. What type of FSIB Account(s) are considered for 'bKash to FSIB' ?

Savings, Current, andSND account(s) are considered for 'bKash toFSIB'

Thank You

FSIB