QNB E-Wallet - FAQ

Contents

KNOW YOUR SERVICE:

What is the E-Wallet and how should I use it?

QNB **E-Wallet** is a mobile application which allows you to perform numerous transactions directly from your mobile such as bill payments and transfers in a fast, secure, and convenient way. Below are the transactions that can be performed through our **E-Wallet**:

- Load your **E-Wallet** with ease through different channels; your QNB bank card & account, through any **ATMs with** **logo** or by visiting any of "**Fawry**" retailers that are scattered across the governates
- Top up your mobile phone easily.
- Inquire and pay your different types of bills including telecom, internet, utility, and traffic fees through a wide range of "**Fawry**" services.
- Pay donations, subscriptions, insurance premium, tickets and more with Fawry services.
- Transfer money between mobile wallet holders in **Egypt.**
- Withdraw money from your **E-Wallet** by visiting any of "**Fawry**" retailers that are scattered across the governates or through any **ATM with** **logo**
- Conduct your purchases from merchants displaying QNB **PAYnGo merchants** or **logo**

You also have the flexibility to**:**

Track your **E-Wallet** balance and transactions history and Generate **E-Wallet** statement.

- Know main services fees from Pricing list on the application.
- Create "**Favorite list**" of your preferred friend's numbers (other **E-Wallet** holders), and favorite bills and pay them all with one click.
- Submit feedback & complain about your transactions.
- Know the nearest **Fawry** agent and locate their location on the map.
- Unregister QNB wallet subscription through the app.
- Change your **M-PIN** anytime.
- The application is available in **English** or **Arabic** language.

EASE AND FLEXIBILITY:

Which devices support QNB E-Wallet?

- QNB **E-Wallet** works on **iOS, Android** (Android version above 5)

REGISTRATION:

How to be eligible to subscribe to the E-Wallet?

- Have a valid mobile number registered to your **National ID** in your Mobile operator company.
- Make sure that you don't have another **E-Wallet** (bank wallet /mobile operator wallet) linked to the same **mobile number.**
- Valid **National ID**

How can I register to the service?

- Apply for the service for free by filling in the application form at any of QNB branches, Internet banking service or from "**Fawry Plus**" branches.
- Download QNB **E-Wallet** on your mobile from Apple store & Google Play or scan below **QR codes**

- Sign up by entering your data and activation code received by SMS on your mobile.
- Create your New Mobile PIN **(M-PIN)** *(six digits password with no repeated or sequential numbers)*
- Load your **E-Wallet** easily through different channels; your QNB bank card, account, through any **ATMs with** [meeza] **logo** or by visiting any of "**Fawry**" retailers that are scattered across the governates.

* If you are not able to subscribe on QNB **E-Wallet** due to having another wallet linked on your mobile number on **Meeza** digital network. Please use the following link and follow the steps to unregister it https://managewallet.meeza.eg/

LIMITS AND RULES:

Can I have more than one wallet on the same mobile number?

- No, each mobile number can only hold one **E-Wallet** (either in bank or mobile operator)

Can I have more than one wallet on different mobile numbers?

- Yes, with the same **National ID** you can have up to 3 wallets with 3 different mobile numbers.

Is there a maximum limit for the wallet balance or transactions?

- The wallet **maximum** outstanding balance at **any point in time should not exceed 200,000 EGP.**
- **Maximum** amount that can be credited **per day: 200,000 EGP**.
- **Maximum** amount that can be debited **per day: 60,000 EGP**.
- **Maximum** amount that can be debited **per Month: 200,000 EGP.**

HOW TO USE THE SERVICE:

How can I start using the app?

- You need to first load your **E-Wallet** easily through different channels; your QNB bank card, account, through any **ATMs with** [meeza] **logo** or by visiting any of "**Fawry**" retailers that are scattered across the governates.

How can I load my E-Wallet through my QNB bank cards & account?

Tap the "**Load Wallet**" icon from **E-Wallet** application home menu.

- Select your bank debit card or account from the drop-down menu.
- Enter the amount you need to charge your **E-Wallet** with, and it will be transferred instantly to your **E-Wallet** balance.

How can I add QNB bank cards or accounts to my E-Wallet?

Tap the "**My Wallet**" icon from E-Wallet application home menu.

- **Add Card**: tap the **(+)** icon from "**My Cards**" menu then enter your QNB card number **(16 digits)** and enter your card name to be displayed in the app.
- **Add account**: tap the **(+)** icon from "**My accounts**" menu then enter your QNB account number **(13 digits)** and enter your account name to be displayed in the app.

How can I deposit/cash in through an ATM?

From your E-Wallet Application:

- Select "**ATM Cash in and Cash out**" from **E-Wallet** application home menu.
- Enter the needed amount for cash in and enter your **Mobile Pin** (**M-PIN-6 digits**)
- The **E-Wallet** will generate an **OTP (One-time Password)** to be entered on the **ATM** screen (valid for **5 minutes**) **(Please do not disclose this One Time Password to anyone)**

On ATM:

- Visit an **ATM with Meeza Digital** **logo** (with cash deposit option)
- Select "**Cashless services**" then " **Mobile Wallets** " then "**Deposit**"
- Enter your **E-Wallet** number (**Mobile number**) and then the **OTP** generated from your **E-Wallet** (Please do not disclose this **O**ne **T**ime **P**assword to anyone)
- Insert the cash, confirm the entered amount, and receive your receipt

How can I deposit/cash in through Fawry retailers / agents?

- Visit any of Fawry retailers
- Select "**agent cash in**" from your **E-Wallet** main menu to generate an **OTP (One-time Password)** (Please do not disclose this **One Time Password** to anyone)
- Enter your mobile number and **OTP (One-time Password)** on **Fawry POS** to process the transaction
- Pay the amount to the retailer for cash in and receive your receipt

How to withdraw/cash out through an ATM?

From your E-Wallet Application:

- Select " **ATM Cash in and Cash out** " from **E-Wallet** application home menu.
- Enter the needed amount for cash out and enter your **Mobile Pin** (**M-PIN-6 digits**)
- The **E-Wallet** will generate an **OTP (One-time Password)** to be entered on the ATM screen (valid for **5 minute**) **(Please do not disclose this One Time Password to anyone)**

On the ATM:

- Visit an **ATM with Meeza Digital** **logo.**
- Select "**Cardless Services**" then "**Mobile Wallets**" then "**Withdrawal**."
- Enter your wallet number **(Mobile number)**
- Enter the **OTP (One-time Password)** that has been generated from your **E-Wallet** application.
  (Please do not disclose this One Time Password to anyone)
- Enter the withdrawal amount (same amount entered on the **E-Wallet** application)
- Receive the cash and the receipt from the ATM.

How to withdraw/cash out through Fawry agents?

- Visit any of **Fawry** retailers.
- Select agent cash out from **E-Wallet** application home menu.

- Enter the agent **code** and the amount you need to cash out on the app.
- Provide the agent with **the transaction reference number** and then receive the cash and the receipt from the retailer.

How to purchase through the E-Wallet?

- Select "**Purchase**" service from **E-Wallet** application home menu.
- Press on "**Scan the merchant QR**" from merchant which has ![meeza logo] logo or enter **E-Wallet** number.
- Enter the purchase amount.
- The data of purchase with its related cost of service will be displayed for your confirmation of payment.

How to pay utilities?

- Select "**Fawry Services**" from **E-Wallet** application home menu, then tap the "**Utility**" icon.
- Select the utility entity.
- Enter the payment details (**subscriber number** or **reference number*** - mentioned on the hard copy of your utility bill)
- The bill data with its related cost of service will be displayed for your confirmation to pay.

   (**Petro trade** reference number is a **16-digit number**, mentioned on your utility bill, it consists of the governorate number, daily area, sector, block, building, apartment, and sub-number. You can also enter your meter reading through the app)

How to donate through the app?

- Select "**Fawry Services**" from **E-Wallet** application home menu, then tap the "**Donation**" icon in Fawry services.
- Select the donation entity you want to donate to
- You will be requested to enter the **mobile number** or add it from your phone book (not necessarily your mobile number)
- Select the amount you want to donate.
- The data of the service with its related cost will be displayed for your confirmation of payment.

Can I pay the bill of my mobile business line?

- No, unfortunately this kind of phone bill cannot be paid through Fawry service.

How to make a transfer / Send Money?

- Select "**Send money**" from **E-Wallet** application home menu.
- Enter the recipient mobile number or add it from your phone book (the recipient should be a **wallet holder** either with a **bank** or with a **mobile provider**).
- Enter the amount you need to send in **EGP.**
- Your transfer will be received on the payee wallet instantly.
- You have the option to confirm the transfer to the payee by **SMS message**.

How can I generate E-statement for my wallet transactions?

- Select "**E-statement report**" from the application side menu.
- Choose E-statement's duration (**maximum 6 months**).
- In case you didn't type your email, the statement will be sent to your Bank authorized email.
- Enter your **M-PIN**.

- An email will be sent with **E-statement** report on your **email.**

How Can I Submit complain through the application?

- You can submit a complaint after performing any transaction or from transaction history pressing on "**report an issue"** then select the complaint reason and enter your **email** to receive the feedback.

How can I submit feedback for a transaction?

- After performing the transaction, star rating will be appeared allows you to rate the transaction from 1 to 5 (1 = **least satisfied** & 5 = **Most Satisfied**)

How can I know services fees from the application?

- Applied Fees will be displayed before confirming any transaction also you can select "**Pricing**" from the side menu to view the list of the main wallet services fees.

Can I renew my car license through the app?

- Yes, you can renew your car license as well as pay your car taxes, obligatory insurance, and traffic fines. In addition, you could also request to receive the new license at your convenient address.

Is the car renewal service available for all governorates? And for any type of cars?

- The car must be private.
- Cubic Centimeter Less than **2030 CC**.
- License expiration must not pass **1 month** since expiration date (not after the 1-month grace period*)

  Note: *The total number of years of renewal should not exceed 3 years*

  *if the license still has 6 months to expire, you cannot add 3 years to make the new license expire after **3.5 years**) The only case you can renew for the **3 years** is when the license has expired, and you are still during the 1 month grace period*

How can I renew my car license through the E- Wallet?

- All you need to do is to select the "**car licensing**" icon from "**Fawry services**" and go through the following steps by order:
- Pay the traffic administration (traffic taxes, fees, and compulsory insurance policy)
- Pay the traffic prosecution (**traffic fines**)
- Request to receive license at home.

How can I pay my car taxes, fees, and compulsory insurance policy?

- Tap the "**traffic administration**" icon in the "**car licensing**" menu of Fawry services.
- You will be requested to enter:
- National ID
- Plate numeric section.
- The number of years of license renewal
- Mobile number
- The data of your taxes, fees, and compulsory insurance policy with its related cost of service will be displayed for your confirmation of payment.

How can I pay my car traffic fines?

- Tap the "**traffic prosecution**" icon in the "**car licensing**" menu of Fawry services.
- You will be requested to enter:
- National ID.

- Plate numeric section.
- The data of your traffic fines with its related cost of service will be displayed for your confirmation of payment.
  Note: *you can inquire about your fines amount at any time without the need to go through the whole renewal process*

Is the delivery of the new license at home applicable for any vehicles type?

- This is only applicable for vehicles that do not have any procedures that need to be completed at the traffic unit.
- License delivery request is not applied in case of car inspection or sale ban.
- The license renewal is not applied in case of (car inspection, sale ban, traffic unit transfer, ownership transfer, power of attorney)

In case of fulfillment of the above conditions and there are no missing requirements, the transaction will be processed successfully, and an authorized courier agent will call you the next working day to take your address details, and you will receive the license within a minimum of 7 working days from the transaction. And in case there is a needed car inspection or sale ban, the new license will be received from the traffic unit after 4 days.

How can I request to receive my new license at home?

- Tap the "**license home delivery**" icon in the "**car licensing**" menu of Fawry services.
- Select License Home Delivery
- You will be requested to enter:
    - National ID.
    - Plate numeric section.
    - Mobile number.

The data of license home delivery with its related cost of service will be displayed for your confirmation to pay.

SECURITY:

What is the M-PIN criteria?

- M-Pin must be 6 numbers.
- The number can be used max. 2 times in the M-PIN.
- Sequential numbers are not allowed.
  *__N.B__: Please Do not create a password that is easily identifiable or includes information such as date of birth or phone number

What if my mobile is lost/stolen?

- Contact the call center (**19700**) to block your **E-Wallet** number

What if I changed my mobile device?

- Download the app on the new device.
- Enter the old username and password.
- You will receive instantly the new activation code by **SMS** on your mobile number registered at the bank, just enter it as requested.
- Then the **E-Wallet** will be used normally with all the historical details *(balance and M-PIN)*

How can I change the Mobile Pin (M-PIN) of my wallet?

- After logging in to the app with the **old PIN**, choose "**change M-PIN**" from the settings on the left side navigation menu.
- Enter the current **M-PIN**.
- Enter the **new M-PIN** twice for confirmation.

What if I forget my M-PIN or entered the wrong M-PIN several times?

- Contact the call center **19700.**
- The call center will help you reset the **M-PIN** after performing the required authentication After finishing the resetting, you will be able to create your **new M-PIN** through the app.

DISPUTES AND SERVICE TERMINATION:

What if I have any dispute for a transaction?

- In this case, please contact **your branch** or call **19700** to submit your dispute

What if I wanted to terminate this Service?

You can terminate the service through:

- Visit the nearest QNB branch and sign a request to cancel the service
- Through **E-Wallet** application, choose "**Delete Account**" from the side menu and enter your **E-Wallet M-Pin**
- Press on the following link and follow the steps to terminate your wallet
  https://managewallet.meeza.eg/

Make sure to use or withdraw the remaining balance in the **E-Wallet** before service termination. If you have remaining balance in the **E-Wallet**, you can refer to the nearest branch to withdraw it.