# QNB E-Wallet - FAQ

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## 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**

GET IT ON Google Play

Download on the App Store

- 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 QNBALAHLI's **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: 30,000 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 One Time Password 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 **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.

## 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.