

FREQUENTLY ASKED QUESTIONS



1. What is chip technology?

Chip technology is a recent innovation in card based payment system that will help increase security. Chip-enabled cards are embedded with a micro-computer chip.

2. What is the difference between a Debit and a Credit card?

A Debit Card gives you access to your money from your bank account while a Credit Card is a Credit facility given by your bank.

3. Where can I use my Allied Cash+Shop Visa Debit Card?

Your Debit Card is powered by VISA, making it acceptable at millions of ATMs and merchants Point-of-Sale (POS) in more than 200 countries worldwide. Your Debit Card can also be used as an ATM card at over 10,000 ATM's nationwide; including Allied Bank's 1000+ ATMs across Pakistan.

4. How can I activate my Allied Cash+Shop Visa Debit Card?

Upon receiving your card, kindly call Allied Phone Banking at 0800-22522 to get your Card activated.

5. How can I get my ATM PIN (Personal Identification Number) issued?

To generate your ATM PIN, kindly call Allied Phone Banking at 0800-22522. And in case you forget your PIN, you can get assistance from Allied Phone Banking at 0800-22522.

6. What kind of transactions can I do with my Allied Cash+Shop Visa Debit Card?

- Shop at Point-of-Sale (POS) displaying VISA/PLUS sign
- Cash withdrawal through ATM
- Balance Inquiry
- Mini Statement
- PIN change
- Utility bill payments
- Funds Transfer
- Cheque Book request

7. How do I make purchases through my Allied Cash+Shop Visa Debit Card?

- On your purchase, the cashier will dip your Debit card through the Point-of-Sale (POS) Terminal and give you a charge slip.
- Check the transaction amount carefully and sign the slip. Please remember to collect your Card and charge slip after completion of the transaction.
- Once the transaction is complete, the amount will be deducted from your Allied Bank Account.

8. How different is the use of Chip Card at Point-of-Sale for Shopping?

To make a payment with your Chip based Debit Card at a Point-of-Sale (POS) the merchant (or the cashier) will 'dip' your card. This means the merchant instead of swiping the card will now insert your card into a POS terminal slot.

9. In case of card loss, where should I call?

In case of loss, theft, damage, or if you suspect that your Card has been used fraudulently, immediately call Allied Phone Banking at 0800-22522 from within Pakistan or +9221-35301094 from outside Pakistan.

10. What should I do with my existing ATM/Debit Card when I receive my new Allied Cash+Shop Visa Debit Card?

Your existing ATM/Debit Card will be blocked once your new Allied Cash+Shop Visa Debit Card has been issued and activated. Please destroy the old card by cutting it vertically into two separate halves so that the data encoded on the magnetic strip is destroyed.