



Frequently Asked Questions (FAQs)

1. What is Asaan Mobile Account (AMA)?

Asaan mobile account is a basic branchless banking account through which customers can avail standard branchless banking transactions/services through a USSD channel. AMA customers will be able to transfer funds, pay bills, buy mobile credit and more.

Services Available to AMA Customers and USSD Users

- Cash Deposit/Cash Withdrawal at ABL Branches and Partner Agent Network (Easypaisa)
- Funds Transfers
 - myABL AMA to myABL AMA
 - myABL AMA to myABL Wallet
 - myABL AMA to ABL Core Banking Account (Own)
 - myABL AMA to ABL Core Banking Account (anyone)
 - myABL AMA to Other Bank Regular Account/ Wallet Account / AMA (IBFT)
- Payments
 - Utility Bill Payment
 - Mobile Balance/ Top-up Purchase
 - Post Paid Mobile Bill Payment
- Balance Inquiry
- Mini Statement

2. Who can open Asaan Mobile Account?

All individuals having a valid Pakistani CNIC/SNIC and a mobile number can open Asaan Mobile Account.

3. Can I link my existing myABL Wallet account with Asaan Mobile Account USSD channel?

Yes, you can link your existing myABL Wallet account with AMA by using the option of 'Link Existing Account' available in USSD menu.

4. Can I upgrade my AMA to myABL Wallet application?

Yes, in case you have an ABL Asaan Mobile Account, you can download and install myABL Wallet application and sign-up to use Wallet app

5. Will I be able to use all features available on myABL Wallet application after upgrading to app?

Yes, you will have access to use all additional features after upgrading.

6. Can I simultaneously use USSD channel and myABL Wallet application?

Yes, after linking/upgrade of AMA account, you can use both USSD channel and myABL Wallet application to access your branchless banking account.

7. How I can deposit or withdraw cash from Asaan Mobile Account?

You can deposit or withdraw cash from any Allied Bank branch or from Partner Agents (EasyPaisa)

8. What are the AMA cash deposit and withdrawal limits?

Limits for cash deposit and withdrawal are as follows,

Limits	Details
Daily Limits	Deposit: PKR 25,000
	Withdrawal: PKR 25,000
Monthly Limits	Deposit: PKR 50,000
	Withdrawal: PKR 50,000
Yearly Limits	Deposit: PKR 200,000
	Withdrawal: PKR 200,000
Maximum Balance	PKR 200,000

9. In order to avail AMA services, do I need mobile internet?

No, you do not need data services (3G/4G) or internet to avail AMA services.

10. Can I view my transaction history for AMA?

Yes, you can. Simply dial *2262# from your phone and select the option of Mini Statement by selecting the appropriate code.

11. Can I transfer funds to other accounts?

Yes, funds can be transferred to other AMA/Wallet accounts as well as to Allied Bank regular accounts and to other bank accounts (IBFT). Complete list of fund transfers can be found below:

- myABL AMA to myABL AMA
- myABL AMA to myABL Wallet
- myABL AMA to ABL Core Banking Account (Own)
- myABL AMA to ABL Core Banking Account (anyone)
- myABL AMA to Other Bank Regular Account/ Wallet Account / AMA (IBFT)

12. How will I get the confirmation that my transaction has been processed?

You will receive a confirmation SMS on your registered mobile number.

13. Can I open more than one AMA account in different banks?

No, you can only use one AMA at a single time. The existing account with a bank has to be closed in order to open a new account with another bank.

14. How do I close my Asaan Mobile Account?

Asaan mobile accounts can be closed by selecting the account closure option in AMA menu.

Note: In order for customers to close their accounts, their account balance must be zero.

15. Are there any charges using AMA services?

Yes, per session nominal charges will be applied as per mobile operator SOC.

16. Do I need to get my Asaan Mobile Account biometrically verified after account opening?

Yes, as per State Bank of Pakistan requirements, you need to biometrically verify your account from ABL ATM or Allied Bank Branches to enjoy uninterrupted services. In case your account is not biometrically verified within 60 days it will be blocked.