

Allied SMS Banking

Frequently Asked Questions (FAQs)

In this section you will find answers to most of the questions you are looking for. Please take some time out to read this document.

Q. What is Allied SMS Banking?

It is an Alternate Delivery Channel (ADC) that provides a secure way of performing various financial & non-financial transactions by sending an SMS to Allied Bank's short code **9080**.

Q. Who can avail Allied SMS Banking Service?

Any person who is an Allied Bank account holder and has an Active ATM or Visa Debit card can avail this service.

Q. How can I register for Allied SMS Banking Service?

Visit any of your nearest Allied Bank Branch to register yourself for Allied SMS Banking Service.

Q. Is registration on Allied SMS banking Service free of charge?

No. Registration fee and Annual subscription charges are applicable for Allied SMS Banking service. Kindly refer to applicable Schedule of Charges (SOC) from the below link for details.

<https://www.abl.com/services/downloads/schedule-of-charges/>

Q. Do I need internet connection for using this service?

No

Q. Do I need any Smartphone (handset) for this service?

Not necessarily, you need a Smart Phone. The service is available at any mobile phone that can send and receive SMS.

Q. How often the service will be available?

The service is available round the clock, while transactions are processed in real time.

Q. What kind of security PIN or Password is required for secure use of Allied SMS Banking Service?

Mobile PIN (MPIN). As a security feature, Mobile Pin is the four (4) digit Personal secret identification number required to verify the transaction.

Q. When and how customer will get Mobile Pin for Allied SMS Banking?

Once a registration request is processed in the branch by the ABL staff, customer receives an automated IVR call on the registered number requiring customer to generate his/her four (4) digit MPIN.

Q. When the service will be available for immediate use?

After you successfully generate your four (4) digit Mobile PIN, you can immediately use the Allied SMS Banking Service.

Q. How can I change my Mobile PIN?

You can change your Mobile PIN anytime by calling at Allied Phone Banking at 111-225-225.

Q. Are SMS commands case sensitive?

No

Q. Is there any “Help” command available on Allied SMS Banking?

Yes, type ‘Help’ and send SMS to 9080.

Q. How many accounts can be linked with Allied SMS banking facility?

Multiple accounts which are linked with customer’s ATM/ Visa Debit card can be made available for Allied SMS Banking facility.

Q. How can I link or delink my account(s) with Allied SMS Banking?

By calling at Allied Phone Banking at 111-225-225.

Q. Is SMS Banking or SMS Alerts one of the same thing?

No

Q. Which financial transactions can be performed using Allied SMS Banking Service?

- Funds Transfer (Intra & Inter Bank)
- Utility Bill Payments
- Mobile Top-Up
- Pay Anyone

Q. Which non- financial transactions can be performed using Allied SMS Banking Service?

- Balance Inquiry
- Mini Statement
- Cheque Book Request
- Create Nickname (For payee’s Account number/Billing companies name)

Q. What are the charges for performing transactions via Allied SMS Banking?

Kindly refer to applicable SOC from the below link for details.

<https://www.abl.com/services/downloads/schedule-of-charges/>

Q. Which type of bills can I pay using Allied SMS Banking?

You can pay your utility bills, school/university fees, Internet bills, Mobile Top-up and much more

Note: For updated list of Billing Companies, please refer to Allied Bank’s website www.abl.com

Q. Which Banks are available for Inter Bank Funds Transfer?

Note: For updated list of Bank codes, please refer to Allied Bank’s website www.abl.com

Q. What are the Transactional limits available for Allied SMS Banking?

Allied SMS Banking Transaction Limit						
Product Category	Transaction Types	Daily Limit		Monthly Limit		
		Count	Amount (PKR)	Count	Amount (PKR)	
Standard or Premium FOR INDIVIDUALS	Balance Inquiry	10	-	-	-	
	Mini Statement	3	-	-	-	
	Cheque Book Request	1	-	5	-	
	Bill Payment		25,000		100,000	
	Funds Transfer	Self-Account		100,000	-	-
		Any ABL Account		50,000	-	-
		Other Bank’s Account		50,000	-	-
	Pay Anyone (through any ABL branch)		50,000	-	-	

Q. Who is eligible to use Allied SMS Banking Smartphone App?

All Allied Bank account holders who have signed up for Allied SMS Banking facility, and possess Blackberry or Android hand sets are eligible to use the Smartphone App.

Q. Shall I keep the same mobile number for both SMS Banking and Mobile Application?

You must keep the same mobile-phone number for both services. You will be ineligible to use mobile application if you have downloaded the App on a number that is not registered for Allied SMS Banking.

Q. How to download the App?

Our Smartphone App is available through **“Google Play”** for Android Users and **“App World”** for Blackberry users, where you can download it for free.



Q. Do I need internet or data connection to use this application?

Yes, you do need data connection for downloading the App and sending Updates only. However once the app is downloaded, it doesn't require GPRS or data network and runs on the voice network using SMS feature of the phone to process customer's transactions or query.

Note: For any assistance regarding Allied SMS Banking, Kindly contact Allied Phone Banking at 111-225-225.