## **Frequently Asked Questions (RAAST)**

#### What is RAAST Transfer?

RAAST is an initiative by SBP through which you can transfer funds to anyone using their RAAST Id (mobile number) instead of their account number.

#### What is RAAST Id?

RAAST Id (Mobile Number) is a substitute to your bank account number. You can send money to anyone who has linked their RAAST Id with their bank account.

#### How can I register/link my RAAST Id?

You can register/link your RAAST Id by going to the RAAST Id Management section available on myABL Dashboard.

#### Can I delete my RAAST Id?

Yes, you can delete as well as re-register your RAAST Id. To do so, go to the RAAST Id Management section in myABL.

#### Can I send money using RAAST Id to someone who does not have a RAAST Id?

No, in order to send money on RAAST Id via RAAST Transfer, the beneficiary must have a RAAST Id linked to their account.

#### Can I send funds on IBAN number through RAAST Transfer Option?

Yes, you can transfer funds on IBAN number through Transfer/RAAST Option available on myABL dashboard.

#### Can I link my Raast Id with multiple accounts?

No, currently you can only link your RAAST Id with one account.

#### Can I link my account with multiple Raast Ids?

No, currently you can only link your account with one RAAST Id.

# **RAAST ID Registration Flow**

1. Log in myABL and click on RAAST Id Management available on the dashboard. The option is also available under services in "More" at the bottom right corner of the screen.

| <b>M</b> MyABL  |  | <b>Ф</b> ()   |
|---|--|---|
| Wel   | Come SIDRA WASE<br>Last Login 22 Dec 10:26 AM                                | ΈM  |
|   | View Balance   |   |
| Payments<br>Utility, Education<br>fee, Govt & Other<br>Payments | Transfers /<br>Raast<br>Transfer Funds to<br>any Bank<br>Account &<br>Person | Mobile Top Up<br>Make Prepaid &<br>Postpaid<br>Payments     |
| Tickets<br>Buy Bus, Movies<br>& Event Tickets                   | Loan<br>Get Instant Loans  | Raast<br>RAAST ID<br>Management<br>Raast ID<br>Registration |
| Investments<br>Mutual Funds                                     | PFM<br>Personal Finance<br>Management  | Services<br>Manage Services<br>& Subscriptions              |
| Home Favorito   | e QR Scan Cu   | (i) astomer More  |

2. Select Phone Number (highlighted) and the account you wish to link to and press confirm.

| $\leftarrow \frac{\text{RAAST ID}}{\text{Management}}$ |                 |                  | <u>ل</u> |
|--|-----------------|------------------|----------|
| SIDRA WASEE  | М               |                  |          |
| Name   |                 |                  |          |
| SIDRA WASEEM   |                 |                  |          |
| Please Select RAAS                                     | T ID Type:      |                  |          |
| Phone Number   |                 |                  |          |
| Please select accour<br>RAAST ID                       | nt for linking/ | de-linking w     | rith     |
| Accounts   | Link/Delink     | Mark as          | Default  |
| SIDRA WASEE  | Account<br>M    | Defa             | ult      |
| Confirm  |                 |                  |          |
| Home Favorite  | QR Scan         | Customer<br>360° | More     |

3. Verify your details and press confirm.

| $\leftarrow \frac{RAAS}{Manag}$ | T ID<br>gement |         |                  | 🛛 🕛  |
|---------------------------------|----------------|---------|------------------|------|
| First Name<br>SIDRA W/          | ASEEM          |         |                  |      |
| Your RAA<br>will be lin         | ST II          | ount    |                  | B    |
| Confirm                         |                |         |                  |      |
|                                 |                |         |                  |      |
|                                 |                |         |                  |      |
|                                 |                |         |                  |      |
| Home                            | Favorite       | QR Scan | Customer<br>360° | More |

4. Enter 6-digit OTP received on your registered mobile number or email address.



5. Your RAAST Id registration is complete.

| $\leftarrow \frac{\text{RAAST ID}}{\text{Registration}}$ |                              | <u>ل</u> ا |
|--|------------------------------|------------|
|  |                              |            |
|  |                              |            |
|  |                              | _          |
| Transaction  | Completed                    | $\otimes$  |
|  |                              |            |
| Transac  | tion's Detail                |            |
| SMS/Email notificat                                      | ion has been sent<br>levice. | to your    |
| Your Account<br>registered with your M                   | obile.                       | een        |
| Home   | Share                        |            |
|  | _                            | _          |
|  |                              |            |
|  | -                            |            |
| Home Favorite  | QR Scan Custome<br>360°      | r More     |

### **RAAST Transfers**

- 1. Go to the Transfer/Raast option and select RAAST Payment under New Payee option.
- 2. Input the beneficiary details, amount, purpose and press transfer.



- 3. Review the entered details and click Confirm.
- 4. Enter 6-digit OTP received on your registered mobile number

| ← RAAST Transfers               | 🖂 ሀ          |  |
|---------------------------------|--------------|--|
| Transfer To<br>Mr. MIR MUHAMMAD |              |  |
| Amount<br>Rs. 1.00              |              |  |
| Transfer From                   |              |  |
| Purpose<br>Fund transfer        | -            |  |
| Note                            |              |  |
| ⊘ Confirm ← Back                |              |  |
|                                 |              |  |
|                                 |              |  |
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| Home Favorite QR Scan C         | ustomer More |  |



5. Your RAAST Transfer transaction is complete.

| RAAST Payment   |  | <u>ل</u> ا |
|---|--|------------|
| Transactio  | on Completed   | $\otimes$  |
|   |  |            |
| Transa  | action's Detail  |            |
| SMS/Email notific   | ation has been sent to<br>device.                              | your       |
|   |  |            |
| Transfer To<br>Mr. MIR<br>MUHAMMAD<br>OMER~PK95ABPA<br>1  | 00   |            |
| Transfer To<br>Mr. MIR<br>MUHAMMAD<br>OMER~PK95ABPA<br>1<br>Purpose<br>Fund transfer  | 00<br>2021-12-<br>23T12:34:51                                  |            |
| Transfer To<br>Mr. MIR<br>MUHAMMAD<br>OMER~PK95ABPA<br>I<br>Purpose<br>Fund transfer<br>Amount  | 00<br>2021-12-<br>23T12:34:51<br>Transfer From                 |            |
| Transfer To<br>Mr. MIR<br>MUHAMMAD<br>OMER~PK95ABPA<br>1<br>Purpose<br>Fund transfer<br>Amount<br>Rs. 1.00  | 00<br>2021-12-<br>23T12:34:51<br>Transfer From<br>001          |            |
| Transfer To<br>Mr. MIR<br>MUHAMMAD<br>OMER~PK95ABPA<br>1<br>Purpose<br>Fund transfer<br>Amount<br>Rs. 1.00<br>Reference Number:<br>000265         | 00<br>2021-12-<br>23T12:34:51<br>Transfer From<br>001          |            |
| Transfer To<br>Mr. MIR<br>MUHAMMAD<br>OMER~PK95ABPA<br>I<br>Purpose<br>Fund transfer<br>Amount<br>Rs. 1.00<br>Reference Number:<br>000265<br>Home | 00<br>2021-12-<br>23712:34:51<br>Transfer From<br>001<br>Share |            |