

UNITED COMMERCIAL BANK LIMITED

Head Office, Dhaka



FAQ: Inward Remittance Disbursement through Upay Wallet

SL No	Question	Answer					
1	What is the meaning of "Inward Remittance Disbursement" through Upay?	"Inward Remittance Disbursement" is the service offered by Upay through which remittance beneficiaries can receive remitted amount sent by our global remittance partners.					
2	Who can avail this service?	All verified and active Upay wallet user will be able to enjoy the facility.					
3	Can I directly collect remittance amount to Upay wallet?	Yes, you can send (push) and collect (pull) remittance amount to Upay Wallet. For PUSH remittance service, fund will be directly credited to wallet number. But for PULL remittance, beneficiary can collect/pull fund as and when required.					
4	Is it mandatory for sender to provide beneficiary wallet number while sending remittance from abroad?	Yes, sender must provide beneficiary active wallet number (i.e. 8729XXXXXXXXXXXX) while sending push remittance (Direct Upay Wallet Instant Credit).					
5	How can I pull the remitted amount in Upay wallet?	To pull the remitted amount please follow the steps: A) Go to Upay Menu B) Press "URemit" C) Enter Amount and Actual Money Transfer Code Number(MTCN)/TT Number & Press "Continue" D) Insert OTP sent to Beneficiary Mobile Number If the provided information is correct the remitted amount will be credited to the wallet.					
6	How do I get the remitted amount and MTCN/TT Number?	You can get these information from remittance sender.					
7	How do I get my OTP?	OTP will be send to beneficiary mobile number.					
8	What are the fee charges for this service?	Our service is free of charges.					
9	How many times can I load my wallet by Inward Remittance	Currently there is no limit. You can load your wallet by an number of remittance & amount which you received from the sender.					
10	What will happen if I input the transaction amount and/or MTCN wrongly in Upay?	You will get a POPUP in mobile screen about the wrong entry. Remittance disbursement will be successful once all the required information provided correctly.					
11	How do I get notified on receiving of remitted amount?	Customer will get a SMS and e-mail for successful remittance disbursement.					



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12	What is the benefit of collect remittance in Upay?	You can use the amount on more than 3000 merchants, mobile recharge, fund wallet and withdraw from UCBL ATM/Recyclers at any time. Note: For withdrawal from ATMs/Recyclers the amount & frequency will be as same as current withdrawn limit which is given below:								
		From	То	Freque	aily ency & Limit Total Limit	Freq	onthly uency & al Limit Total Limit	Per Trx Min Amount	Max Amount	
		Wallet	ATM	4	25,000	100	300,000	500	20,000	
13	How do I solve a disputed transaction regarding inward remittance disbursement through Upay?	For any dispute issue, please communicate with respective remittance sender to check from their end and you can inform us immediately to 16419 or email us at info.upay@ucb.com.bd								