



Frequently Asked Questions (FAQs) - Customers

Upay Department

UNITED COMMERCIAL BANK LIMITED | UCB.COM.BD | UPAYBD.COM

What is Upay?

Upay is Bangladesh's 1st cryptographically secured QR (Quick Response) Code based digital payment system of UCB which can be used in payments that include purchasing of goods and services from a physical or online merchant, fund transfer from other banks debit/ credit cards, mobile top-up, insurance premium, ATM Withdrawal, etc.

Who are eligible to avail Upay services?

1. UCB Customers with valid NID, Mobile No and/or email address
2. UCB Credit Card Holders with Valid NID, Mobile No and/or email address
3. Anyone with valid NID, Mobile No and after complete KYC (Know Your Customer) verification

Anyone having a valid NID, Mobile No and/or email address can self-register after downloading the app from Google Play or Apps Store. However, they can start availing the services after completing KYC Verification and accepting Upay's Terms & Conditions.

How Can I download the Upay Apps from Google Play or App store?

You need to follow the following steps for downloading the app:

1. Click Play Store from your Android Phone or Apps Store from iPhone
2. In search option type **Upay UCB** for quick search.
Download the App.

How Can I self-register in Upay apps?

Please open the app & follow the below steps:

Step 1: Click **SIGN-UP** and complete the KYC.

- Mobile number
- Full name as per NID
- DOB
- NID/Smart Card Number
- NID/ Smart Card Image (both side)
- Email Id (optional)
- Referral mobile number (optional)

Step 2: You need to log in again

Step 3: Enter OTP which will be send to your registered mobile number.

Step 4: Accept the terms & condition for using Upay.

Step 5: Enter password

Step 6: Re-enter password

Step 7: Select secret questions & provide the answers accordingly. Answer is case sensitive.

Step 8: Press Ok

Step 9: In your Upay home dashboard, you will find "Verify". Click on "**Verify**" to verify the wallet with Bank accounts.

Step 10: In case of UCB bank Account:

- Put the mobile number (both Upay wallet and UCB account mobile number has to be same)
- Put the UCB Bank account number and press "Continue"
- An OTP will be generated. Put the correct OTP in the OTP box.
- Bank Account Verification and KYC verification will be successful.

*Mobile no, NID, Name and Date of Birth of Upay wallet and UCB account has to be same.

In case of Other Bank Account:

- Click **“Add Other Bank Account”**
- Click (+) sign to add account
- Select Bank name from drop down menu
- Select District
- Select Branch and press **“Continue”**.

Upay will successfully sent a random amount in the account through EFTN. This will usually take 2-3 working days. Un-verified customer need to enter the exact amount Upay has sent to the provided bank account in the Bank account verification pending step in Upay application and press continue. Verification with Other Bank account will be successful once the un-verified customer provides the correct amount.

Step 11: NID Verification: Upay will verify the NID to active the Upay Wallet

The below verification Metrix is for reference.

State	If NID Verification status is	And Other Bank A/C Verification status is	Wallet Status
1	Passed	Passed	Verified Customer
2	Passed	Failed	Un-verified Customer
3	Failed	Passed	Rejected
4	Failed	Failed	Rejected

Other bank account tagging is only for Upay Wallet Verification purpose. However, Upay wallet verified with UCB account can fund Upay wallet through their UCB tagged account.

Can I use One NID/Smart card for multiple registration in Upay?

No. You are allowed to use only one NID for one Upay registration.

Can I provide NID number in account opening form & smart card number for registration in Upay?

No, you need to provide similar identification document in both case.

What are the mandatory documents for registration in Upay?

Currently, you are requested to provide your NID/Smart card image (both side) in Upay registration page.

How Can I Log-in to my Upay Wallet?

You can Log-in to your Upay wallet either by your mobile number or email ID. The steps are as below:

1. Open your Upay Wallet
2. Insert your registered mobile number or email ID
3. Press Log In
4. Insert Password
5. Press Continue

How can I recover password if I forget it?

You can simply set new password by clicking forget password option from login page. You need to follow following steps for reset the password:

- Step 1: Enter your registered mobile number.
- Step 2: Click forget password option
- Step 3: You will get a POP UP for reset password
- Step 4: Press OK.
- Step 5: Enter OTP (OTP will be automatically filled in OTP option)
- Step 6: Answer all security questions accordingly.
- Step 7: Enter new password
- Step 8: Confirm the same password
- Step: Press continue

You will get a successful POP UP for password reset.

What will I do if I forget the security questions?

Please call **16419** for resetting the security questions. After proper verification, call center agent will reset your security questions. Once your security questions are reset, you need to follow the below steps for reset password:

- Step 1: Enter your registered mobile number.
- Step 2: Click forget password option.
- Step 3: You will get a POP UP for reset password.
- Step 4: Press OK.
- Step 5: Enter OTP (OTP will be automatically filled in OTP option)
- Step 6: Enter new password.
- Step 7: Confirm the same password.

Do I need to set security questions again after reset password?

Yes, you need to set new security questions after reset the password. You can skip password set option till 30th September 2018. After this period, security questions reset is mandatory.

How can I reset security questions?

Please follow the below steps while reset the security questions:

- Step 1: Enter your registered mobile number.
- Step 2: Enter your login password.
- Step 3: Select secret questions & provide the answers accordingly. You must select & provide all **(three)** security questions. Answer is case sensitive.
- Step 4: Press continue.

What is Fingerprint Authentication?

Fingerprint authentication is an optional biometric authentication available on iOS and Android devices (considering device capability) that works like a passcode.

Why should I use Fingerprint Authentication to login to my Upay Wallet?

Fingerprint is faster, easier and secure way to access your wallet. Once you activate fingerprint authentication, you don't need to put your password to login to your account. You simply need to verify your fingerprints to login to Upay App.

Should I need to set biometric authentication in my Mobile Device?

Yes, you have to set Fingerprint Authentication in mobile setting first.

How should I activate or deactivate the fingerprint for my Upay Mobile App?

To manage Fingerprint authentication for your Upay App, please follow the below steps:

1. Enter log-in ID
2. Enter log-in Password
3. Click the Hamburger Menu (top left panel at Upay home)
4. Select Setting
5. Active the Fingerprint Auth
6. Put the Fingerprint on Print Sensor Screen
7. Enter Your Wallet Log-in Password for Confirmation

What happens when I buy/change a new phone?

You will need to register your fingerprint on the new device, and then set up fingerprint log in to access Upay Wallet using your fingerprint.

How can I access my account in case my fingerprint authentication is not recognized/disabled?

You can access to your Upay App using your User ID and password.

Can I start using the Customer App immediately after enrolment?

For auto registered accounts in Upay, you can immediately use the Upay Customer app as soon as you download the app. However, for newly registered Upay services, you will be able use the below services.

- Balance Check
- Transaction Enquiry
- Scan to Pay
- Mobile Recharge
- Fund Wallet
- Upay on Delivery
- Insurance Premium
- Pay by QR Code

What are the services that will activate after verification/activation of your account?

After activation of your Upay account, you can also enjoy below services after verification

- ATM withdraw
- Wallet to Wallet
- UCB Account Tagging

- Remittance
- Other bank fund transfers through BEFTN.

Can I check the balance of both wallet & tagged a/c through Upay?

Yes, you can check your wallet balance immediately after registration. For getting UCB accounts balance, you need to wait till activation/verification of your wallet. The below are the steps through which you can view the balance.

- To check the wallet balance, you need to click “Balance” button.
- To check UCB tagged account, you need to swipe from right to left.

How can I add my UCB account(s) in Upay?

You can able to view all current & saving accounts in Upay after activation/verification of your Upay account.

If your UCB Accounts are not tagged automatically, then you can tag your account from Upay app by doing the following steps:

- Login to your Upay “App”
- Go to app’s Menu
- Press **UCB Account Tagging**
- Insert your CASA Account Number and Mobile Number (Name, Mobile Number, NID and Date of Birth must be same for CASA and Upay)
- View your tagged account at **Wallet**

If your UCB Account is not tagged, you can do by the following steps:

- Login to your Upay account from Upay Site (<https://www.Upaybd.com/login>)
- Select **Wallet** and press **Add (+)** button
- Insert your CASA Account Number and Mobile Number associated with CASA for OTP
- View your tagged account at **Account** and **Wallet**

**In future customers will be able to add/tag their credit cards also.*

Can I add multiple UCB Bank accounts/cards in my Upay wallet?

Customer can add multiple UCB Bank accounts with Upay Digital Wallet.

What are the services available in Upay?

1. Funds Transfer Facilities:
 - From your UCB account to your Upay Wallet
 - From other bank’s account to Upay Wallet through Electronic Fund Transfer (EFT) and National Payment Switch Bangladesh (NPSB)
 - From any Visa & Master Card
 - From Wallet to Wallet
2. Physical Store Payments (**Scan QR** and **Pay by QR**)
3. Make Online/e-Commerce Payments (both **Pay Now** and **Upay On Delivery**)
4. Mobile Top-up
5. Card-less Withdraw from UCB ATMs

6. Payment of Insurance Premium
7. Remittance
8. Other bank fund transfers through BEFTN.

To make payment you can use your Upay wallet or account/card associated with your wallet.

What is the Fee/Charge for using Upay?

Registration and use of Upay is free for individual customers. Service charges might be applicable for Corporates which will be published separately after introducing the such service in Upay.

Services	Charge
Open an Account	Free
Transfer (Wallet to Wallet)	Free
Funding (UCB Account to Wallet)	Free
Funding (Other Bank to Wallet) – EFT, NPSB, Visa & MasterCard	Free
Payment (Physical Merchant, Online Merchant)	Free
Check Balance	Free
View Statement	Free
Buy Airtime - Prepaid	Free
Buy Airtime - Post-paid	Free
ATM Withdrawal	Free
Insurance Premium	Free

How can I Load Money in my Upay Digital Wallet?

You can load money in Upay Wallet by following way:

Login to Upay

- Select **Fund Wallet** option to transfer fund from UCB Account to Wallet
- Send **Electronic Fund Transfer** from any other bank to Upay Wallet by providing the following information
 - a) Account Number: Upay Wallet ID (8729XXXXXXXXXXXX)
 - b) Bank Name: United Commercial Bank Limited
 - c) Branch Name: Head Office
 - d) Routing Number (if required): 245272680

Note: Fund will be credited in Upay wallet after 2 to 3 working days.

- Transfer fund through **NPSB** (real-time) from any bank account to Upay Wallet by providing the following information
 - a) Account Number: Upay Wallet ID (8729XXXXXXXXXXXX)
 - b) Bank Name: United Commercial Bank Limited
 - c) Branch Name: Head Office
 - d) Routing Number (if required): 245272680

What are the Limits of Funding to Upay Wallet?

Service Type		Frequency		Limit (in BDT)			
Source	Destination	Daily	Monthly	Daily	Monthly	Per Trans	Per Trans
						Min	Max
UCB Current/Saving Account	Wallet	10	50	100,000	500,000	10	10,000
NPSB	Wallet	10	50	200,000	500,000	10	25,000
EFT	Wallet	10	50	200,000	500,000	10	25,000
Upay Wallet Funding by VISA/MasterCard	Wallet	4	30	100,000	300,000	10	50,000

What is the Reversal Process for Fund Transfer through NPSB?

You can call our 24/7 Call Center at **16419** to get the support from our agent or send email to info.Upay@ucb.com.bd from your registered email address.

Can I fund Upay wallet from, VISA & MasterCard?

Yes

Is there any charge for Wallet Funding by VISA/MasterCard?

For funding Upay wallet using VISA/MasterCard, the applicable charge is 2.25% of the funding amount.

Example: If the funding amount is BDT 100, your card will be charged BDT 102.25 but your Upay wallet will be credited/funded with BDT 100.

Can I Transfer Balance from Upay to other account or wallet?

Yes, you can transfer fund from your Upay Wallet to another Upay Wallet and on your verified other bank account/card by adding beneficiary details in your Upay through BEFTN. Send money to UCB account from Upay is not available currently.

What are the Limits of Wallet to other bank account fund transfer?

Service Type		Frequency		Limit (in BDT)			
Source	Destination	Daily	Monthly	Daily	Monthly	Per Trans Min	Per Trans Max
Wallet	Other Bank Account	2	5	2,000	5,000	10	2,000

What is Wallet to Wallet Transfer?

Wallet to Wallet transfer is transfer of fund from one Upay Wallet to another Upay Wallet.

How can I make transfer from one Upay wallet to another Upay wallet?

You need to follow the following steps to complete the transfer:

Step 1: Select The Fund wallet option

Step 2: Enter amount

Step 3: Confirm transfer

Note:

1. If Transaction amount \geq BDT.5000; you need to enter OTP for making transaction.
 - OTP will send to your registered mobile number which will be auto-filled* by Upay app.
2. If Transaction amount $<$ BDT.5000; No OTP is required for making transactions.

What are the Limits of Wallet to Wallet Transfer?

Service Type		Frequency		Limit (in BDT)			
Source	Destination	Daily	Monthly	Daily	Monthly	Per Trans (Min)	Per Trans (Max)
Wallet	Wallet	10	20	10,000	25,000	10	5,000

Where I can make payment by using Upay?

You can buy goods/services from UCB registered physical and online merchants as per the Merchant List available in UCB Website under Upay (goo.gl/GwdR5J). For this, you can debit your account or Upay Wallet.

Will bank provide any interest for keeping balance in Upay Digital Wallet?

Currently no interest is provided. But in future interest will be provided for the amount stored in Upay Digital Wallet.

How can I pay with Static QR?

To make payment with Merchant Presented Static QR in Brick & Mortar Stores (Physical Merchants) please follow the steps:

- Press “Scan QR” in Upay App
- Scan QR or Enter QR ID manually
- Insert Amount, Select Source and Insert Reference (optional)
- Receive ‘Transaction Success’ notification in 'Upay' App

How can I use “Pay by Upay” for e-Commerce/Online Payment?

To use “Pay by Upay” please follow the steps:

A. Pay Now

Step 1: Press “Pay by Upay” Button during order placement in merchant site.

Step 2: Generate QR ID on App equal or more than the Purchase amount

Step 3: Select Payment Method as “Pay Now”

Step 4: Insert QR ID generated and Press PROCEED Button to go next page

Step 5: Insert OTP sent to your mobile and Press SUBMIT Button

Step 6: Congratulation! You are done.

B. Upay on Delivery

Step 1: Select Payment Method as “Upay On Delivery” and insert Upay Mobile Number

Step 2: Click on Check Box “I AGREE” if agreed on Terms & Condition and press PROCEED Button to go next page

Step 3: Insert OTP (for amount over BDT. 5,000) sent to your mobile number and press SUBMIT Button for next page

Step 4: You will receive Order Number BOX & message "Successfully Order Placed"

Step 5: Upon delivery of the product, Login to Upay App

Step 6: Go “Upay On Delivery” page to see the order List

Step 7: Select Order from list and select “Approve” Button to go next page

Step 8: Select Source and press Next to execute transaction

How will I know whether transaction is completed or not?

You will instantly get SMS notification in your registered mobile number including email notification in your registered email address after the transaction at a UCB registered physical or online merchant.

How to Purchase Goods/Services by Debiting UCB Account or Upay Wallet?**Follow the steps below to Scanning QR ID:**

- Login to 'Upay' App
- Press “Scan QR” option
- Provide the followings
 - QR Code Amount
 - Source (Account/Wallet) from where QR Code Payment will be done
- Congrats! Your QR Code is ready for payment!

Follow the steps below to generate QR ID: (Make the QR ID beforehand to make the payment faster at merchant counter)

- Login to 'Upay' App
- Press “Pay by QR Code” option
- Provide the followings
 - QR Code Amount
 - Minutes the QR code will be valid
 - Source (Account/Wallet) from where QR Code Payment will be done
- Congrats! Your QR Code is ready for payment!

Follow the steps at a physical store:

- Login to 'Upay' App
- Press “Show QR Code” generated earlier and show to merchant to Scan.
- Merchant inserts the purchase amount and scans your QR.
- Congrats! Your payment is done!

What are the Limits of Payment by Upay wallet?

Service Type		Frequency		Limit (in BDT)			
Source	Destination	Daily	Monthly	Daily	Monthly	Per Trans (Min)	Per Trans (Max)
Wallet	B&M Merchant*	Any	Any	300,000	Any Amount	50	100,000
Wallet	Online Merchant	Any	Any	300,000	Any Amount	50	100,000
CASA/Debit Card	B&M Merchant*	Any	Any	500,000	Any Amount	50	100,000
CASA/Debit Card	Online Merchant	Any	Any	300,000	Any Amount	50	100,000

Is my QR Code safe?

Yes, your QR code is very safe and secure. Even if someone gets hold of your QR code, s/he cannot use that QR code due to secured cryptographic digital technology that Upay uses for each and every QR code generated. The QR code is also valid for a certain time limit that you allocate. When the limit expires, your QR code becomes invalid.

How many QR codes can I generate at a time?

While you can generate many QR codes, however, currently we allow you to use only the latest QR code.

What happens to the QR Codes that becomes invalid as you explained above?

We simply mark them as INVALID in Upay and eventually drop them from the system.

How Can I do mobile recharge through wallet?**Follow the steps for mobile recharge:**

- Login to 'Upay' App
- Press “Mobile Top-up” option
- Provide the followings
 - Select Prepaid/Postpaid
 - Insert/Select Mobile number to recharge
 - Insert recharge amount
 - Select Source
- Selected mobile number is recharged with desired amount!

Can I receive Remittance in Upay?

Customer can receive Remittance through Upay. For details, please visit our website or call to our call center.

What are the limits of Mobile Recharge by Upay Wallet?

Service Type	Limit	
	Per Trans (Min)	Per Trans (Max)
Mobile Recharge - Prepaid	10	1,000
Mobile Recharge - Postpaid	10	5,000

What is the Reversal Process for Mobile Recharge Disputes?

Fund will be automatically credited in wallet for an unsuccessful transaction.

You can call our 24/7 Call Center at **16419** to get the support from our agent or send email to info.Upay@ucb.com.bd from your registered email address.

How can I withdraw money from ATM using Upay Wallet?

To withdraw money from ATM please follow the steps:

A. Generate QR

- Login to your Upay Wallet
- Press **“ATM Withdraw”** option in 'Upay' App
- Press (+) button to generate QR Code
- Insert the followings and continue:
 - QR Code Amount
 - Minutes the QR code will be valid
 - Source (Account/Wallet)
- Your QR for ATM Withdrawal is ready and an OTP (valid for 5 minutes) send to your mobile

B. Withdraw from ATM

- Go to UCB ATMs
- Generate QR ID
- Press **“Upay Withdrawal”** in ATM Screen
- Insert QR ID
- Select **Fast Cash** Amount or **Others** to Insert Desired Amount (multiple of BDT. 500) in ATM
- Insert the OTP sent to your mobile number (if the OTP doesn't validate, please click **Resend OTP**)
- Collect Cash!

What are the Limits of ATM Withdrawal by Upay Wallet?

Service Type		Frequency		Limit (in BDT)			
Source	Destination	Daily	Monthly	Daily	Monthly	Per Trans (Min)	Per Trans (Max)
Wallet	ATM Withdrawal	4	100	25,000	300,000	500	20,000

What is the Reversal Process for ATM Withdrawal Disputes?

Fund will be automatically credited in wallet for an unsuccessful transaction.

You can call our 24/7 Call Center at **16419** to get the support from our agent or send email to info.Upay@ucb.com.bd from your registered email address.

How can I pay Insurance Premium from Upay Wallet?

To pay Insurance Premium please follow the steps:

1. Press **“Insurance Premium”** option in 'Upay' App
2. Provide the following information and press **‘Continue’**
 - Select Insurance Company Name, select insurance service, enter Policy Number, Billing Number, Enter Amount, Select source Account
3. Review the information in ‘Premium Confirmation’ and press ‘Confirm Transfer’

What is the Reversal Process for Insurance Premium Disputes?

You can call our 24/7 Call Center at **16419** to get the support from our agent or send email to info.Upay@ucb.com.bd from your registered email address.

Do I need to register again in case I change my mobile set?

No. You must ensure that you are using your registered mobile number that you provided with your UCB Account in the new mobile set. You need to download Upay App from Google Play or Apple Store and log in using your previous 'User ID' and 'Password'.

Do I need to register again in case of changing registered mobile number?

No. Currently it is not possible to change registered mobile number in Upay.

Can I deactivate my account?

Yes. Customer can deactivate the account however same NID cannot be used for new registration.

What should I do if I lose my mobile set? Is my Upay account safe?

If you lose your mobile set with mobile number or if it is stolen, your Upay Account is safe because you have the password without which your Upay Account cannot be operated. However, if your mobile is stolen please call to UCB 24/7 Call center at **16419** to lock the Upay account.

Also, contact with your Mobile Operator to block your mobile number. After withdrawing the new SIM, you can use your Upay Account as usual.

How can I see my previous transaction history?

You would be able to view your previous transaction history from Upay. Click Transactions Enquiry button in the opening screen. Each page will show 5 transactions. For further query you need to scroll down.

What should I do if I face problems while using Upay?

You can call our 24/7 Call Center at **16419** to get the support from our agent or send email to info.Upay@ucb.com.bd from your registered email address.

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