



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, bill payment, remittance, 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
3. 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 UCB Credit Card:

- Put the Client Id, first 6 digits of Credit Card Number, last 4 digits of Credit Card Number & Credit Card Expiry Date
- Press “Continue”
- An OTP will be generated. Put the correct OTP in the OTP box
- Bank Account Verification by Credit Card and KYC verification will be successful.

*Mobile no, NID, Name and Date of Birth of Upay wallet and UCB Credit Card 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?

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?

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 below steps to reset the password:

- Step 1: Enter your registered mobile number.
- Step 2: Click forget password option.
- Step 3: You will get a POP UP to 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 9: 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 to 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 and this 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 Authentication
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.

- Wallet 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 Balance Check
- UCB Credit Card Balance Check
- Remittance
- Fund Transfer to UCB Account
- UCB Credit Card Bill Payment
- Other bank fund transfers through BEFTN.

Can I check the balance of Wallet, tagged UCB A/C and tagged UCB Credit Card through Upay?

Yes, you can check your wallet balance immediately after registration. To check UCB accounts and Credit Card 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 balance, you need to swipe from right to left.
- To check UCB tagged credit card balance, you need to swipe from right to left. There you can see BDT/USD both balance.

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 **“Account & Card”**
- Insert your CASA Account Number and Mobile Number associated with CASA for OTP (Name, Mobile Number, NID and Date of Birth must be same for CASA and Upay)
- View your tagged account at Wallet

How can I add my UCB Credit Card in Upay?

You can able to view UCB Credit Card in Upay after activation/verification of your Upay account. You can tag your UCB Credit Card in Upay app by following below steps:

- Login to your Upay App
- Go to app’s Menu
- Press **“Account & Card”**
- Press **“UCB Credit Card”**
- Input Client Id, first 6 digits of Credit Card Number, last 4 digits of Credit Card Number & Credit Card Expiry Date
- Press **“Continue”**
- An OTP will be generated. Put the correct OTP in the OTP box
- Bank Account Verification by Credit Card and KYC verification will be successful

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

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

Yes, Customer can add multiple UCB Bank Cards with Upay Digital Wallet.

Can I pay my UCB Bank credit card bill from my Upay wallet?

Yes, Customer can pay his/her UCB Bank Credit Card bill from Upay Digital Wallet.

What are the Limits of Wallet to UCB Credit Card bill payment?

Service Type		Frequency		Limit (in BDT)			
Source	Destination	Daily	Monthly	Daily	Monthly	Per Trans (Min)	Per Trans (Max)
Wallet	UCB Credit Card bill payment	5	10	1,000,000	2,000,000	10	500,000

What are the services available in Upay?

1. Wallet Funding Facilities:
 - From your UCB account to your Upay Wallet
 - From your UCB credit card 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**).
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. Fund transfer to UCB A/C from Upay Wallet.
7. Fund transfer to Other Bank A/C through BEFTN.
8. UCB Credit Card Bill Payment.
9. Insurance Premium Payment.
10. Send/Get Remittance.
11. DPDC Bill Payment.

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.

Service Type	Fees
Registration	Free
Fund Wallet from UCB CASA	Free
Fund Wallet from UCB Credit Card	2% per transaction
Fund Wallet from Other Bank Account (EFT/NPSB)	Free
Fund Wallet from Card/IB/MFS etc. (Payment Gateway)	2.25% per transaction
B & M Purchase (In-Store Payment)	Free
Online Purchase	Free
Mobile Recharge	Free
ATM Withdrawal	Free
Wallet to Wallet Transfer (Upay to Upay)	Free
Upay to UCB/Other Bank Account Transfer	Free
Upay to UCB Credit Card Bill Payment	Free
Income Tax Return (Online)	Free (Until further Notice)
Insurance Premium Payment	Free
Receive Remittance	Free
UCB CASA Balance Check	Free
UCB Credit Card Balance Check	Free
Transaction History	Free
Upay to DPDC Meter Recharge	Free (Until further Notice)

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 directly from UCB Account or UCB Credit Card 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?

The applicable limits and frequencies of Upay wallet funding is as below:

Service Type		Frequency		Limit (in BDT)			
Source	Destination	Daily	Monthly	Daily	Monthly	Per Trans Min	Per Trans Max
UCB Current/Saving Account	Wallet	5	20	50,000	200,000	10	50,000
UCB Credit Card	Wallet	4	30	100,000	300,000	10	50,000
NPSB/EFTN	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 UCB Credit Card?

Yes.

Can I fund Upay wallet from VISA & MasterCard?

Yes.

Is there any charge for Wallet Funding by UCB Credit Card?

For funding Upay wallet from UCB Credit Card, the applicable charge is 2% of the funding amount.

Example: If the funding amount is BDT 100, your card will be charged BDT 102, but your Upay wallet will be credited/funded with BDT 100.

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

For funding Upay wallet from 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 UCB account or other bank account/card?

Yes, you can transfer fund from your Upay Wallet to your verified other bank account/card by adding beneficiary details in your Upay through BEFTN. You can send money to UCB account from Upay is also available.

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

Wallet to Bank Account /Card Fund Transfer		Frequency		Limit (in BDT)			
Source	Destination	Daily	Monthly	Daily	Monthly	Per Trans Min	Per Trans Max
Wallet	UCB Account	10	30	100,000	300,000	10	10,000
Wallet	Other Bank Account/Card	5	15	15,000	100,000	10	15,000

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 "Send Money" from menu

Step 2: Select "Wallet to Wallet"

Step 3: Enter amount & select/insert receiver wallet number

Step 4: Confirm transfer

Note:

1. If Transaction amount \geq BDT.5000; you need to enter OTP for making transaction.
2. OTP will send to your registered mobile number and you have to fill the OTP box.
3. 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 use your UCB account/credit card 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 the QR code or Enter QR ID manually
- Insert Amount, Select Source and Insert Reference (optional)
- Receive ‘Transaction Success’ notification in 'Upay' App

How can I pay at e-Commerce/Online stores?

To make online payment with Upay please follow the steps:

1. Choose "Upay" as payment method during order placement in merchant site.
2. Select "Pay Now".
3. Insert Upay Mobile Number, Upay Password and press "PROCEED".
4. Select Payment Source, insert OTP send to your mobile and press "SUBMIT". If OTP expire press "RESEND OTP".
5. Receive payment confirmation SMS/email on your mobile/email ID.

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 Upay registered physical or online merchant. You can also check “Transaction History” from app.

How to Purchase Goods/Services by Debiting UCB Account or UCB Credit Card or Upay Wallet?

Follow the steps below to Scanning QR ID:

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

What are the Limits of Payment by Upay wallet?

The applicable limits and frequencies for payment with Upay is as below:

Payment Type	Per Transaction Limit (Amount in BDT)		Daily Transaction Limit (Amount in BDT)		Monthly Transaction Limit (Amount in BDT)	
	Min	Max	Count	Amount	Count	Amount
B & M Purchase	1	150,000	5	150,000	20	200,000
Online Purchase	1	150,000	5	150,000	20	200,000
DPDC Meter Recharge	10	50,000	10	50,000	50	200,000

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 (Wallet/Account)
- Selected mobile number is recharged with desired amount!

What are the limits of Mobile Recharge by Upay Wallet?

Type	Per Transaction Limit		Daily Transaction Limit		Monthly Transaction Limit	
	Min	Max	Count	Limit	Count	Limit
Mobile Top-up	10	5,000	10	10,000	50	30,000

* The maximum allowed per transaction limit set by MNOs for Prepaid Mobile Recharge is BDT 1,000

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.

Can I receive Remittance in Upay?

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

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
 - Select Source (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'.

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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