



## **What is Instapay?**

**InstaPay** is an application that allows customers a direct access to all their bank accounts available on the InstaPay network, and allow them to transfer instantly using their bank accounts or their mobile phone numbers after downloading the mobile application 24/7. Attijariwafa Bank Egypt Customers can now access their accounts through InstaPay application. The customer shall be entitled to send money after the banks' official working hours.

## **Available Services:**

- Connect all customer's bank accounts in one mobile application.
- Instant transfers from your accounts within Banks registered on the network in Egypt.
- Instant transfer within Egypt Banks network accounts, Digital Wallets, and Meeza card.
- Accounts balance inquiry.
- Issue a mini Bank statement.
- Add multiple bank accounts within Egypt Banks network.

## **How to register:**

1. Download InstaPay application from your mobile applications store.
2. During the registration process, please ensure you have added the bank registered mobile number, and you shall receive a confirmation SMS.
3. Select the bank where you have the bank account number.
4. Add your Debit card number and its pin code.
5. All your bank accounts will appear, select the desired one.
6. Create you Instant Payment Address "IPA" on the network, and create a password (name@InstaPay).
7. You will receive a onetime password (OTP) on your mobile number to complete the registration process.
8. Enter you OTP received on your mobile phone, to receive your new InstaPay pin code.

## **How to send money on a mobile number?**

- With InstaPay, you can instantly send money to another InstaPay user, using the mobile number.
  1. Press 'Send Money' then choose 'transfer to mobile number' then add the mobile number.
  2. Select your Bank account you want to deal on.
  3. Enter the required information (mobile number - amount) then press "next".
  4. Ensure the accuracy of the transfer information
  5. Confirm the transfer by using the IPN pin formed of 6 numbers then press "Enter". The transfer is done successfully .



### **How to send money on IPA number?**

- If you want to transfer money on IPA number on InstaPay,
  1. Press 'Send Money' then press 'instapay'.
  2. Select the desired Bank account
  3. Enter therequired information (IPA - amount) then press 'next'.
  4. Review the transfer information
  5. Confirm the transfer by using the IPN pin composed of 6 numbers then press "enter".
  6. Transfer is done successfully.

### **How to send money to an electronic wallet?**

- If you want to transfer money to an electronic wallet that is registered on InstaPay,
  1. Press 'Send Money' then press "mobile number"
  2. Select the desired Bank account
  3. Enter the needs information (mobile number - amount) then press 'next'.
  4. Review the transfer information
  5. Confirm the transfer by using the IPN pin composed of 6 numbers then press "enter".
  6. Transfer is done successfully.

### **How to send money to a bank account?**

- If you want to transfer money to a bank account number that is registered on InstaPay,
  1. Press 'Send Money' then press " the mobile number".
  2. Select the desired Bank account
  3. choose transfer to "bank account" or IBAN
  4. choose the bank which you desire to transfer to
  5. Enter the required information (the bank acoount number and the beneficiary name and the transfer's amount ) then press "next"
  6. Review the transfer information
  7. Confirm the transfer by using IPN pin composed of 6 numbers then press "enter"
  8. Transfer is done successfully



### **How to send money to a Meeza Card?**

- If you want to transfer money to a Meeza Card that is registered on InstaPay,
  1. Press 'Send Money'
  2. press " Meeza Card"
  3. Enter the required information (card number Meeza cardholder name and the transfer amount) then press 'next'.
  4. Review the transfer information
  5. Confirm the transfer by using the IPN pin composed of 6 numbers then press "enter".
  6. Transfer is done successfully.

### **How to request money on InstaPay?**

If you want to send a transfer request to your friends by your phone number or your instant payment address IPA

1. Press "request payment "
2. Enter the required information "IPA number" or "the mobile number" related to the person you will request from.
3. Enter the requested amount then press next to send the request.
4. The request and the IPA number will appear in the notification list at the top of the screen to the other person with the sender information on the notification icon.
5. Open the notification to know the request's details and select the action needed either "Confirm" or "Reject"
6. To proceed, press "Confirm".
7. Confirm the transfer by using the IPN pin composed of 6 numbers and press "enter".
8. Transfer done.