

Frequently Asked Questions (FAQs) - Customers

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. At present, Upay is the only available QR Code based payment system in Bangladesh launched by UCB.

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 application 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 register for Upay in case I do not meet the eligibility of Auto Registration?

1. You can download the Upay Application Form from UCB website (www.ucb.com.bd). OR
2. You can visit any of UCB branches and fill up a simple 'Upay Application Form' and sign as per the signature provided in your UCB Account.

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

To download the Apps

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 Apps.
4. After Download is complete, use the step by step guide for **SIGN-UP**.

What is the Fee/Charge for using Upay?

Registration and use of Upay is free for individual customers. There will be applicable charges for Corporates that will be published separately once the service is available in Upay.

Services	Charge	Remarks
Open an Account	Free	
Transfer (Wallet to Wallet)	Free	Till 30May2018
Funding (UCB Account to Wallet)	Free	
Funding (Other Bank to Wallet) – EFT, NPSB	Free	
Payment (B&M Merchant, Online Merchant)	Free	
Check Balance	Free	
View Statement	Free	
Buy Airtime - Prepaid	Free	
Buy Airtime - Postpaid	Free	

How will I add my UCB account(s) and Credit Card in Upay?

When you register for Upay through **Self Registration** or **Upay Application Form** your UCB Savings or Current Account will automatically be tagged with your Upay Wallet.

If your UCB Account is not tagged, you can do either of the following:

- Submit filled up **Upay Application Form** (Available from UCB website goo.gl/GwdR5J) to any UCB Branch **OR**
- Email the filled up scan form to info.upday@ucb.com.bd.

In future customers will be able to link their accounts themselves from Upay Apps/Site.

If I have multiple accounts, will all accounts and credit cards be added?

Customer can add multiple accounts with Upay Digital Wallet.

What is Wallet to Wallet Transfer?

Wallet to Wallet transfer is transfer of fund from one Upay Wallet to another Upay Wallet. In this case sender will be responsible to verify the authenticity of the recipient(s) and the nature of the transaction(s) before doing any transfer using Upay. Sender is also responsible to verify the accuracy and to be careful about entering 'Receiver Upay Wallet Number' 'Amount', 'Upay One Time Password', "Upay Password", and other information relating to your Upay Digital Wallet Account transactions. Customer must never share your 'Upay Password', 'Upay One Time Password' or any other information of a secure nature with anyone. Upay provides a secure transaction platform only, and will not be liable in any way for any human error, misrepresentation or fraudulent activity arising from use of the Upay Products and Services.

What are the Limits of Wallet to Wallet Transfer?

Type	Minimum amount	Maximum amount	Number of Transaction
Limit per Transaction	BDT 10	BDT 5000	not applicable
Limit Daily Transaction	not applicable	BDT 10,000	10
Limit Monthly Transaction	not applicable	BDT 25,000	20

What are the payment services I can avail 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.

I want to know more about Digital Wallet

In Digital Wallet you can pre-load amount for doing transaction. Other than debiting your CASA, you can also use Digital Wallet to pay through Upay. You can fund your digital Wallet by following ways.

- UCB Current/Savings Account transfer from Upay Apps
- Giving Electronic Fund Transfer (EFT) request from your other bank.
- NPSB will be live soon from where you can transfer fund in real-time from any bank account.

You can use all available Services through Digital Wallet.

How to Load Money into Upay Digital Wallet?

You can load money to Upay Wallet by:

1. Login to Upay Apps and Using **Fund Wallet** option to transfer fund from UCB Account to Wallet
1. Send **Electronic Fund Transfer** from any other bank to Upay Wallet by providing the following information in the Fund Request (EFT)
 1. Account Number: Upay Wallet ID (8729XXXXXXXXXXXX)
 2. Bank Name: United Commercial Bank Limited
 3. Branch Name: Head Office

Will I Get any Interest for amount stored in Digital Wallet?

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

What are the services available in Upay?

- You can transfer funds from
 - Your UCB account to your Upay Wallet
 - You Upay Wallet to Any Other Upay Wallet
- Make Brick & Mortar Store payments
- Make Online/eCommerce Payments

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

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!

How to do mobile recharge?

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
- Insert the OTP sent to your mobile number

- Selected mobile number is recharged with desired amount!

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.

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'. You will receive a 'One Time Password (OTP)' which you need to provide as 'PIN' for the login.

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

No. You need to send formal request to any branches of UCB with your signature that you provided while opening account in UCB for updating the new mobile number in the system. Accordingly, Bank will arrange for updating your Upay account. You will receive a 'One Time Password (OTP)' on your new mobile number which you need to provide as 'PIN' as your confirmation of the change in your mobile number. After that you can continue using Upay as like before you did.

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

If I forget my password, what should I do?

You need to click the 'Forget Password?' button in Upay mobile App and follow the onscreen instructions to reset your password.

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.

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 thanks to a much 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.

Can I download Upay application from Apple Store or Google Play store for free?

Yes, you can download customer app from Apple store or Google Play store but not the merchant app which will only be provided to the Upay partner merchants.

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 need to wait minimum 30 minutes after confirmation of enrolment of your account(s) or Credit Card Number.