

### **1. What is Bank muscat Wallet?**

-Bank muscat Wallet is a digital wallet app provided to you by Bank muscat to help you transact with us anytime, anywhere. The service is available 24/7. It's a digital wallet on your mobile device which allows you to smoothly transact with your money.

- Bank muscat Wallet app is available free of cost in both English and Arabic in IOS and Android app stores.
- You can add funds to your wallet via Bank muscat debit cards, mBanking, ATMs/CDMs.
- Once you add funds to your wallet, you can send money to any other bank's wallets by using their mobile number, registered alias or scanning the QR code.
- You can collect money from any of your beneficiaries using their mobile number and alias.
- You can also transfer the funds from your Bank muscat Wallet to any Bank muscat account.
- You can now pay merchants through the application by scanning their QR code.
- You can accept payment requests for both types of transactions through the "Pending Requests" option.

### **2. How do I Download/Access Bank muscat Wallet?**

-You can access Bank muscat Wallet application on all Android and IOS devices.

- iPhone users can download the app from the Apple Store.
- Android users can download the app from the Android Market (Google Play)

### **3. How do I register for Bank muscat Wallet app?**

On downloading the app, you will be asked to select your preferred language. After doing so, you will see the Login/Registration screen in your preferred language.

You will have to click on the Registration button and enter the following details:

- Bank muscat ATM/Debit Card number
- 4 digit ATM/Debit Card pin
- Mobile Number registered with the bank
- Confirm the details, set your Alias and a default account
- Set your security question and answer
- Set your preferred wallet PIN
- Accept Terms and Conditions
- Enter the Activation code and OTP that you will receive on the registered mobile number

**Note:** the registration is only allowed for the mobile number that is registered with the bank. In case you need to update any of your information, please visit the nearest.

### **4. What is a default account?**

During registration, you will have an option to choose a default account. This will be the main receiving account for transfers that are being made using the mobile number.

### **5. What are the features offered in Bank muscat Wallet?**

To use all the features provided by the wallet app, first step is to add funds into your Bank muscat Wallet account once you are successfully registered. You can avail of the following services in Bank muscat Wallet:

#### **a. Load Money**

You can add funds to your wallet account in following ways:

- Bank muscat Debit Cards
- Mobile Banking Service
- ATMs/CDMs

#### **b. Send Money**

- You can send money instantly to both Bank muscat and other bank's wallet by using their mobile number, alias and by scanning the QR code.

### c. Collect Money

This service allows you to request money by mobile number, or alias.

### d. Transfer to Bank

1. You can instantly transfer funds from your Bank muscat Wallet account
2. You can make instant fund transfers to any Bank muscat account.

### e. Transaction History

You can view all the transactions carried out from your Bank muscat Wallet account here. You can select the date range to view your transactions for the past 90 days.

### f. Favourite Transactions

You can mark your frequently carried out transactions which makes it easy to access when doing the same type of transactions.

### g. Profile Management

You can add your profile picture at your convenience. You can also change your wallet PIN from 'Wallet PIN Change' option, edit your alias, check the default wallet, choose preferred language and de-register your wallet. We advise you to keep your Bank muscat Wallet PIN a secret and change the Wallet PIN at regular intervals for additional security.

### h. Merchant Payments

You can now pay to merchants and ecommerce merchants by using the following methods:

- By scanning their QR code using the "Pay to Merchant" option on your wallet application.
- Merchants can request for payments using your mobile number, alias, or scanning your QR code.
- Accepting payment requests from the merchant through the "Pending Request" option.

## **6. Can I save my card details in my Bank muscat Wallet?**

Bank muscat Wallet is fully compliant to PCI-DSS standards and uses ultra-strong encryption to protect your personal information and money. Your debit card details and personal information are not stored on your phone.

## **7. Can I remove my saved card from Bank muscat Wallet?**

Yes, you always have an option to delete your saved cards from your Bank muscat Wallet account. You just need to click on delete button in the 'My Wallet' section and confirm the same by entering your wallet PIN.

## **8. What are the applicable limits for load money transactions on Bank muscat Wallet?**

Following are the limits that are applicable:

Limits	Amount (RO)
Daily	1000
Weekly	3500
Monthly	15000

Please Note that at any point in time, Bank muscat Wallet balance cannot be more than 500 OMR.

## **9. What are the maximum daily limits for debit/credit in my Bank muscat Wallet account?**

These maximum daily limits for debit in your Bank muscat Wallet account can comprise of any of the following transactions:

**What are the maximum daily limits for debit/credit in my BM Wallet account?**

Limits	Amount (RO)
Daily	1000
Weekly	3500

1. Send Money to other Bank muscat Wallet customers
2. Send Money to Bank muscat account
3. Send Money to other Oman bank customer's wallet mobile numbers.

**10. How can I use Send Money service to send money to other bank's (within Oman) wallet?**

You can actually do transfers to other bank's wallet mobile numbers.

All you need is to enter a mobile number, alias or by scanning the QR code of the beneficiary who is registered on a different bank's wallet within Oman, select the bank name, and enter the amount and wallet pin.

This transaction will be processed instantly.

**11. Can I transfer funds from my Bank muscat Wallet to Bank muscat account and when will this transactions be processed?**

Yes, you can transfer funds from your Bank muscat Wallet to any Bank muscat account by entering the Bank muscat account number.

The money will be transferred instantly to the account.

**12. Do customers need to pay any charges for transfer to bank either using bank account number or mobile number/alias name and what are the daily limits?**

**Charges and daily limits are subject to change.**

\*\* The above limits are applicable for transfer to Bank muscat account and for transfer to other bank's wallet transactions.

**13. Can I save the beneficiary bank account details in my Bank muscat Wallet account?**

Yes, the beneficiary account details can be saved once the transaction is done. You can view the saved details under 'My Wallet' Section.

**14. What do I do if I have forgotten my wallet PIN?**

You can use the 'Forgot PIN' option on the login screen which will redirect you to the screen where you will be required to enter your Oman National ID number. After that, an OTP will be sent to your registered mobile number. Post authentication you would be allowed to set your new wallet PIN.

-In case of a new/different device, the security question will be asked. If you do not remember the security answer that was initially set, you can call the call centre at 24795555, they will provide you of a temporary PIN that you will later on be asked to change based on your preference.

**15. What is the validity of an OTP?**

The OTP number will be valid for 150 seconds. After this, you will have to tap on the "Resend OTP" option to receive a new OTP.

**16. What will happen if I don't receive OTP, in this case how do I create my account?**

You will see an option called "Resend" on the same screen in the Bank muscat Wallet app where you have to enter OTP. Kindly tap on "Resend" to reinitiate sending the OTP to your mobile number. In case this did not work, please contact the call centre at 24795555.

**17. What happens if I change my phone or if I lost my phone?**

In case of device change, please ensure that the sim inserted in the device has the mobile number that is registered in your wallet. You'll be receiving an encrypted SMS to activate the new device.

If you have lost your phone, then you will have to call our call centre 24795555.so that we can temporarily deactivate your wallet.

**18. What happens if I permanently change my mobile number?**

In the case of a mobile number change, it will automatically be updated to your wallet. You can immediately log in with your new mobile number into your wallet. You'll be receiving an encrypted SMS to validate the new mobile number.

**19. In case the existing SIM is damaged, what happens if the SIM is changed for the same mobile?**

Changing your SIM card with the same mobile number will not disrupt access to Bank muscat Wallet app.

**20. Can I access Bank muscat Wallet app outside Oman?**

You can use Bank muscat Wallet app from any location that is supported by your telecom service provider.

**21. How secure is the app?**

Bank muscat Wallet app is highly secure. App does not store any sensitive information or transaction logs on the phone, which makes your Bank muscat Wallet experience totally secure. Apart from this, Bank muscat has other robust security features built into the app.