Frequently Asked Questions (FAQs) BOP Digital Account Onboarding Portal

1- What is Digital Account Onboarding Portal?

The State Bank of Pakistan (SBP) in Sept issued a comprehensive 'Customers' Digital Onboarding Framework', which instructed all banks to facilitate inconveniently and remotely open bank accounts of resident Pakistanis by using digital channels including websites, portals, mobile applications, digital kiosks, etc.

All account opening details & its required documents in the portal will now be filled by the applicant (customer) directly along with customer profiling and real-time picture to ensure that the applicant is the actual potential client requesting to open the account.

2- What is the Eligibility Criteria for opening a Digital Account Opening?

A resident Pakistani individual with a valid CNIC/NICOP/POC, Email ID & Registered Mobile Number can open a Digital account. Applicants can open Singly, Jointly operated accounts and Minor (under 18 years of age) accounts. This facility is not available for Corporate.

3- How Can I Open a Digital Account with BOP Digital Onboarding Portal?

You can simply open your account through our website bda.bop.com.pk; all the related details will be submitted online.

Here are the steps to open a Digital account.

- User will log on to the portal URL
- Applicant to input their email address and perform validation thorough OTP
- Applicant to input user level details, information and upload the documents required for account opening
- A live photo will be taken and saved on the portal
- Applicant to complete the KYC, FATCA / CRS details
- User to provide consent, read the T&Cs and submit the account opening form (AOF)
- Confirmation email will be received via email containing a tracking ID / Ref #

4- Is My Account Opened After Submission of Form?

After submission of the form, BOP performs different checks to validate the information and documents.

- In case of mobile number not registered under customer name, a digital verification will be required (through Whatsapp/Skype etc.) where the customer will subsequently provideadditional documents as stated in FAQ 6
- In case of unsuccessful verification, Email/SMS and call will be made to the customer for guidance.
- In case of successful verification, the customer will receive an email with instructions to makepayment.

5- What Documents Are Required To Open BOP Digital Account Opening?

- Original Scanned CNIC/SCNIC/NICOP/POR (front & back)
- Proof of profession / Source of income
- Scanned Signature Specimen
- Zakat Exemption - CZ-50 Form
- Original Juvenile Card / Form-B/ Child
- Registration Certificate (CRC) in case of minor

6- What Does Mobile Ownership Refer To?

It means that the Mobile number shall be under the name of Account Holder who is intending to open an account with BOP. In case the mobile number is not under the name of customer then following points will be followed:

- Mobile Number registered on Family Member name – Affidavit along with CNIC copy of SIM owner required.
- Company Registered Mobile Number - Latest bill copy and letter of authorization from employer will be required to upload during the process.
- International Number - Latest bill copy will be required to upload during the process.

7-   What is Signature Card?

Signature Card is predefined format which will be downloaded by the customer during the process. Customer will provide a sample signatures on this format and will upload at the time of account opening.

8-   What Is Disclaimer Statement?

Disclaimer Statements is a predefined format containing various Disclaimers to be accepted by the customer for the opening of BOP Digital Account. The format will be endorsed by the customer during the process a copy will be forwarded to him via email at the time of account opening.

9-   How Can I know The Progress of My BOP Digital Account Opening?

After submission of account opening, BOP will perform necessary checks and will revert within (02) three working days in case of Successful / Unsuccessful verification;

In case of successful verification of application, customer will receive an email through which applicant will be asked to perform biometric within next 60 days;

In case of unsuccessful verification customer will receive Email/SMS and Call from BOP for further guidance. If Customer does not provide the updated documents within three (02) working days, the application/request will be cancelled and the applicant will be informed accordingly.

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10- How Will I Receive Confirmation of my BOP Digital Account Opening?

Once the Account Opening process is completed and all verification checks are made successfully, the acknowledgment of Account opening will be sent via Email/Courier.

11- What are online service can I select during the digital account opening process?

Applicant can avail following benefits:

- Islamic and Convectional banking options
- Current and Saving Products
- Debit cards
- Cheque book
- E-statement

12- What Is the initial and subsequent payment Requirement? And How Do I Make The Initial payment?

There is no payment needed at the time of form filling for digital account opening. However, once your account is opened, you can make the payment as per the product requirement. You may place a request and then transfer funds via your internet banking or deposit the cheque to the respective fund bank account and same is incorporated in the respective field.

13- How can I chose the product that best suits my requirement?

You can get suggestion of products by visiting our website **www.bop.com.pk/BoP**, for product option or you may call BOP's contact center at **UAN : 111 - 267 – 200** We'd be happy to help you!

14- Is There Any Limit of the digital accounts?

1. Asaan Digital Account (ADA):
   a. Currency: PKR
   b. Maximum credit balance limit of PKR 1,000,000;
   c. Monthly debit limit of PKR 1,000,000;
   d. Self-declaration.

2. Asaan Digital Remittance Account (ADRA):
   a. Currency: PKR
   b. Maximum credit balance limit of PKR 3,000,000;
   c. Cash withdrawal limit of PKR 500,000 per day;
   d. Fund transfer limit of PKR 500,000 per day from ADRA to any other account;
   e. This account may also be fed through local credit to the extent of PKR 1,000,000 per month;
   f. No commercial remittances shall be deposited in the account;
   g. Self-declaration required

3. Freelancer Digital Account:
   a. Currency: PKR/ FCY
   b. Monthly limit of USD 5,000 or equivalent (debit & credit limits shall be applied separately);
   c. Cash withdrawal limit of PKR 500,000/- or equivalent per day;
   d. Self-declaration as required

15- Is This Service Available 24×7?

Yes, request for BOP Digital account opening can be initiated anytime. However, the transaction applications at BOP Digital onboarding portal end is based on the working hours cut-off timings during business hours.

16- Are There Any Charges On submitting an Account Opening Request?

There are no service charges from submitting an application from BOP Digital account opening.

17- Will Zakat Be Deducted On My Investments?

Yes, Zakat will be deducted unless Zakat Exemption Declaration Form (CZ-50) is submitted to us. If you want to submit Zakat Affidavit, then simply scan the affidavit and upload it with all your other document in the portal.

18- What Should I Do If I Have Not Received OTP Over Email ID Or SMS?

If you do not receive an OTP code then please contact us at UAN : 111 - 267 – 200.

19- Whom Should I Contact In Case Of Any Query / Complaint Regarding BOP Digital Account Opening?

In case of any query or complaint you may reach us via any of the following channels;

1. Contact Center @ 111 - 267 – 200
2. https://www.bop.com.pk/Complaints

20- If My CNIC Is Expired Can I Still Open A Digital Account?

- No, a valid CNIC/NICOP and other details are mandatory for BOP Digital account opening.

21- Is My Digital Account Opening Secure?

Ensuring the privacy and security of your data and transactions are our utmost priority. We take every precaution to provide an online service with high-grade security and maintain strict standards and procedures to prevent unauthorized access to your information

22- What If I Forget My Online Credentials?

- You can use Forget password feature on our portal to reset your password.