WELCOME TO INSTANT & COST EFFECTIVE PAYMENTS - WITH EASY TO REMEMEBER RAAST ID / MOBILE NUMBERS, MAKE PAYMENTS ALL OVER PAKISTAN

USER GUIDE

BOP - RAAST Payment Services on DigiBOP Internet Banking

- What is RAAST Payment services
- How to access the portal
- Registration for Raast ID
- Adding beneficiary
- Making One-time payment
- Payments through Funds Transfer
- Re-link / De-link Request
- Misc Requests

What is Raast Payment Service

FEATURES AND BENEFITS

- Instant Payments • Bulk transfers
- Peer to Peer Transfer
- Merchant or Bill Payments
- Free of Costs Transactions •
Interoperability • Customer Centric
- Reliable & Secure

RAAST ID BASED PAYMENTS

You can register yourself for a 'Raast ID' based payments i.e no need to remember your lengthy IBAN or account numbers. Your mobile number is now your account number • Facility for both BOP Accounts (Conventional & Islamic)

State Bank of Pakistan (SBP) has launched Pakistan's first & only Instant Payment System, touted as a world-class payment system that will be a huge leap in the digitization of the country's financial mechanism.

RAAST's Instant Payments will perform real-time digital payments for across individuals, merchants, businesses, and government entities.

BOP has made this RAAST payment available through the DigiBOP Internet banking under the heading of **"RAAST Services"**

# HOW TO ACCESS THE PORTAL

Visit https://ibank.bop.com.pk/ and login to portal using your username and password
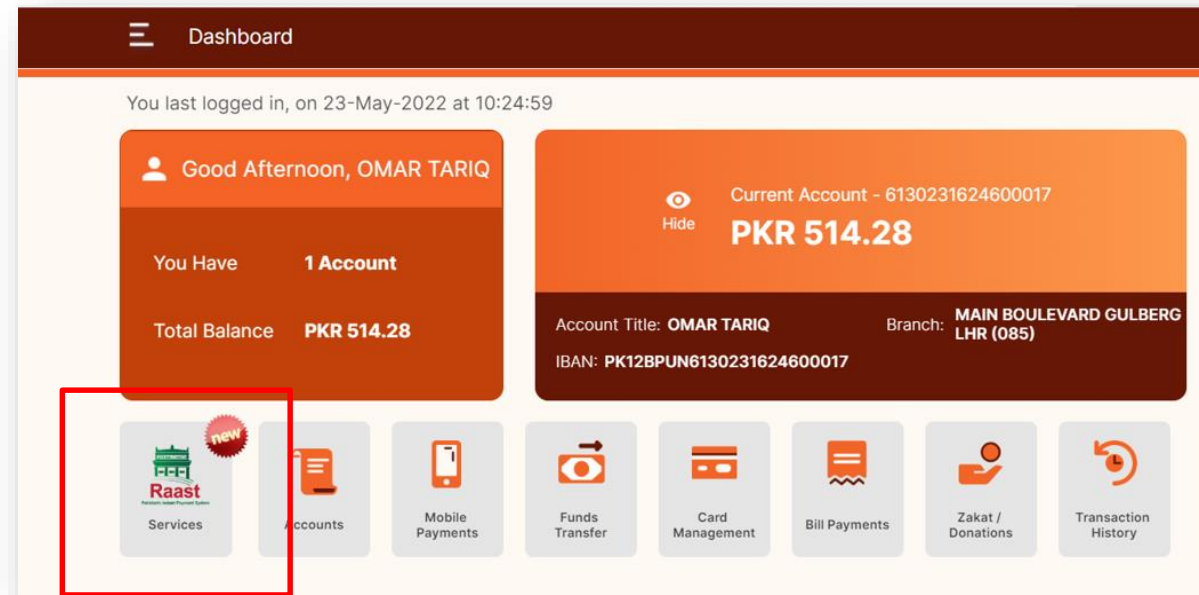

ELIGIBILITY:

- **RESIDENT PAKISTANIS**
- **INDIVIDUAL PROFILES SINGLY / MINOR / JOINT BOTH**
- **CONVENTIONAL & ISLAMIC BANKING CUSTOMERS**

- On the main menu, the user will be able to see a new option of **'Raast Services'**.

- The same **'Raast Services'** is also available in the menu bar on the left hand side for a breakup of the services being offered.

- The user may select any of the option available to perform the transactions

- Raast ID creation
- Customer Initiated
- Instant Verification
- Beneficiary Management
- Payment Receipts
- Transaction tracking
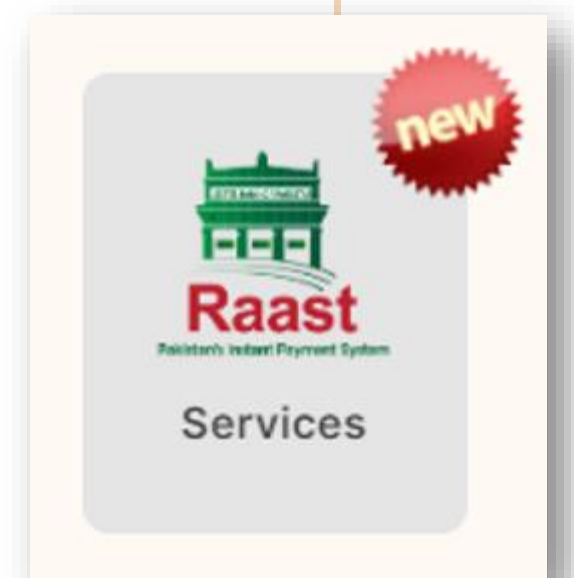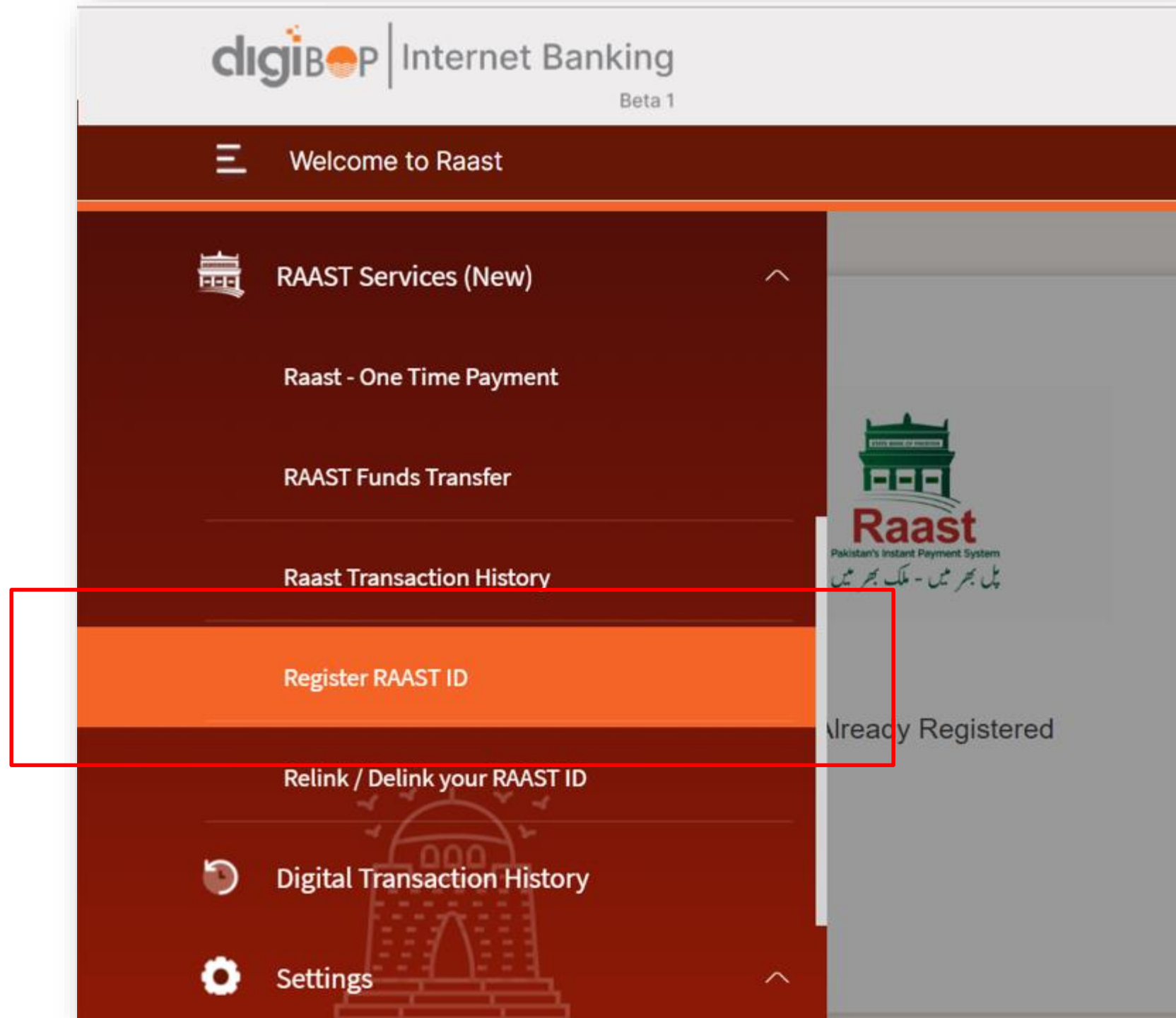
Registration for Raast ID

1. Goto '**Register Raast ID**' on the menu bar provided on the left hand side of the portal

2. Select from the list of account you wish to link your mobile number with for payments

3. Confirm your BOP account details & mobile number

4. Enter the secure code sent on your registered mobile number for confirmation of Raast ID creation

Adding beneficiary

- Customers can add beneficiary for making recurring payments through Raast payment service.

- Navigate to 'Raast Funds Transfer' option and click on 'Add Payee' button.

- Confirm your beneficiary account details & mobile number.

- Enter the secure code sent on your registered mobile number for confirmation of Raast payee addition

Making One-Time Payment

1. Customer can make two kinds of payments:
   1. One-time payment (For un-registered customers)
   2. Recurring payment through added Raast beneficiary (For Registered Customers)

3. If the user wants to make instant payment to an account number or IBAN, then please select this option.

4. Goto '**Raast – One Time Payment**' option, Confirm beneficiary account details and pay!
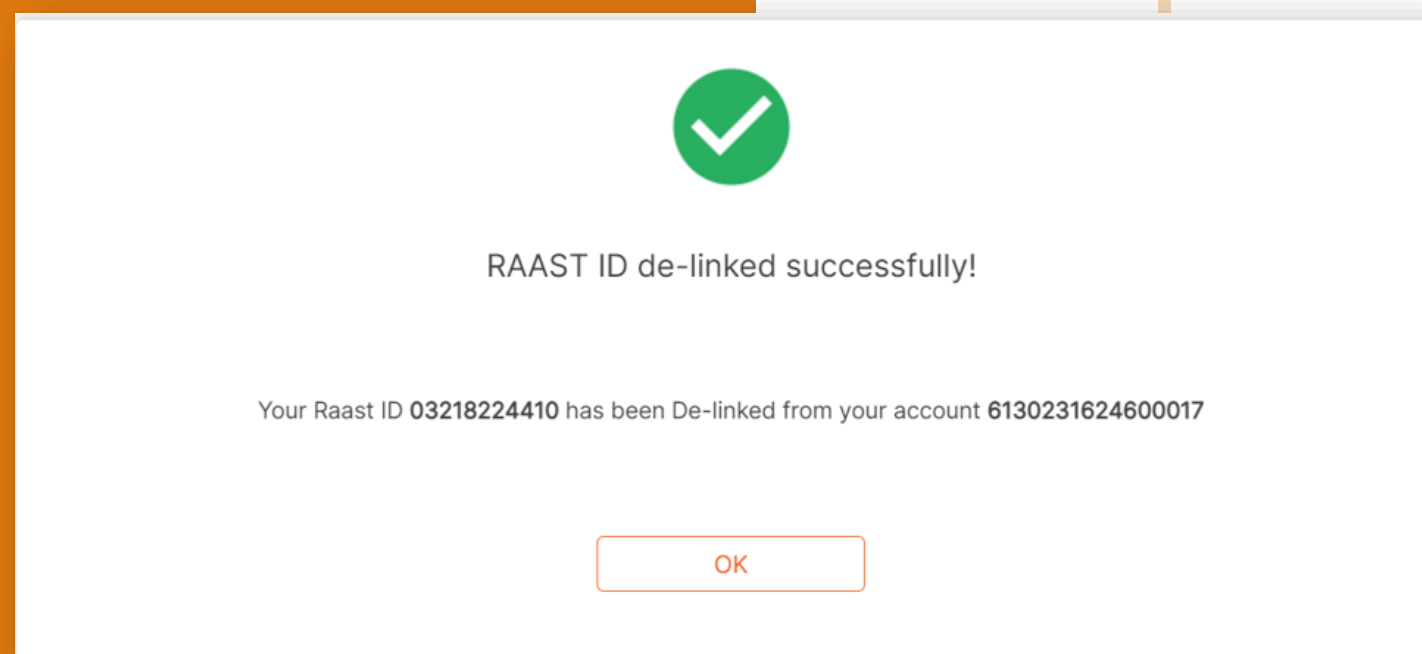
Payments through Funds Transfer
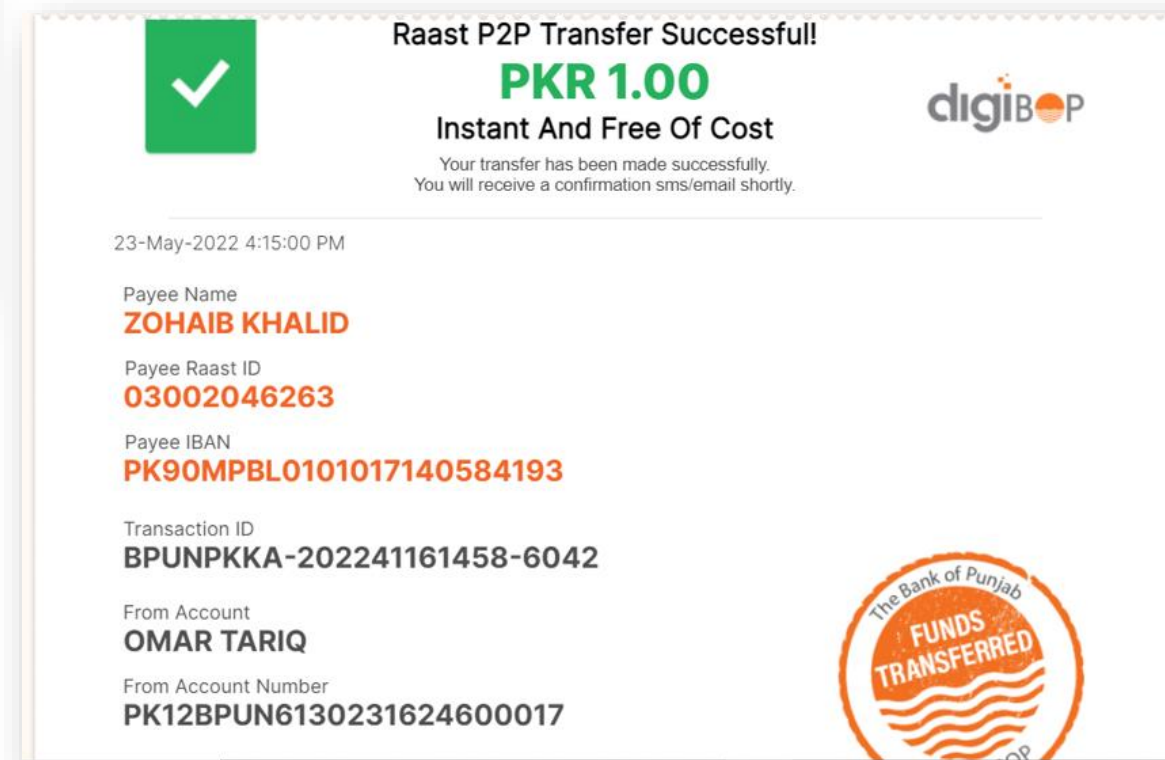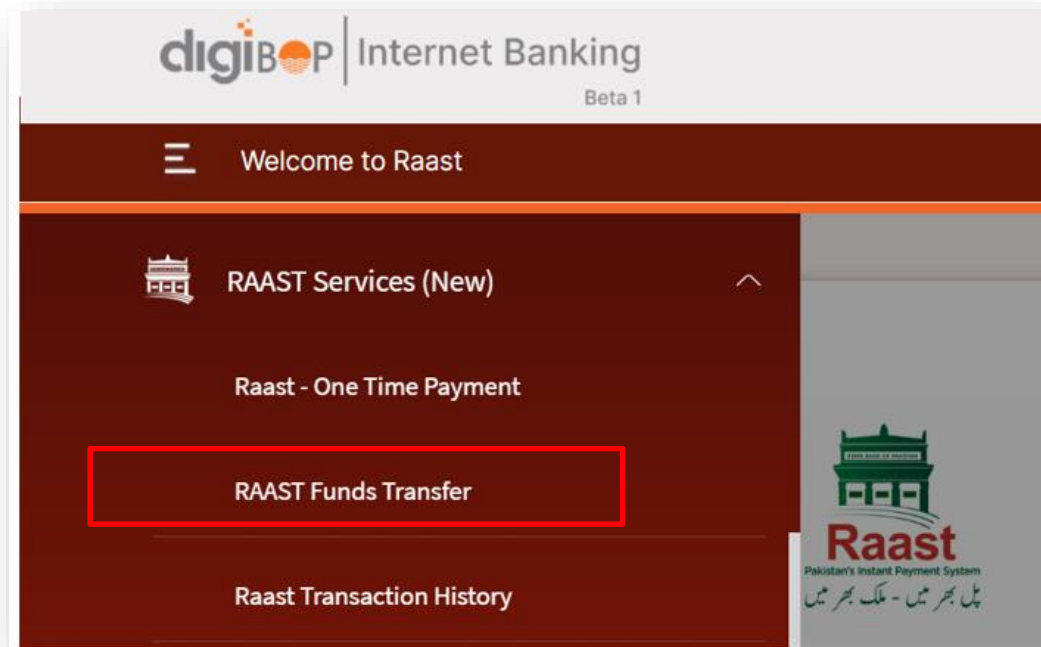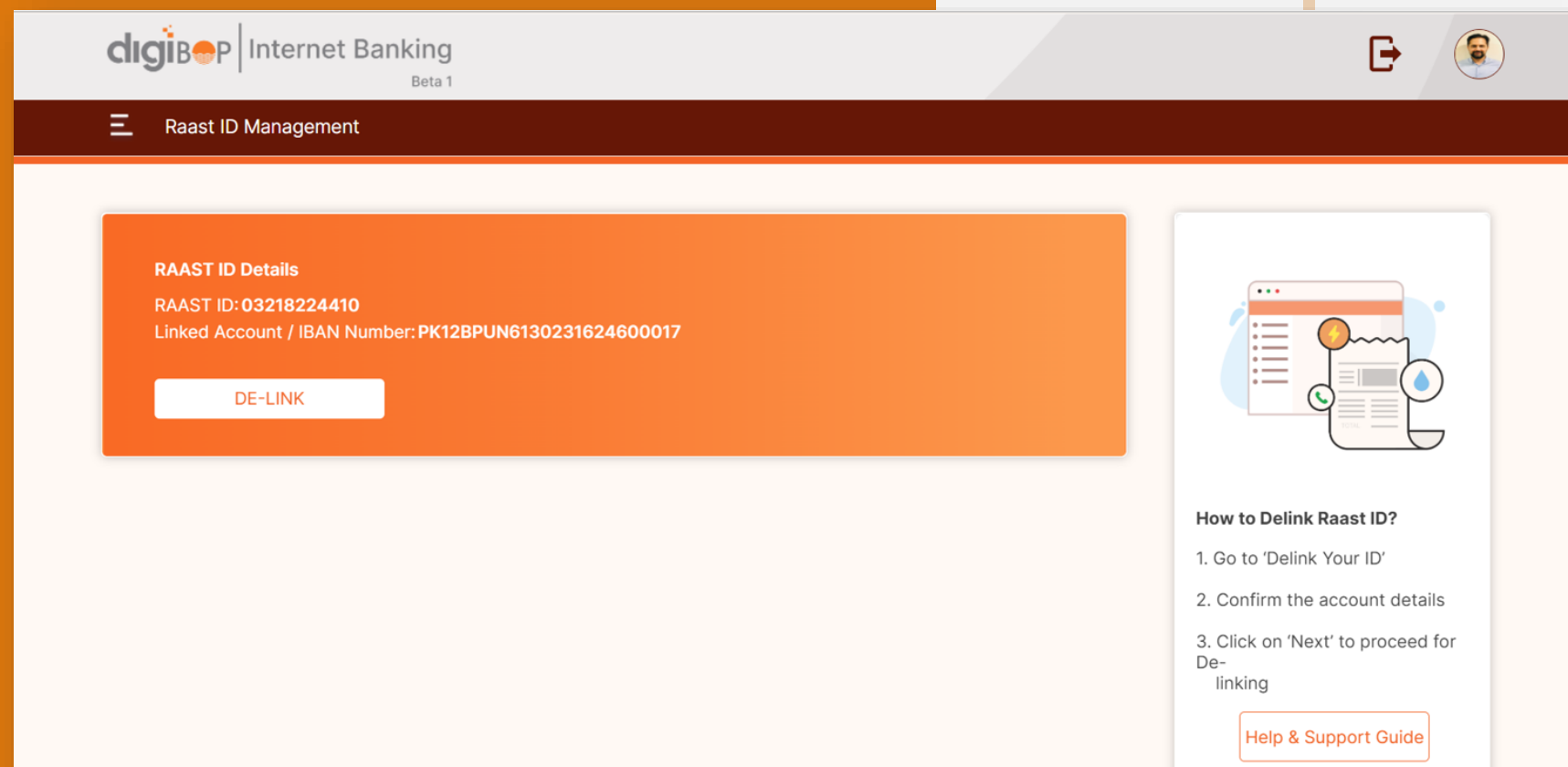

1. For making payments through registered Raast ID , the user can navigate to 'Raast Funds Transfer' option.

2. Confirm your Raast beneficiary account details & mobile number.

3. Enter the secure code sent on your registered mobile number for confirmation of Raast Funds Transfer.

4. Once you have made the payment then you may save the receipt by click on download receipt.

Re-link / De-link

For Linking and De-linking of account / Raast ID, User may perform the following steps:

- First 'De-ink' the already mapped/linked account/ Raast ID from Delink option.

- Confirm the account information from the popup displayed on the screen as per customer request.

- For Raast ID Linking – choose the list of accounts from drop down (accounts available) and then link the new account.

- As a final step, check the registered details from the link account prior to handing over the details for sending & receiving funds.

Date	Transaction ID	Amount	From Account	To RAAST Payee	RAAST Payee Title	Debit / Credit
23/05/2022	960680	1.00	PK12BPUN6130231624600017	03002046263	ZOHAIB KHALID	⬆ Debit
23/05/2022	972227	1.00	PK12BPUN6130231624600017	03002046263	ZOHAIB KHALID	⬆ Debit

Misc Requests:

- **Transaction History**
- **Receipt Printing / Downloading**

1. For a detail overview of the transaction performed through Raast, navigate the search to Transaction History option

2. For storing the record of the transaction, always remember to download the confirmation of receipt from the 'Download' option available

BOP - Digital Banking Group