

Smart Advance Cash

User Manual

12 June 2016

What is Smart Advance Cash (SAC)?

- Smart Advance Cash is an “Unsecured Personal Loan” Product.
- It is a technology Based Product.
- Your Loan is approved through Automation.
- It is instantly approved provided you meet the “Eligibility Criteria”

How Can I Access SAC?

Smart Advance Cash can be accessed through URL:

<https://advancepay.bop.com.pk>

Salient Product Features

- 0% Mark-up
- NO Documentation
- Advance Limits from Rs. 1,000 to Rs. 300,000
- Tenure of loan: 30 Days or Next Salary Credit whichever comes earlier
- Processing fee: 3% + FED of the amount availed or Rs. 100, whichever is higher.
- Free Life Assurance

Who is eligible to avail SAC?

You are Eligible to avail Smart Advance Cash if,

- You Salary Account is with BOP where your employer disburse your salary.
- Your current mobile number was provided to the branch at the time of opening of your bank account.
- Your CNIC is Valid and you have provided BOP your Updated CNIC incase it was expired previously.
- You are less than 60 years of age.

What will I do to avail SAC, if I am Eligible?

If you meet the Eligibility Criteria, you can:

- Go to SAC URL <https://advancepay.bop.com.pk>
- And Click Register.

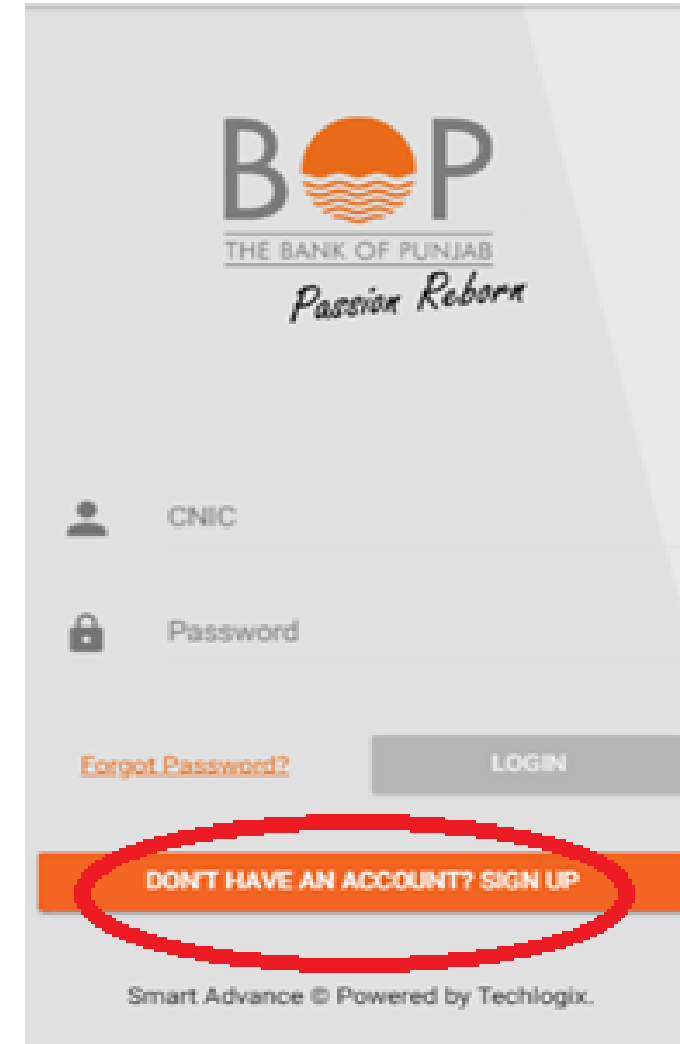
In order to Register you must have following available with you:

- Your CNIC
- Access to Your Registered Mobile Number

Step By Step – Sign Up

To Sign Up or Register:

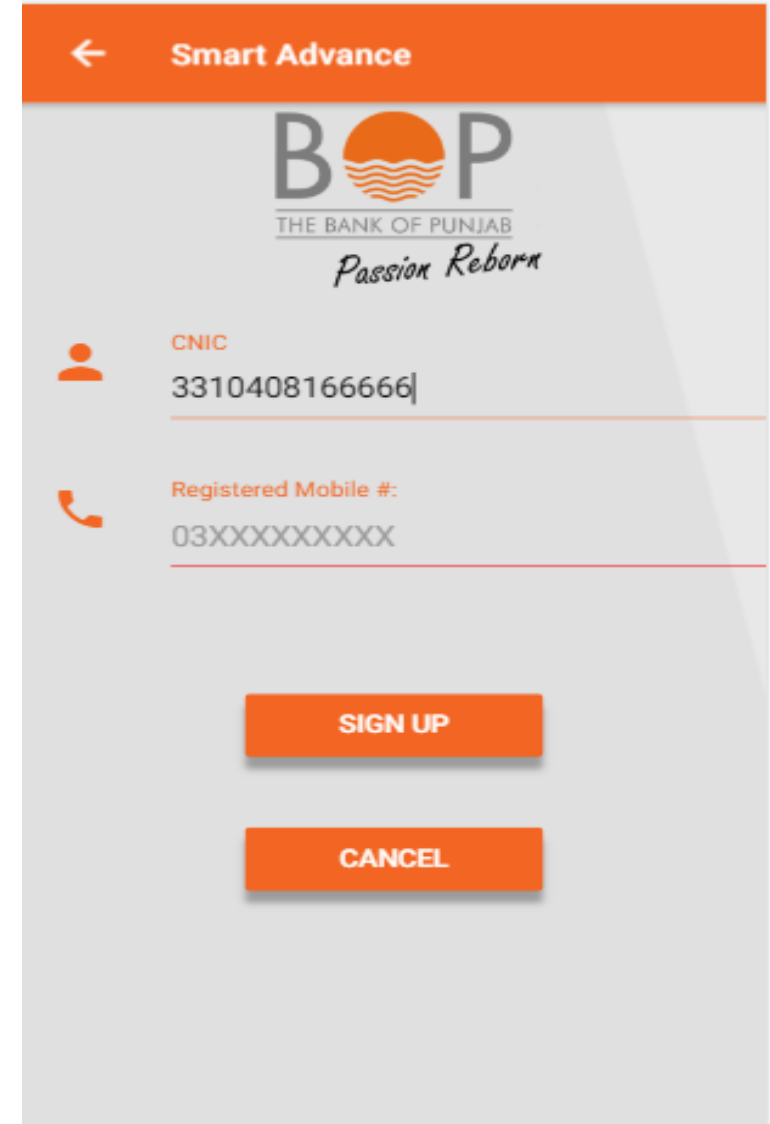
- You should have access to Web browser through Laptop / Desktop Computer or Smart Phone
- Your device has internet Connection
- Go to SAC URL
<https://advancepay.bop.com.pk>
- And Click “Do not have an Account? Signup”.
- It will now take you to a new Screen.

A screenshot of the BOP login and registration interface. At the top is the BOP logo with the tagline 'Passion Reborn'. Below the logo are two input fields: 'CNIC' with a person icon and 'Password' with a lock icon. To the right of the password field is a 'LOGIN' button. Below these fields is a link for 'Forgot Password?'. At the bottom, there is a prominent orange button with the text 'DONT HAVE AN ACCOUNT? SIGN UP' circled in red. The footer text reads 'Smart Advance © Powered by Techlogix.'

Step By Step – Sign Up (Continued)

A new Screen will appear

- At CNIC slot: Type your 13 Digit CNIC
- At Registered Mobile Number Slot: Enter your 11 Digits Mobile Number
- Press “Sign Up”
- It will Take you to the Final Screen of Sign Up Process.

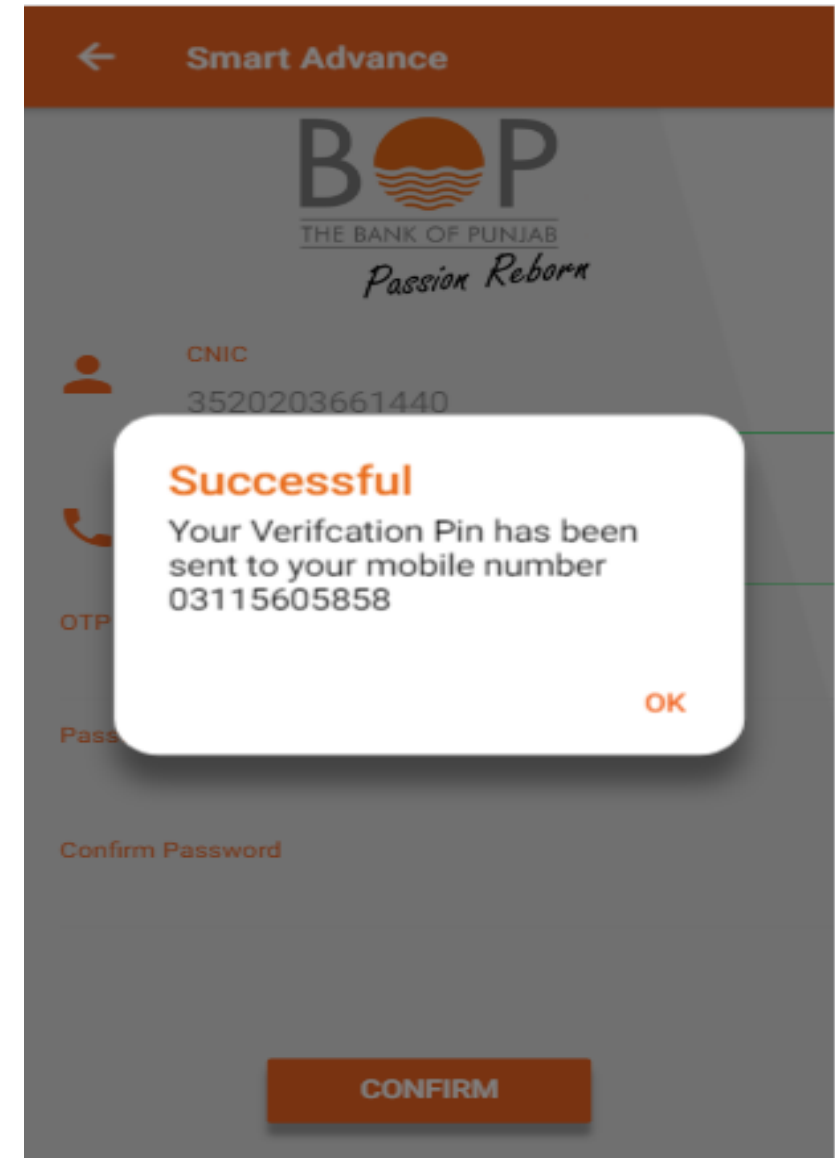


The image shows a mobile application screen titled "Smart Advance" with a back arrow in the top left corner. The screen features the BOP logo (The Bank of Punjab) with the tagline "Passion Reborn". Below the logo, there are two input fields: "CNIC" with the value "3310408166666" and "Registered Mobile #:" with the value "03XXXXXXXXXX". At the bottom of the screen, there are two orange buttons: "SIGN UP" and "CANCEL".

Step By Step – Sign Up (Continued)

As soon as you will click Sign Up, a new Message will Pop Up on screen saying “SUCCESSFUL”.

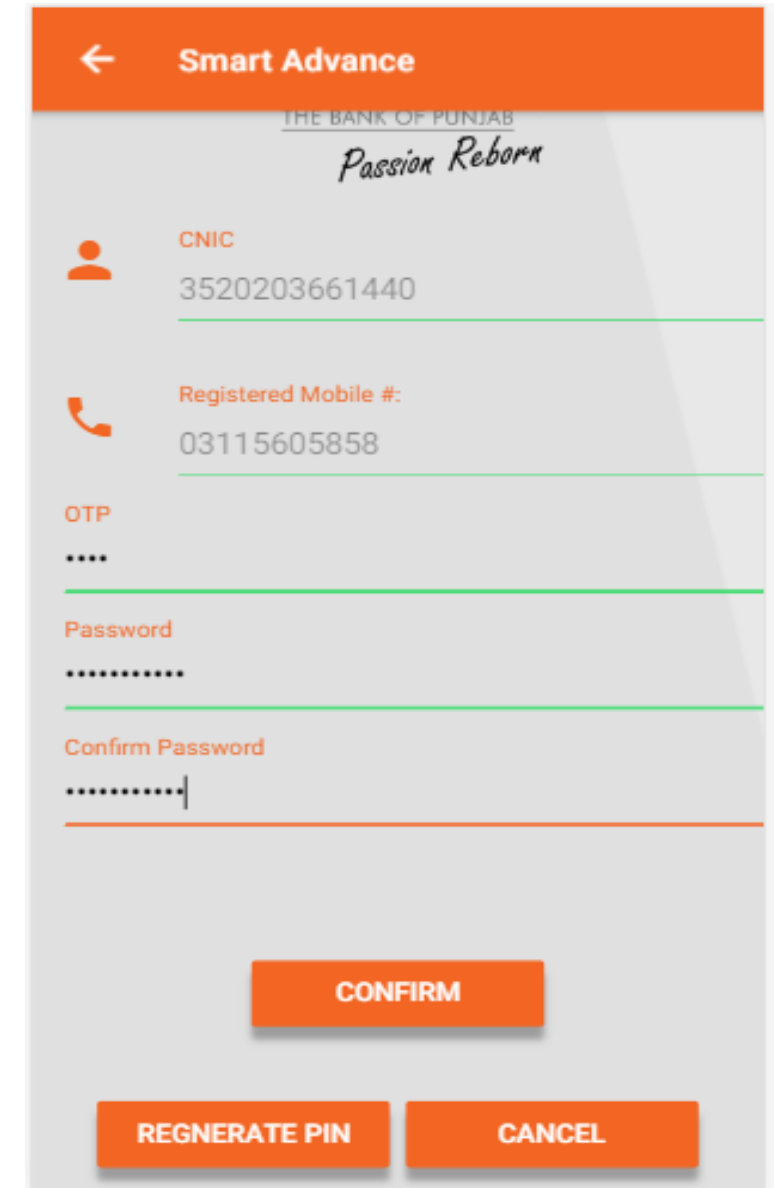
- This message will inform you that your verification PIN has been sent to your registered mobile number.
- It will also display the mobile number on which PIN has been sent.
- Press OK to Proceed.



Step By Step – Sign Up (Continued)

As soon as you will click ok the POP UP Screen will disappear and you will go back to the original “SIGN UP” Screen:

- Now enter the PIN received on your registered Mobile number at the slot “OTP”
- Now set your password by typing it in “PASSWORD” Slot. It has to be in 8 digits and its format is Alpha numeric.
- Confirm Your Password in “CONFIRM PASSWORD” Slot.
- Press “CONFIRM”



The image shows a mobile application screen titled "Smart Advance" with a back arrow on the left. At the top, it displays "THE BANK OF PUNJAB" and "Passion Reborn". The form contains the following fields:

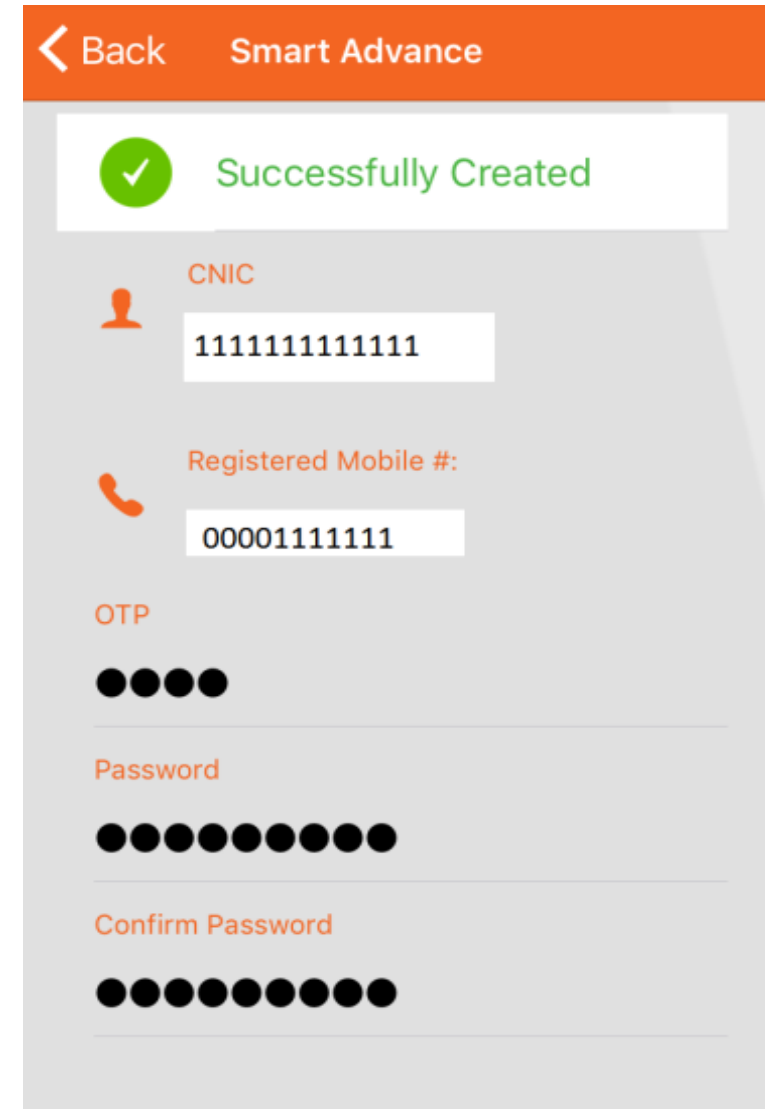
- CNIC:** 3520203661440
- Registered Mobile #:** 03115605858
- OTP:** ****
- Password:**
- Confirm Password:**

At the bottom, there are three buttons: "CONFIRM", "REGNERATE PIN", and "CANCEL".

Step By Step – Sign Up (Continued)

On pressing Confirm:

- You will Get a Notification Screen saying “SUCCESSFULLY CREATED”
- You now stand registered to use this platform.



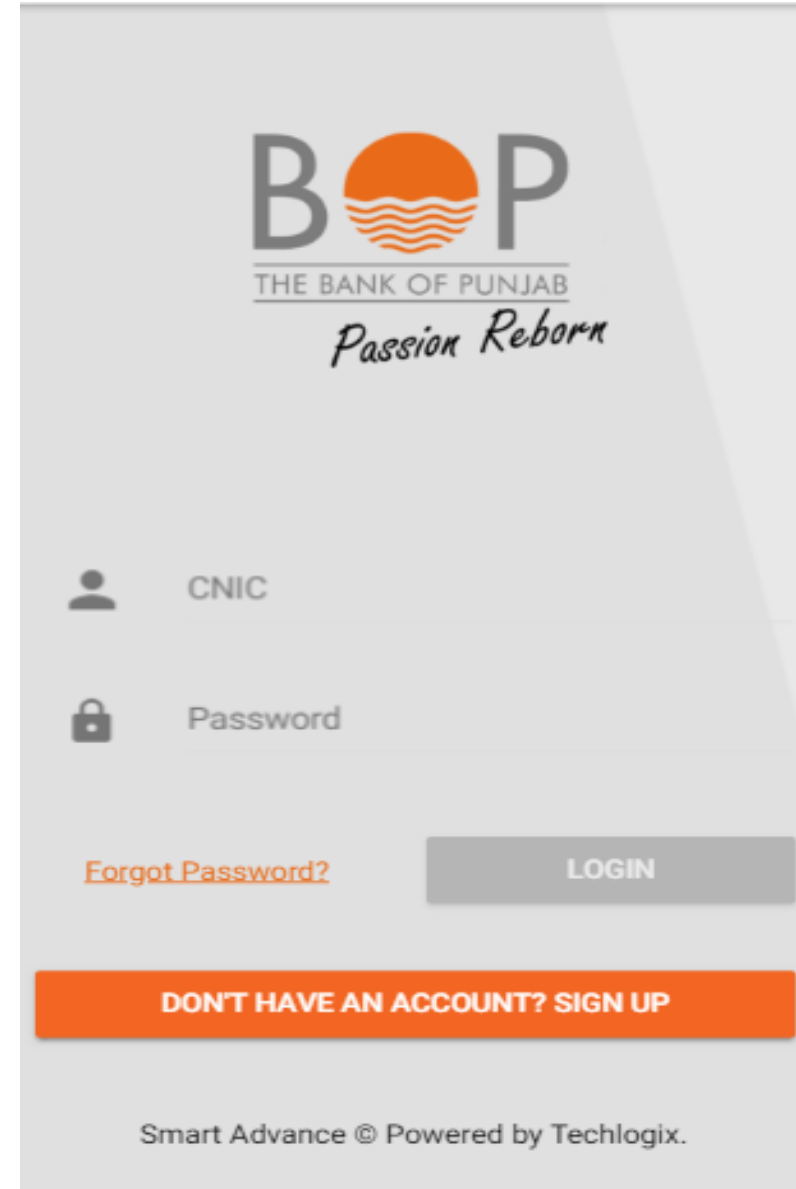
The image shows a mobile application interface for 'Smart Advance'. At the top, there is an orange header bar with a white back arrow and the text 'Back Smart Advance'. Below the header, a white notification box with a green checkmark icon and the text 'Successfully Created' is displayed. The main content area is light gray and contains several input fields with orange labels and icons: 'CNIC' with a person icon and the value '11111111111111'; 'Registered Mobile #' with a phone icon and the value '000011111111'; 'OTP' with four black dots; 'Password' with ten black dots; and 'Confirm Password' with ten black dots.

Step By Step – Login & Transaction

Once the applicant gets itself registered, he can avail SAC anytime.

To avail loan:

- Type URL <https://advancepay.bop.com.pk>
- Hit enter.
- At CNIC slot: Type your 13 Digit CNIC
- At Password Slot: Type your Password which you set at the time of Sign Up.
- Press “Login”



The screenshot shows the login interface for The Bank of Punjab. At the top, the BOP logo is displayed with the tagline "Passion Reborn". Below the logo, there are two input fields: "CNIC" with a person icon and "Password" with a lock icon. To the right of the "Password" field is a "LOGIN" button. Below these fields is a link for "Forgot Password?". At the bottom of the form is a prominent orange button that says "DON'T HAVE AN ACCOUNT? SIGN UP". The footer of the page reads "Smart Advance © Powered by Techlogix."

Step By Step - Login & Transaction (Welcome)

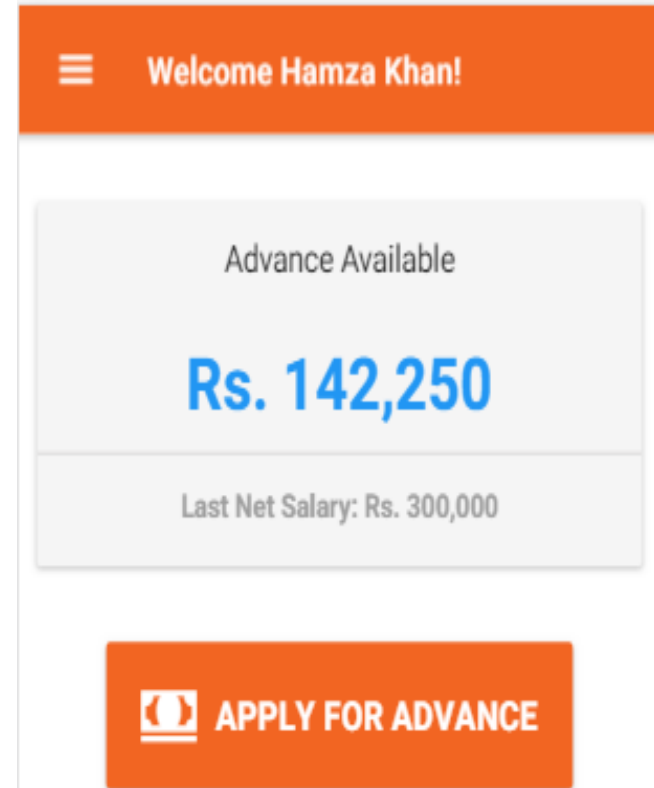
Upon Entering correct credentials, the system will take you to the Welcome Screen, it shall Display

- Advance Available to you.
- Last Net salary transferred to your Salary Account.

The shift from the last screen to Welcome Screen may take considerable time as the system goes back and connect to SBP E-CIB System, which takes a while to process.

If you wish to avail Advance,

- Press “APPLY FOR ADVANCE”



Step By Step – Login & Transaction (Undertaking)

The system shall now take you to the next step, a new screen “Undertaking” Shall Pop Up.

- It shall exhibit your existing Loans as reported in your ECIB Report.
- Please check your existing loans and credit card balances.
- Press “What is the name of Bank” to confirm the name of bank of your Credit Card / Borrowing Bank.

← Undertaking

"I, **Hamza Khan**, holder of CNIC undertake that the detail of my existing exposure from the "Entire Banking Sector" as on **Tuesday, May 22, 2018** is as under:"

+ What is the name of the Bank?

Loan Product	Credit Card - Consumer	
Approved Limit	32,000	Outstanding Balance
		11
Type of Loan	CC	Maturity Date
		01:04:2019

+ What is the name of the Bank?

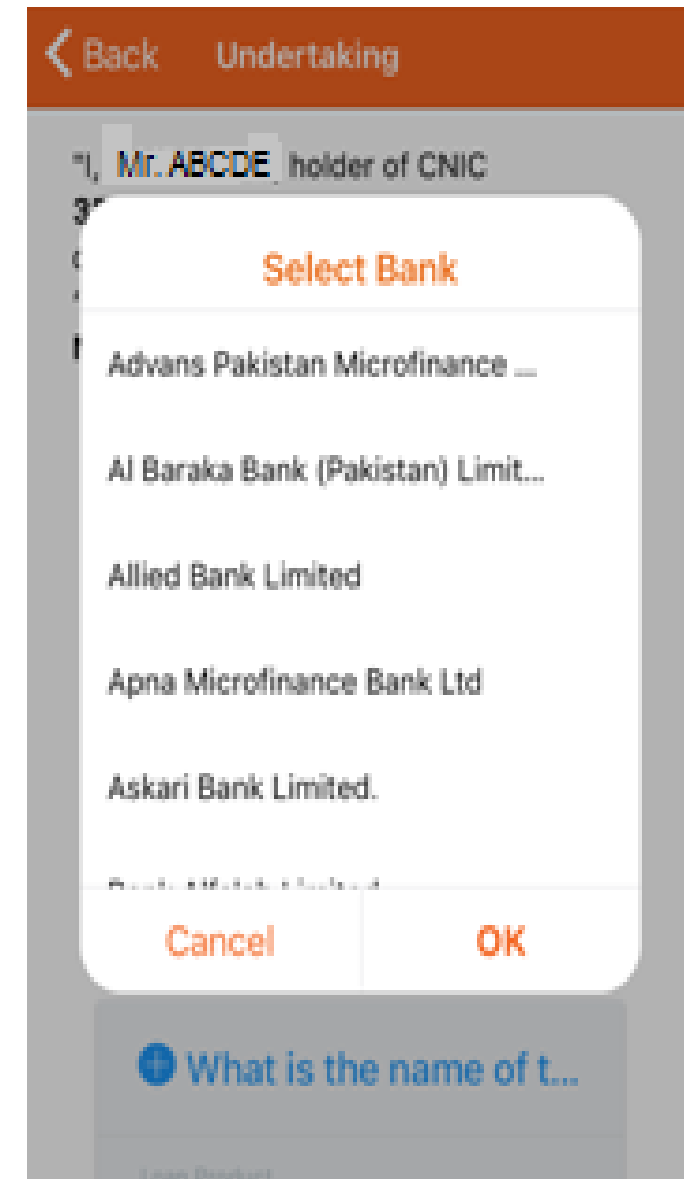
Loan Product	Running Finance/Cash Line	
Approved Limit	200,000	Outstanding Balance
		1,231
Type of Loan	RF	Maturity Date
		25:03:2018

Step By Step – Login & Transaction (Undertaking Contd)

As soon as you will click on the “What is the name of the bank” a POP UP Screen will appear which will let you select the name of bank:

- You can scroll down the list to select the name of the bank.
- Select the name from the list by pressing it.
- Press “OK” and pop-up screen will disappear.

You shall be selecting the name of the bank in the same manner for all the loans.



Step By Step – Login & Transaction (Undertaking Contd)

Once you have Entered the bank names of all your existing loans / credit cards. The bank detail will Turn “Blue”.

- Press “DONE” and a new window will appear.
- This will complete the undertaking Screen and you are now ready to move on to next step.

← **Undertaking**

undertake that the detail of my existing exposure from the “Entire Banking Sector” as on **Tuesday, May 22, 2018** is as under:”

✓ **Al Baraka Bank (Pakistan) Limited**

Loan Product
Credit Card - Consumer

Approved Limit 32,000	Outstanding Balance 11
Type of Loan CC	Maturity Date 01:04:2019

✓ **Askari Bank Limited.**

Loan Product
Running Finance/Cash Line

Approved Limit 200,000	Outstanding Balance 1,231
Type of Loan RF	Maturity Date 25:03:2018

✓ **DONE**

Step By Step – Login & Transaction (Apply for SAC)

After pressing “DONE” at “Undertaking” Screen, the system shall now take you to “Apply for Smart Advance” Screen.

- It shall once again display the Advance Available Amount.
- You can either apply for the entire amount or Type the amount required by you.
- But the maximum amount of SAC is the amount displayed as “Advance Available”
- Once you enter the desired amount, please press “APPLY FOR AVAILABLE AMOUNT” OR “ APPLY FOR ENTERED AMOUNT” as the case may be.

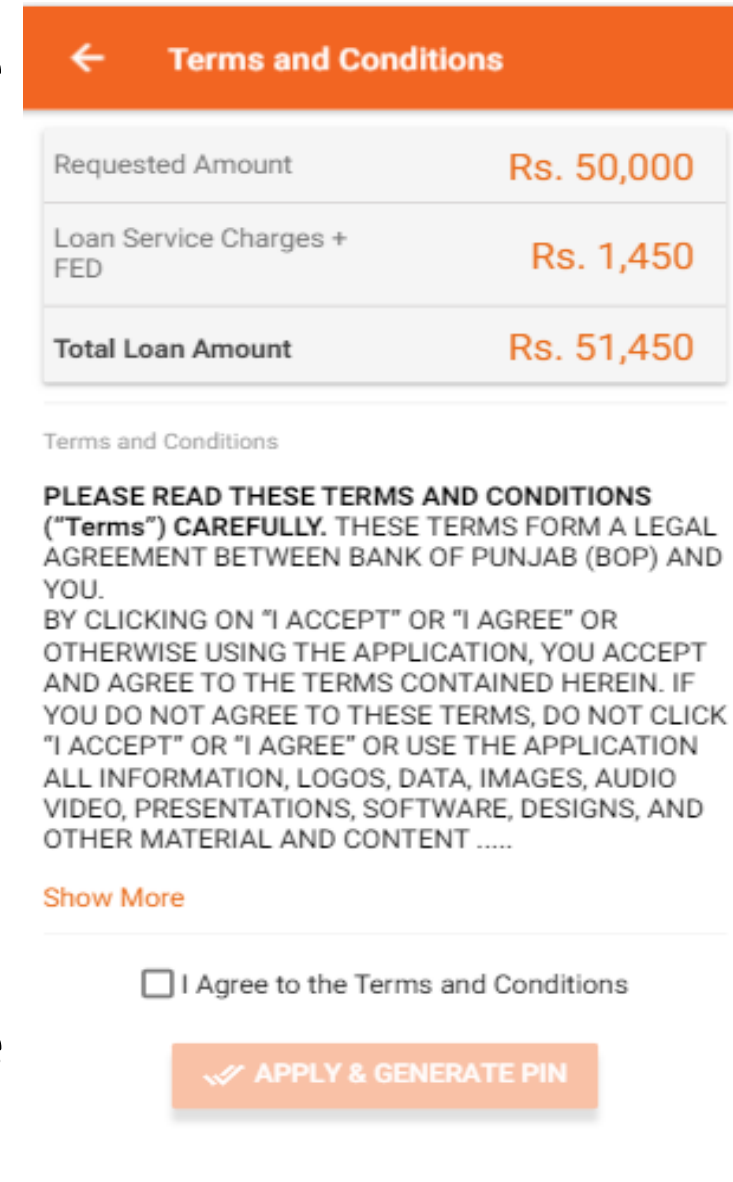
The screenshot shows the 'Apply for Smart Advance' screen. At the top, there is a back arrow and the text 'Apply for Smart Advance'. Below this, a box displays 'Advance Available' and 'Rs. 142,250'. A button labeled 'APPLY FOR AVAILABLE AMOUNT' is positioned below the amount. The word 'OR' is centered below the button. Below 'OR' is a numeric keypad with digits 0-9 and a delete key (X). At the bottom of the keypad area is a button labeled 'APPLY FOR ENTERED AMOUNT'.

Step By Step – Login & Transaction (Terms & Conditions)

Now that you have applied for the SAC, the system shall take you to a new Screen “Terms and Conditions”.

- This page will display
 - a. Requested Amount
 - b. Loan Service Charges + FED
 - c. Total Loan Amount
- Please read terms and conditions carefully.
- Then Click “I agree to the terms and conditions”.
- Press “APPLY & GENERATE PIN”

At this point please check your Registered Mobile Number, the One Time PIN (OTP) has been sent on this number by the bank.



← Terms and Conditions	
Requested Amount	Rs. 50,000
Loan Service Charges + FED	Rs. 1,450
Total Loan Amount	Rs. 51,450

Terms and Conditions

PLEASE READ THESE TERMS AND CONDITIONS ("Terms") CAREFULLY. THESE TERMS FORM A LEGAL AGREEMENT BETWEEN BANK OF PUNJAB (BOP) AND YOU.

BY CLICKING ON "I ACCEPT" OR "I AGREE" OR OTHERWISE USING THE APPLICATION, YOU ACCEPT AND AGREE TO THE TERMS CONTAINED HEREIN. IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "I ACCEPT" OR "I AGREE" OR USE THE APPLICATION

ALL INFORMATION, LOGOS, DATA, IMAGES, AUDIO VIDEO, PRESENTATIONS, SOFTWARE, DESIGNS, AND OTHER MATERIAL AND CONTENT

[Show More](#)

I Agree to the Terms and Conditions

APPLY & GENERATE PIN

Step By Step – Login & Transaction (PIN Verification)

You will now be taken to a new screen “PIN VERIFICATION”

- Enter 4 digit pin code you received on your mobile phone and press “CONFIRM”.
- In case you have not received your PIN, you can Press “REGENERATE PIN”. This will send you a new pin code.
- Once you press the “CONFIRM” button.
- Your transaction now stand completed and the advance amount has been instantly credited to your BOP salary account.

The screenshot displays the 'Pin Verification' screen with the following details:

Pin Verification	
Requested Amount	Rs. 50,000
Loan Service Charges + FED	Rs. 1,450
Total Loan Amount	Rs. 51,450

Your Verification PIN has been sent to your mobile number 03115605858

Enter Your Pin Here

6804

REGENERATE PIN | CONFIRM

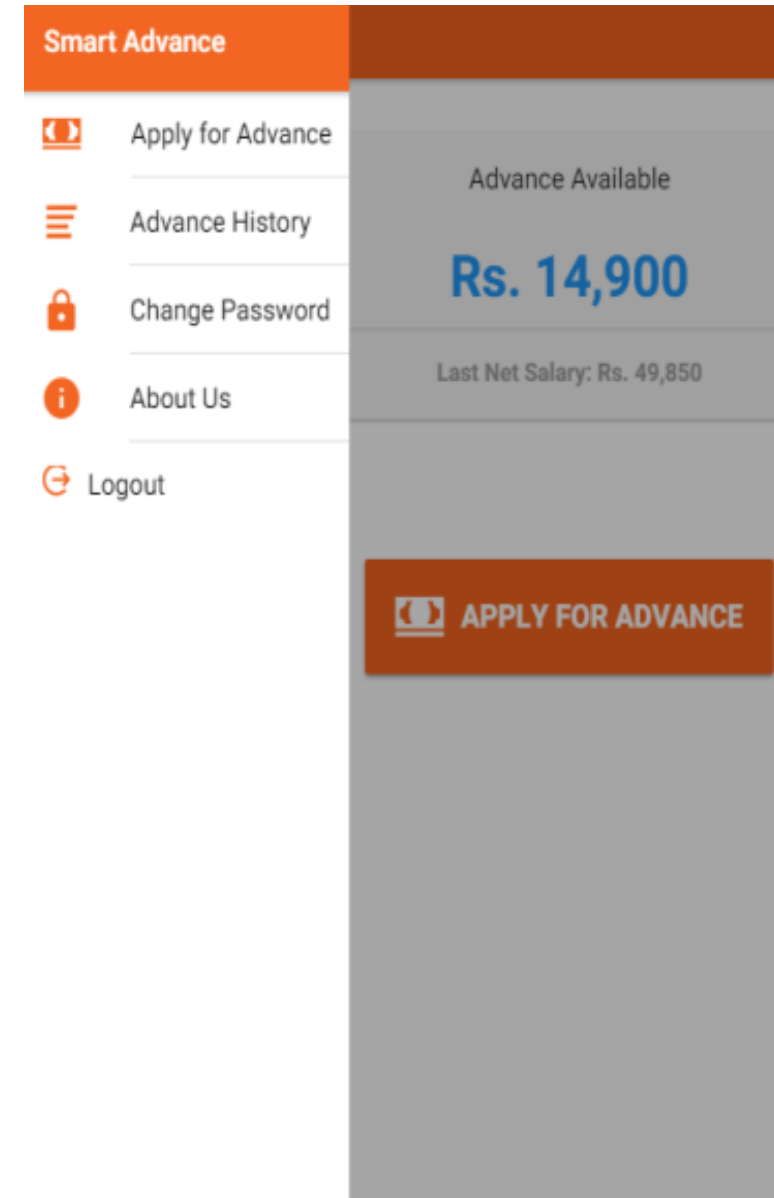
Step By Step – Login & Transaction (Log Out)

Once you are done with your transaction. Click on menu button to perform any of the following functions:

- a. Apply for Advance
- b. Advance History
- c. Change Password
- d. About Us
- e. Logout

Once you press the “LOGOUT” you are out of Smart Advance Cash application.

Congratulations! you have successfully completed you “Smart Advance Cash” transaction.



FAQ's are attached

Thank You !