

IPN Frequently Asked Questions

1) About InstaPay app

What exactly is InstaPay?

It is an app that allows direct access to all accounts and real time instant fund transfers using your mobile device 24/7

Who can register on InstaPay?

Any customer with a bank account in the banks providing the service, considering that the mobile number used must be registered at the bank. While having either a Debit or Meeza prepaid card from the same bank

What accounts can be onboarded to InstaPay?

All your banks' accounts and Meeza pre-paid cards enrolled in the banks providing the service

Who Verifies and secures my data?

All your data is your responsibility as well as you Bank's. Instapay has no access to your personal data. Please refer back to the information security and data privacy section for more information.

2) Registration

How do I register?

- 1- Download the app from your mobile device Apple Store or Google Play Store
- 2- While going through the onboarding process, you will need to select your mobile number that is registered at your bank
- 3- You will then be asked to create a unique IPN account and a PIN that will only be accessible through your mobile device

What happens after registration?

Once you verify your mobile number, you will have to select and add your bank account as well as your IPA and set your IPN PIN.

What is IPA?

An Instant Payment Address "IPA" is a simplified address for your account per app which you can use to send and receive money on IPN instead of using the full bank account or card details. Think of it as an email address which you can use to transfer money

IPA is presented in the form of name@instapay.

How many accounts can I link?

There is no limit to the accounts you can link. However, all the accounts you would like to link must have the same mobile phone number registered with your bank or it will not appear in your selections.

How many IPAs can be added?

The app allows you to create one IPA per account so you can have any number of IPAs depending on how many accounts you have in different banks

I can see my bank but I cannot see my account number, What now?

You need to make sure that the mobile number you used during registration is the same as the mobile number registered with the bank, and if it is not the same number, you will need to visit the bank and update your details, or the bank will not permit your account type to be listed on IPN

How can I change my IPA?

Your IPA cannot be changed once created

3) IPN PIN

What is an IPN PIN?

It is a 6-digits number that is set by the customer per account upon successful adding of any account. IPN PIN is used for authenticating all transactions done on InstaPay app. IPN PIN is a sensitive data that is secured by your bank, in all cases you should never share or expose your IPN PIN to avoid any associated risks.

I have previously set an IPN PIN for my bank account, is it required to set new IPN PIN if I removed and added my account again to InstaPay?

Your IPN PIN is defined per account and stored at your bank, whenever you reuse your account same IPN PIN shall be used

How can I unblock my IPN PIN?

From manage accounts:

- Click on the account with the blocked IPN PIN
- Click on forgot PIN
- Enter the 16 digits for your card number & card PIN
- You will receive SMS with OTP
- Enter the OTP
- Enter the new IPN PIN
- Confirm the IPN PIN

I don't remember the IPN PIN for my account, what shall I do?

From manage accounts:

- Click on the account that you would like to reset its IPN PIN
- Click on forget/unblock IPN PIN
- Enter the 16 digits for your card number & card PIN
- You will receive SMS with OTP

- Enter the OTP
- Enter the new IPN PIN
- Confirm the IPN PIN

4) Sending Money

Who can I send money to or receive money from?

You can transfer to bank accounts, IPA, mobile numbers, meeza digital wallets, and any type of electronic card

I have multiple registered accounts, which account can I use to send money?

You can send money from any account added. Before the transfer is made, you will be asked to select which account you want to use to send the money

What beneficiary details do I need to send money?

Users can send money by using one of the following beneficiary details:

- IPA (Instant Payment Address created by the user)
- Mobile Number
- Digital wallet mobile number
- Bank account number or IBAN
- Any electronic card number

Is there is a way to verify the beneficiary account before sending money?

Yes, InstaPay app retrieves beneficiary information as recorded in the bank before the transaction is executed to check if it is the correct information (in case of IPA and mobile number)

Is there a limit to the amount of money to be sent?

Yes, the limits are as follows and are applicable for each bank:

Maximum EGP 50,000 per transaction

Maximum EGP 60,000 per day

Maximum EGP 200,000 per month

What other services does InstaPay app offer?

- You can send and receive money instantly
- You can check your bank accounts balance and issue mini statement

5) Receiving Money

How can I receive money through InstaPay app?

Share your IPA or Mobile number or initiate a collect request

What is collect request?

A request sent to a payer through his IPA or mobile number requesting an amount of money to be paid. The request can be paid or declined by the payer

When I am receiving money and I have multiple accounts, how do I know which account the money is going to if the sender sends money to my mobile number?

The money that you will receive will be sent to the account which you have set as your default account, you can change the default account from account management, if you have only one account, then this is your default account.

6) Information security and data privacy

How does InstaPay Operate? Does InstaPay operated in accordance with regulatory standards?

InstaPay is the first Payment Service Provider (PSP) application licensed by the Central Bank of Egypt to operate over the Instant Payment Network (IPN), enabling instant transfers between banks 24/7

The CBE license entails InstaPay's full compliance to information security and data privacy legislations and requirements and customer rights protection regulations

Is InstaPay authorized to access Banks and/or Accounts?

The application cannot access the customer's data with the bank in any way. Compliance with the rules and standards of confidentiality of customer data prohibits the storage of application user data, as it is distinguished by a symbol, provided that the account statement is only registered with the bank.

How is my data privacy protected?

The application's license mandates the secure processing of customer information, prevention of misuse and unauthorized access.

What type of data is collected while using InstaPay?

InstaPay is guided by data integrity and purpose limitation principles. The app collects data particularly for two purposes:

- Building customer profile during the registration process, where the collected data is limited to Name, Date of Birth, Gender, email and Mobile Number
- Processing the transaction including the transaction value and beneficiary details

in all cases no sensitive data is collected by InstaPay

Does the App have access to the bank account data?

No. Data privacy restrictions mandates that InstaPay does not store nor has access to customer bank account; it is only denoted by a reference while the actual account number is stored at your bank.

In all cases InstaPay do not have access to the consumer sensitive data, bank account details and/or balance

How does the App deal with sensitive data submitted to InstaPay?

The sensitive data is defined as your card number, card PIN, OTP submitted during onboarding and the IPN PIN submitted either during definition or during transactions processing authentication.

End-to-end encryption for all the above sensitive data is implemented. Thus, the App has no access, nor rights, nor ability to fetch and/or store such sensitive data, all sensitive data are encrypted between the customer and his bank

What are the access limitations granted by the App to my balance and/or mini-statement?

Both Balance and/or Mini-Statement are considered as Sensitive data, hence InstaPay has no access, nor rights, nor ability to fetch and/or store these types of Sensitive data.

How can I assure that InstaPay is not holding any of my sensitive data?

InstaPay is licensed and regulated by the Central Bank of Egypt as an authorized Payment Service Provider (PSP). The CBE license guarantees the maximum level of data security and consumer data protection, and ensures that all InstaPay operations and/or processes are fully compliant with CBE legislations.

Does the App guarantee the quality of the service to the user?

The app guarantees quality as far as the service is concerned; however, with several parties involved in the transaction success, network connectivity and member banks service may impact the desired assurance.

Who is responsible for securing and maintaining my balance and funds?

Your Bank, according to all regulation, it is always the bank's responsibility to secure and oversee your account. Only a proper authorization from the customer shall allow the bank to process the transaction

Can InstaPay execute transactions on my behalf or without my consent?

That is technically not possible as all transactions are secured using IPN PIN which is not accessible or exposed to InstaPay.

Banks will not authorize any transaction without proper consumer consent using IPN PIN

7) Transaction Complaints

How can I submit a complaint?

For any issue related to bank accounts & transfers, please refer to your bank

I made a transfer and the transaction failed but my account was debited. What should I do?

Whenever a transaction is declined on InstaPay, the bank will automatically reverse the transaction to your bank account immediately, in case transaction is not reversed please contact the bank and provide them with the transaction reference number to track the transaction

I transferred an amount to an InstaPay user, and they claim that they did not receive the transfer?

As long as the transaction is approved and appear successful in InstaPay, then that means that the amount got credited successfully to the beneficiary account. Please provide the beneficiary with the transaction details including the transaction ID and ask them to check with his bank also and investigate

What does it mean that the transfer is pending?

The pending transfer is a transfer that the beneficiary bank didn't confirm crediting it to the beneficiary bank account. InstaPay will update you with the transfer status either successful or rejected during few minutes. You can check the transaction status from the transaction history.

I transferred money to a wrong receiver. Can I reverse the transaction?

A successful transaction cannot be reserved or cancelled

What if the amount was debited from my account while the transaction was declined?

Please contact your bank, provide them with the transaction ID for investigation and resolution. However, the Bank should automatically return the amount within a few minutes in case the transaction is declined.

Are there any fees for using the IPN service?

Currently no fees apply. Should a fee apply in the future, this will be announced to our customers

What happens if the debit card PIN is entered incorrectly several times during registration?

- You have 3 attempts to enter the correct PIN
- If you fail to enter correct PIN then after 3 failed attempts your debit card PIN will be blocked from registering on IPN
- On the next incorrect PIN attempt, you will receive an error message / and an SMS
- To unblock the Debit Card PIN to be able to register for IPN again, you will have to make a successful ATM purchase/transaction with the correct PIN
- If you cannot remember the correct PIN, you will need to create a new PIN by contacting our call center

Can IPN transactions be done in local and foreign currencies?

Transactions are made in Egyptian pounds only