



Bank Alfalah

Frequently Asked Questions (FAQs) – (CDK)

12:15 PM Thursday, March 21, 2024

Welcome to
Bank Alfalah CDK

BANK ALFALAH OFFERS
FREE SERVICES
FOR EVERYONE

TOU AB AGAY BARHO,
KHUL KAY BANKING KAROI

**DEPOSIT YOUR
CHEQUE INSTANTLY**

Initiate Transaction >

Contact Support:
111 225 111

12:15 PM Thursday, March 21, 2024

Welcome to
Bank Alfalah CDK



Successful

Deposit Amount	10,000
Cheque number	12345678
Beneficiary A/c no.	1005231122334
Beneficiary A/c title	Ayaz Shakoor
From A/c	10052123456789
From A/c Title	Sharjeel Abbasi
Transaction no	ALF12345678
Date Time	4 August 2021 01:03 PM


Print Receipt

*Details will be sent via SMS

Contact Support:
111 225 111

Q1. What is the Digitized Cheque Clearing (CDK) Solution?

The Digitized Cheque Clearing Solution enables customers to deposit cheques through Cheque Deposit Kiosks (CDKs) without visiting a teller counter. It automates verification, processing, and clearing for Internal Fund Transfers (IFT) between **Bank Alfalah individual accounts**.

Q2. What types of cheques can be deposited through the CDK?

Only Bank Alfalah internal transfer cheques (crossed or bearer) are currently accepted. Banker's Cheques and third-party/outward cheques are not supported at this stage.

Q3. What are the benefits of depositing cheques via CDK?

- 24/7 cheque deposit facility
- Real-time processing and crediting
- Reduced manual errors and faster turnaround time
- Enhanced security through automated verification (signature, thumb impression, UV, MICR, barcode)
- Convenient and paperless experience

Q4. Who can use the CDK facility?

Any Bank Alfalah individual account **holder** with valid CNIC and biometric verification can use CDK for internal fund transfer cheques.

Q5. Are there any cheque design requirements?

Yes. Only newly designed digital cheque leaflets with encrypted barcode and thumb impression box are eligible for CDK deposit.

Q6. How do I deposit a cheque through CDK?

1. Visit the CDK and select "Initiate Transaction."
2. Enter CNIC and verify thumb impression via scanner.
3. Enter beneficiary details and amount.
4. Insert the cheque into the machine.
5. Verify the displayed details and confirm.
6. Once validated, the system processes the transaction and prints a receipt.

Q7. What happens if my thumb impression verification fails?

If NADRA verification fails, the system will display an error message and advise you to visit the nearest branch or call **021-111-225-111**.

After three unsuccessful attempts in 24 hours, your CNIC will be temporarily blocked from NADRA services until midnight.

Q8. How long does it take for funds to be credited?

For valid internal cheques, funds are credited **instantly** upon successful system verification.

Q9. What if I want to cancel the transaction midway?

You can cancel at any stage before submission. The CDK will return your cheque and issue a transaction cancellation receipt.

Q10. When can a cheque be returned by the CDK?

A cheque will be returned if:

- It is incomplete, altered, or overwritten
- It belongs to old cheque design
- Account is dormant, frozen, or blocked
- Cheque is post-dated or stale
- MICR, UV, or barcode validation fails
- Insufficient funds in issuer's account
- Thumb impression unreadable
- Already presented or duplicate cheque

Q11. What are my options if a cheque is rejected?

Hold for Manual Processing, The cheque will be kept in the CDK and sent to the branch for review

Q12. Will I be notified if my cheque is held for manual processing?

Yes. You will receive an **email notification** (if your email is registered) confirming that the cheque has been retained for further verification.

Q13. What is the IVR verification process?

The system calls the issuer's registered number to confirm details (beneficiary name, amount, cheque number).

- Press **1** to confirm
- Press **2** to decline

Q14. When is IVR Call-Back Confirmation (CBC) required?

For cheques above Rs. 300,000, IVR-based cheque authorization (CBC) is mandatory as per existing process.

Q15. What is the branch's role in CDK cheque handling?

- Ensure operational readiness of CDK (lighting, CCTV, printer rolls)
- Retrieve and manually process held cheques twice a day
- Perform end-of-day reconciliation through Q-Manager portal
- Archive processed physical cheques per bank policy

Q16. Who manages CDK vault keys?

Only the **Branch Operations Manager (BOM)** holds and manages CDK vault keys as per RBOM “Keys and Vault Operations” policy.

Q17. What security measures are in place for CDKs?

- CCTV monitoring
- Biometric authentication via NADRA
- Encrypted barcode validation
- UV pattern and MICR checks
- Secure locking mechanism with controlled key custody

Q18. How can I raise a dispute related to CDK transaction?

You can register complaints via:

- **Call Center (021-111-225-111)**
- **Customer Experience email**
All CDK-related disputes are handled by the CDK Monitoring Unit and Dispute & Settlement Team as per bank’s Complaint Management Procedures.

Q19. How are fraud-related complaints handled?

Fraud or suspicious activity complaints are processed under the **Complaint Management Unit Procedure** and escalated to relevant risk teams.

Q20. Will I receive a receipt for my transaction?

Yes. A printed receipt is automatically generated for every transaction.
It includes:

- Transaction ID
- Date and time
- Cheque number
- Amount
- Transaction status (Successful / In Process / Returned)

Q21. Is the receipt necessary for claims or disputes?

Yes. No claim will be entertained without the printed **receipt** issued by the CDK.

Q22. What are the CDK operating hours?

CDKs operate **24/7**, including weekends and holidays.

Q23. Who should I contact for CDK malfunction or issues?

Contact Bank Alfalah Call Center (021-111-225-111) or visit the nearest branch. Branch staff will coordinate with the CDK Monitoring Unit for resolution



Q24. What if the machine runs out of paper or stops printing receipts?

If no receipt is printed, note the time, location, and cheque details and contact the **Call Center or branch immediately** for assistance.

✓ Need Help?

☎ Call Center: 021-111-225-111

💬 Visit your nearest **Bank Alfalah branch**

🌐 More info: www.bankalfalah.com

SCREEN FLOW:

