

Alfa Supplementary – FAQs

1. **What is Alfa Supplementary?**

Alfa Supplementary allows a primary account holder to securely grant limited banking access to verified family members, including spouse, parents, children, and siblings, with daily transaction limits set by the primary account holder

2. **Who is the primary user?**

The primary user is the registered Alfa user and bank account holder who controls access and sets limits.

3. **Who is the supplementary user?**

A supplementary user is a verified family member who gets limited access to perform transactions within the daily limit set by the primary.

4. **How many supplementary users can be added?**

A primary user can add up to five supplementary users.

5. **How does a primary user set up Alfa supplementary?**

They log in to Alfa, go to Alfa Supplementary, scan the CNIC of the family member, complete biometric verification, set daily limits, assign account, agree to terms, and send an invite.

6. **What happens if biometric verification fails?**

There is no fallback. If attempts are exhausted, the process ends and must be retried later.

7. **What limits can be set for supplementary users?**

Options range from PKR 100 with 1 utility bill up to PKR 100,000 with 9 utility bills, as daily limits

8. **How does a supplementary user register?**

They receive an SMS invite, download Alfa, enter CNIC and OTP, set credentials, complete biometric verification, set login PIN, and wait for primary approval.

9. **Is there a waiting period after registration?**

Yes, there is a mandatory 2-hour cool-off period before access is active.

10. **What if the supplementary logs in before approval?**

They will see a bottom sheet message "Primary approval is awaited" until the primary user approves.

11. **Can supplementary users see the primary account balance?**

No, the account balance will remain private and only primary user can see their account balances.

12. What happens when supplementary makes a transaction?

The primary user receives a notification.

13. What if the supplementary mobile number is already registered on Alfa?

An error message will appear stating the mobile number is already registered.

14. What if there is insufficient balance for subscription charges?

An error message will appear indicating insufficient balance.

15. Which features are restricted for supplementary users?

Supplementary users cannot access certain features like Save & Invest, Loan services, Debit/Credit Cards, Insurance, Remittance, etc.

16. What happens if a supplementary user tries to open a restricted feature?

The system shows an error message asking them to open their own account to avail these services.

17. Can supplementary users see their assigned and remaining limit?

Yes, supplementary user can see their assign and remaining daily limit on limit management screen but cannot modify it.

18. How do supplementary users know their available limit?

It is displayed on the main landing page and also shown when they make a transaction.

19. Is there any annual fee of Alfa supplementary?

Yes, annual charges will be applicable as per SOC.

20. Does the primary user get notified of supplementary transactions?

Yes, every time a supplementary user performs a transaction, the primary user receives a notification.

21. Can supplementary users manage requests?

No, those options are restricted and only available to the primary user.

22. What is the Alfa Supplementary Dashboard?

It is a section in the Alfa app where the primary user can manage all supplementary users — add, monitor, pause, resume, or remove access.

23. How many supplementary users can be managed?

A primary user can manage up to five supplementary users.

24. What information is shown on the dashboard?

It shows the number of supplementary users, their names, relationships, daily limits, and current status (Active, Paused, or Pending).

25. How can a primary user add a new member?

By selecting "+ Add Member" on the dashboard, which starts the supplementary onboarding journey.

26. Can the primary user view supplementary user activity?

Yes, they can see usage summary, renewal date (if auto-renewal is on), last three transactions, and full digital activity of their supplementary users.

27. How can daily limits be changed?

The primary user selects "Change Limit," chooses a package, confirms with OTP/TPIN, and the new limit is applied after a 2-hour cool-off period.

28. What does Pause Access mean?

It temporarily stops the supplementary user from using Alfa app. Each login will show a message that access is paused.

29. How can access be resumed?

The primary user selects "Resume Access" from dashboard

30. How can access be removed permanently?

By selecting "Remove Access" from dashboard

31. What happens if fees are not paid?

The supplementary user's access is paused. The primary user can renew by paying the fee manually.

32. How does the primary user pay the annual fee manually?

When the supplementary user's fee remains unpaid, their access is temporarily paused with a visible action button 'Pay Now.' The primary user selects 'Pay Now,' chooses the account for payment, and proceeds. Upon confirmation, the payment is processed and access is restored

33. What if the linked account is removed?

The supplementary user's access is paused until the primary user reassigns a new account.

34. What if supplementary user opens its own bank account? Can it be linked?

Yes, if the supplementary user opens their own account, it will be linked as a primary account, and supplementary account will be delinked.

35. What happens if I have no supplementary users yet?

You'll see the Welcome Screen to start the onboarding journey.

36. What if I already have supplementary users?

You'll be taken directly to the dashboard where you can manage them or add more.

37. Can I see how many family members are added?

Yes, the dashboard shows the total number of supplementary users added.

38. Can I check the overall daily limit?

Yes, the dashboard displays the combined daily transaction limit across all supplementary users.

39. How do I view a supplementary user's activity?

Select the supplementary member from the dashboard to see their usage summary, renewal date, and last three transactions.

40. Can I see all transactions of a supplementary user?

Yes, tap "See All" to view the complete digital activity.

41. What happens after I change a limit?

The new limit is applied, but the supplementary profile goes into a 2-hour cool-off period.

42. What message does a supplementary user see if access is paused?

They see a bottom sheet saying their access has been paused by the primary user.

43. Can I remove access permanently?

Yes, by selecting "Remove Access" from dashboard

44. What if the linked account is removed?

The supplementary user's access is paused, and primary user will need to reassign a new account.

45. Can primary user unlink his source account if fees are unpaid?

No, the system will show an error until fees are cleared.

46. What happen when supplementary user delay registration?

Primary user cannot unlink his source account until registration is completed.

47. What happens if the primary user scans a CNIC that does not belong to the relation selected for granting access?

If the primary user scans a CNIC that does not belong to the relation selected for granting access, the system will display an error message and prevent the process from proceeding.