



Pakistan's Instant Payment System



Raast

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پل بھر میں - ملک بھر میں

RAAST P2P User Guide



RAAST P2P User Guide:

On your IB/MB portal - Click on **RAAST NEW TAB** → then on **RAAST ID Management** option for creation of RAAST ID:

The screenshot shows the 'RAAST New' tab selected in the top navigation bar. A blue arrow points to this tab. Below the navigation bar, the main heading is 'Transfer by RAAST Raast ID'. A red message states: 'Raas: ID Not Registered. Click on Raast ID Management to Register Raast ID'. A blue arrow points to a green button labeled 'RAAST ID MANAGEMENT' in the top right corner. The form contains the following fields:

- Beneficiary Details**
- Send Money Through ***: Radio buttons for RAAST ID and IBAN.
- Enter Raast ID of Beneficiary ***: A text input field.
- What amount would you like to transfer ?**
- Amount ***: A text input field.
- Maximum Limit is PKR 50,000**: Text below the amount field.
- Select source account**
- Select Account**: A dropdown menu with '- Please Select'.
- Purpose of Payment ***: A dropdown menu with '- Please Select'.

Click on **REGISTER RAAST ID:**

The screenshot shows the 'RAAST New' tab selected in the top navigation bar. A blue arrow points to this tab. Below the navigation bar, the main heading is 'Raast ID Management'. A blue arrow points to a green button labeled 'REGISTER RAAST ID' in the bottom right corner. The page contains the following elements:

- Manage Payees**: Manage Your Saved Payees
- Discover**: Branch / ATM Locator
- Accounts**: Staff Sal SA 20000XXXX
- SHOW MORE**: A dropdown menu.
- GO TO RAAST PAYMENTS**: A button.
- Table**: A table with columns 'Raast ID', 'Raast ID Type', and 'IBAN'. The table is empty, with the text 'No data available in table' below it.

- After clicking on REGISTER RAAST ID, your mobile number will be linked with your account number, press **CONTINUE** to proceed:

Discover
Branch / ATM Locator

Accounts

Staff Sal SA 200000XXXX

Transactions Other A/c Fund Transfers & Bill Payments Services **RAAST** New

Raast ID Management - Registration

Select Raast ID type you want to register

Select Raast ID Type

MOBILE

Mobile Number

03XXXXXXXX

CANCEL BACK CONTINUE

SHOW MORE

- Press **CONFIRM** to create RAAST ID:

Discover
Branch / ATM Locator

Accounts

Staff Sal SA 200000XXXX

Transactions Other A/c Fund Transfers & Bill Payments Services **RAAST** New

Raast ID Management - Confirmation

Your Raast ID will be

Raast ID Type

MOBILE

Raast ID

03XXXXXXXX

CANCEL BACK CONFIRM

- Information will be displayed confirming that your RAAST ID has been registered successfully:

Discover
Branch / ATM Locator

Accounts

Staff Sal SA 200000XXXX

Transactions Other A/c Fund Transfers & Bill Payments Services **RAAST** New

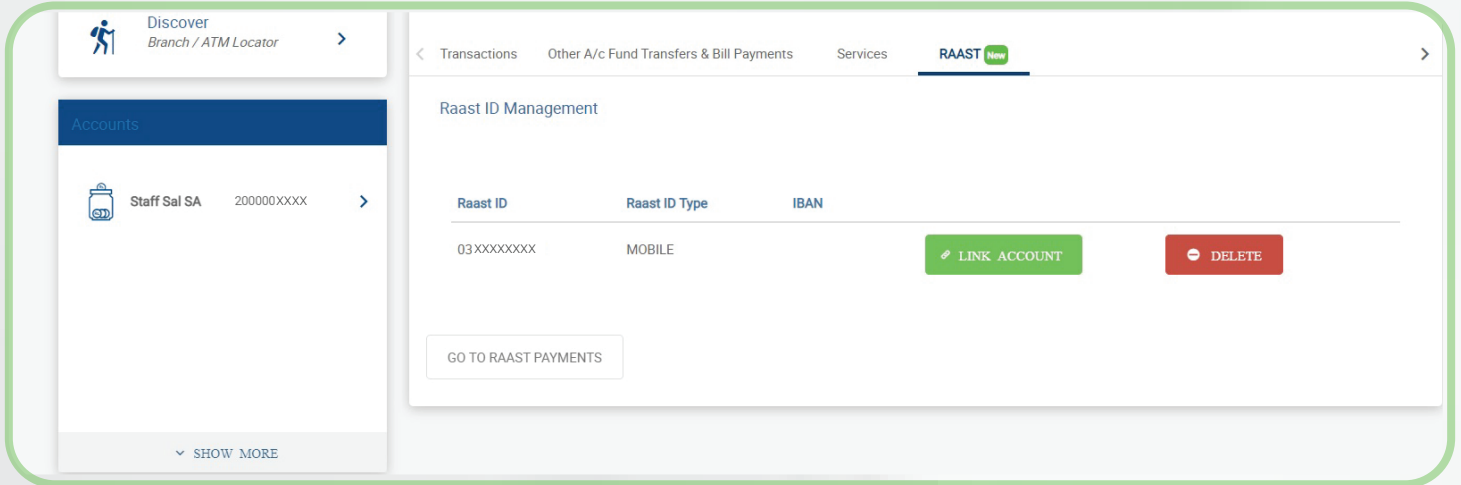
Raast ID Management - Review

Congratulations!
You Raast ID has been registered successfully

GO TO RAAST ID MANAGEMENT

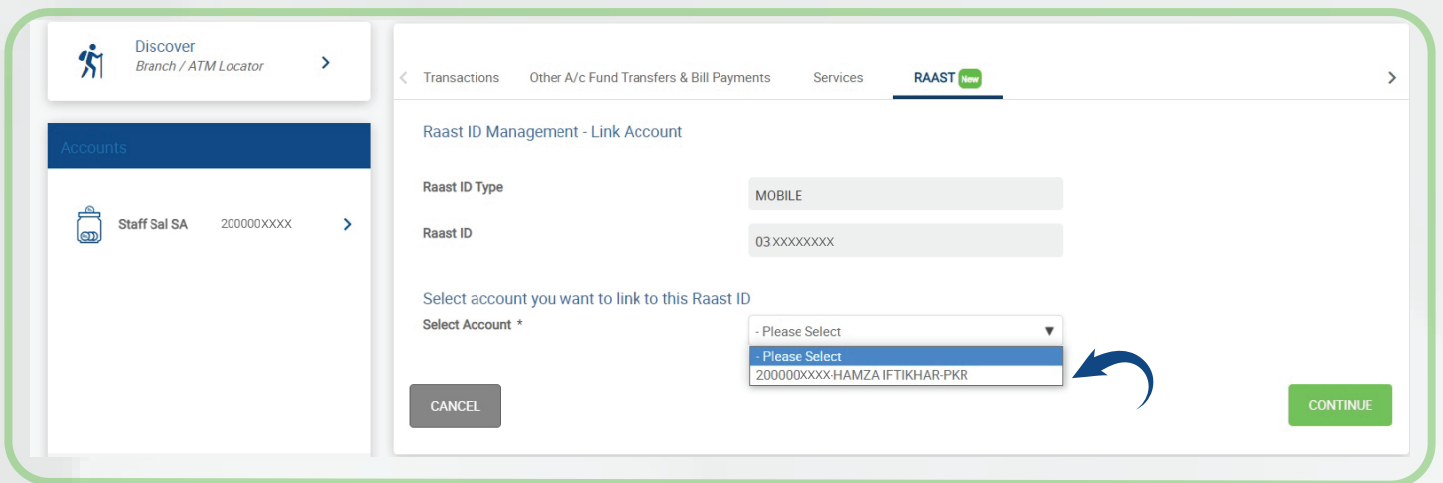
After creating RAAST ID, the user can link his/her account with it.

*At a time only one account can be linked with a single RAAST ID (mobile number):



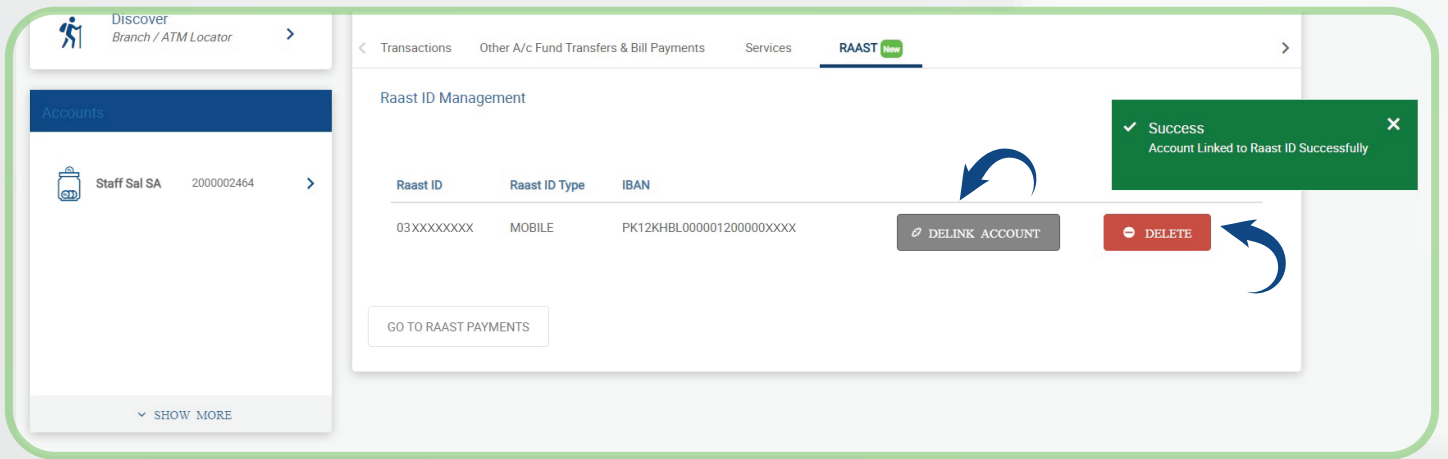
By clicking on **LINK ACCOUNT**, the User can select the account that he/she wants to link with RAAST ID:

After clicking **CONTINUE**, the selected account will be linked with RAAST ID

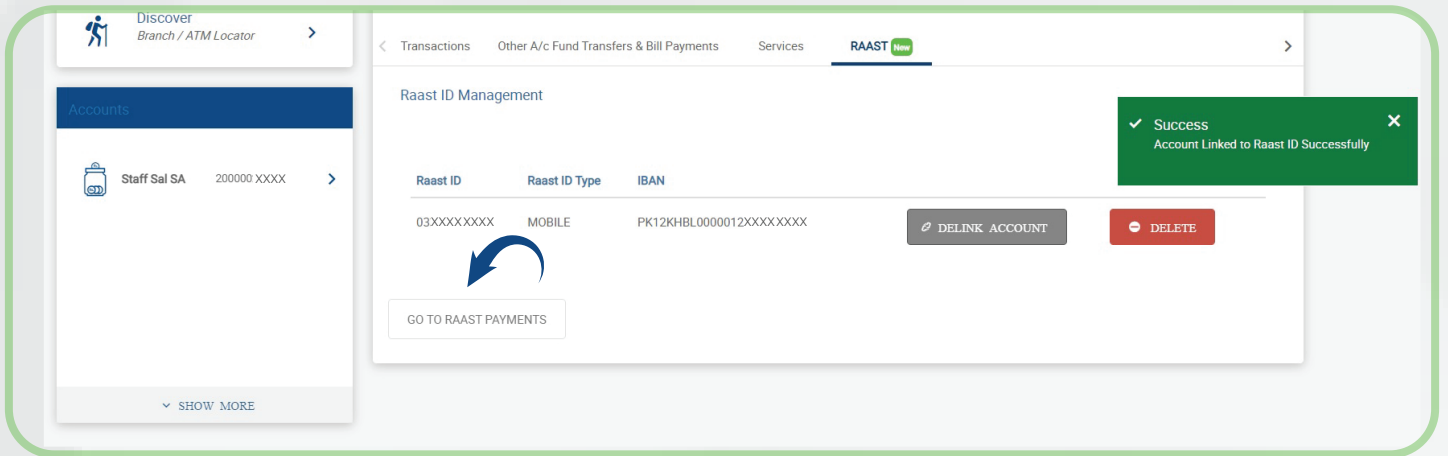


- The account will require to be **delinked**, if the user wants to link any other **KMBL account** with Raast ID:

User will be required to **DELETE** RAAST ID, if user wants to link any **OTHER BANK'S ACCOUNT** with same RAAST ID: (same mobile number):



- Once an account is linked with RAAST ID, the user will click on go to **RAAST PAYMENT TAB:**



- After clicking on RAAST Payment Tab, the screen below will appear to perform transaction:

The screenshot shows the RAAST P2P transfer interface. On the left, there is a sidebar with 'Accounts' and a list of accounts including 'Staff Sal SA' with account number '200000.XXXX'. The main area is titled 'Transfer by RAAST Raast ID' and includes a 'RAAST ID MANAGEMENT' button. The form fields are: 'Beneficiary Details' with 'Send Money Through *' (radio buttons for RAAST ID and IBAN), 'Enter Raast ID of Beneficiary *' (text input), 'What amount would you like to transfer? Amount *' (text input), 'Maximum Limit is PKR 50,000', 'Select source account' with 'Select Account' (text input showing '200000XXXXHAMZA IFTIKHAR-FKR'), and 'Purpose of Payment *' (dropdown menu showing '- Please Select'). A 'CONTINUE' button is at the bottom right.

- Mandatory information (marked with *) will be incorporated for funds transfer through RAAST ID:

*For transfer through RAAST ID, user will select **RAAST ID** in **SEND MONEY THROUGH:**

This screenshot is identical to the previous one but includes blue arrows pointing to the mandatory fields: 'Send Money Through *', 'Enter Raast ID of Beneficiary *', 'Amount *', and 'Purpose of Payment *'. The 'Send Money Through' radio button for 'RAAST ID' is selected. The 'Enter Raast ID of Beneficiary' field contains '0300XXXX XXX'. The 'Amount' field contains '.50'. The 'Purpose of Payment' dropdown is set to 'Miscellaneous Payments'. A 'CONTINUE' button is at the bottom right.

After clicking **CONTINUE**, both debit from and credit to information will auto-populate:

The screenshot shows the RAAST P2P transfer confirmation screen. The left sidebar displays the user's account information: "Discover Branch / ATM Locator" and "Accounts" with a list of accounts including "Staff Sal SA" with account number "200000XXXX". The main content area is titled "Confirm your transfer details below" and is divided into two columns: "DEBIT FROM" and "CREDIT TO".

DEBIT FROM	CREDIT TO
Account Name: HAMZA IFTIKHAR	Beneficiary Raast ID/IBAN: 03XXXXX XXX
Account Number: 200000XXXX	Account Title: MUHAMMAD HAROON AKHTAR
Amount: .50	OTP send to Registered Email/Mobile Number *: <input type="radio"/> EMAIL <input checked="" type="radio"/> SMS

Below the transfer details, there is a "PURPOSE OF PAYMENT" section with a dropdown menu set to "Miscellaneous Payments". At the bottom, there are "CANCEL" and "BACK" buttons. A blue arrow points to the "GENERATE OTP" button.

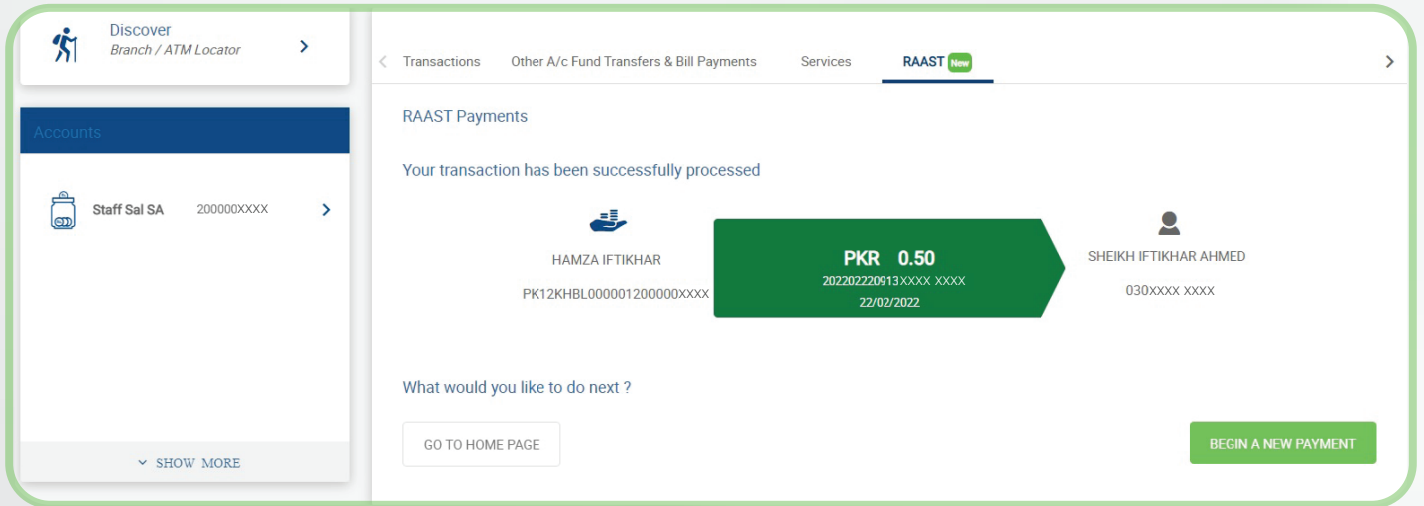
Users can **GENERATE OTP** by selecting SMS/Email, after incorporating the OTP received on Email/SMS, user will click on transfer:

The screenshot shows the RAAST P2P transfer confirmation screen. The left sidebar displays the user's account information: "Discover Branch / ATM Locator" and "Accounts" with a list of accounts including "Staff Sal SA" with account number "200000XXXX". The main content area is titled "Confirm your transfer details below" and is divided into two columns: "DEBIT FROM" and "CREDIT TO".

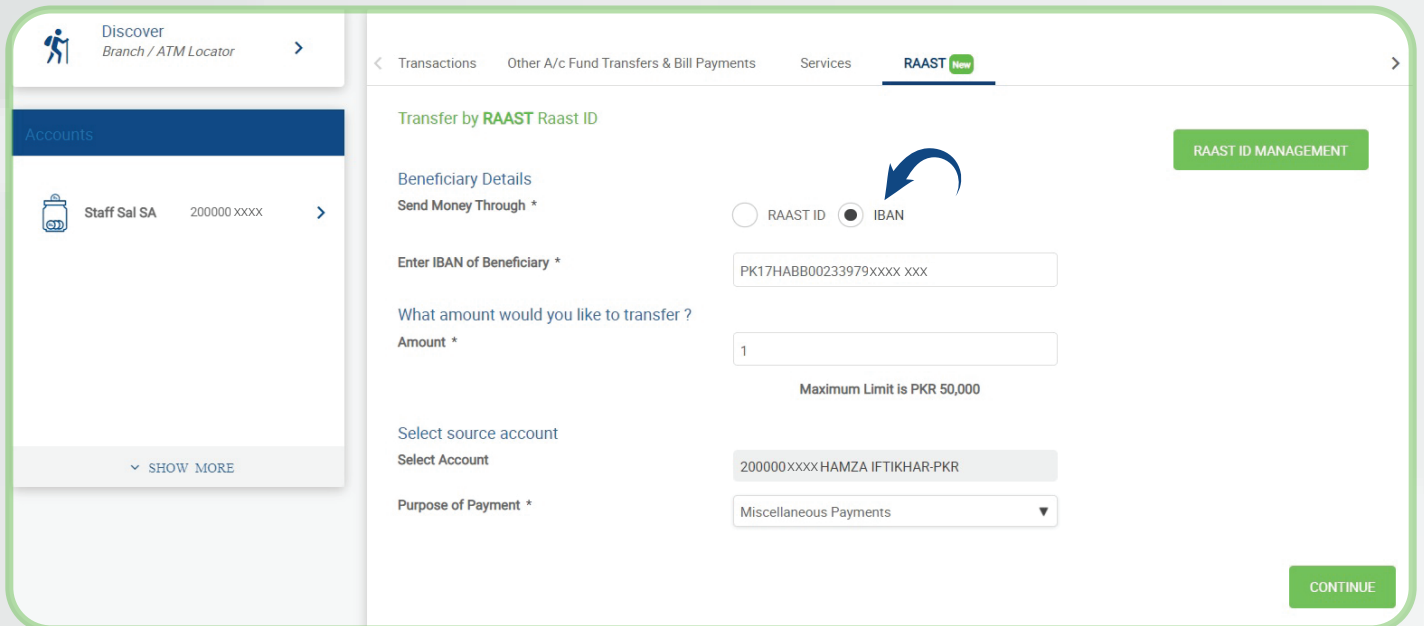
DEBIT FROM	CREDIT TO
Account Name: HAMZA IFTIKHAR	Beneficiary Raast ID/IBAN: 0300 XXXX XXX
Account Number: 200000XXXX	Account Title: MUHAMMAD HAROON
Amount: .50	OTP send to Registered Email/Mobile Number *: <input type="radio"/> EMAIL <input checked="" type="radio"/> SMS

Below the transfer details, there is an "OTP *" input field and a note: "OTP will be expired in 04:50 minutes!". At the bottom, there are "CANCEL" and "BACK" buttons, and a green "TRANSFER" button. A blue arrow points to the "TRANSFER" button.

After a successful transaction, the confirmation screen will appear:



Users can also perform the transaction through **IBAN** by selecting **IBAN** on **SEND MONEY THROUGH** tab:



The remaining process of fund transfer will remain same.