

## InstaCash Guidelines

### **Introduction to InstaCash**

This service requires the recipient to have a mobile phone to receive, via SMS, the necessary codes mandatory for withdrawing the cash from any of Bank of Beirut's ATMs inside Lebanon.

Herein below is a quick look at how this service works:

- Sender initiates an InstaCash transaction using Online or Mobile Banking
- Recipient receives a 5-digits Transaction ID. Sender receives a 6-digits withdrawal code #.
- Recipient withdraws cash from BoB ATM by entering the codes correctly.
- Login and choose the Card-less Withdrawal option which is under the "Payment & Transfer" group.
- Create new transfer
- Enter the following info :
  - The account number to transfer money from
  - Recipient's mobile number (could be the account's owner if she/he is the recipient)
  - The amount of cash to be transferred (should be selected from a list of predefined amounts available in ATMs e.g. \$50, \$100, \$150, \$200, \$300 etc.)
- Accept the Terms and conditions paragraph to proceed
- A One Time Password (OTP) is generated and sent to the sender's mobile to authenticate and authorize the transfer
- Once OTP is validated successfully, the Recipient will receive a "Transaction ID", by SMS, for later use.
- Simultaneously, the Sender will receive, by SMS, a "Withdrawal Code" which should be shared with the recipient to withdraw the cash.

### **Recipient must perform the following steps to withdraw the funds:**

- Obtain the "Withdrawal Code" from the sender
- Activate the ATM menu, by pressing the keypad or touching the screen as per availability, select Card-less Services, then "InstaCash" option from the Main Menu.
- Enter the 8-digit mobile number
- Enter the 5-digit "Transaction ID" received via SMS
- Enter the 6-digit "Withdrawal Code" obtained from the sender
- After verifying correctness and validity of the codes, the cash is dispensed