

Edfa3li

Frequently Asked Questions

What is Edfa3li?

Edfa3li is a mobile payment service that allows users with a Lebanese bank account to send or request money to/from any other user of the Edfa3li network.

Who can use Edfa3li?

Clients with active accounts within the Edfa3li banks network can enroll and use the Edfa3li service. The Edfa3li IDs of both sender and beneficiary should be active to be able to send or request money.

Which devices are compatible with the Edfa3li service?

The Edfa3li mobile payment service is currently offered through the Byblos Bank Mobile Banking application that runs on both Apple iOS and Android.

How much does it cost to use the Edfa3li service?

The Edfa3li service is free of charge.

How do I activate my Edfa3li ID?

You just need to do the following:

1. Log in to the Byblos Bank Mobile Banking application
2. Access the Edfa3li ID self-activation process through the “Settings” tab in the main menu screen.
3. In “Settings”, switch the “Activate your Edfa3li ID” toggle to “ON”.
4. Choose your preferred method for the Edfa3li ID generation, either Mobile Number ID or Random ID.
5. Follow the required steps to finalize the activation process.
6. Once your Edfa3li ID is activated, it will be displayed in “Settings”, giving you the ability to copy it and share it.

How do I generate an Edfa3li ID linked to my mobile number?

During the activation process, if you choose the “Mobile Number ID” generation method, you will be asked to validate your mobile number by clicking on “Next”. Once validated, you will receive an activation code (OTP) by SMS on your mobile phone, which you should enter within three minutes to confirm the Edfa3li ID activation.

How do I generate a Random Edfa3li ID?

During the activation process, if you choose the “Random ID” generation method, you will receive the following message “Are you sure you want to set a random ID as your Edfa3li ID?”. Once you click on “YES”, your Edfa3li ID will be generated and activated.

What is the difference between Mobile Number ID and Random ID generation methods?

Both methods generate an Edfa3li ID comprising of nine digits. The Mobile Number ID method generates an Edfa3li ID using 8-digits from your mobile number in addition to a random 9th digit. The Random ID method generates an Edfa3li ID using 9 random digits.

Which mobile number do I use for Mobile Number ID generation method?

Your registered mobile number will be displayed on the screen. Make sure it is a valid mobile number in order to receive the activation code through SMS. If the displayed mobile number is incorrect, you need to click on “Wrong Mobile Number” button that will ask you to contact our Customer Service Center.

Can I deactivate my Edfa3li ID?

You can deactivate your Edfa3li ID at any time from the “Settings” in the main menu screen. Once there, go to “Activate your Edfa3li ID” toggle and switch it to “OFF”.

Can I re-activate my Edfa3li ID?

If you have de-activated your Edfa3li ID and want to re-activate it, you need to go to “Settings” in the main menu screen and switch the “Activate your Edfa3li ID” toggle to “ON”.

If I want to re-activate my Edfa3li ID, do I need to generate a new one?

Only one Edfa3li ID is created per Customer Information File (CIF). Therefore, upon re-activation, the same Edfa3li ID you initially generated will be displayed on the screen.

How do I make sure that my Edfa3li ID is active?

Double check that the “Activate your Edfa3li ID” toggle is set to “ON”.

What happens if I forget my Edfa3li ID?

Once activated, your Edfa3li ID will be displayed at all times on top of the home screen of the Byblos Bank Mobile Banking application.

How do I access the different Edfa3li payment services?

Once logged in to the Byblos Bank Mobile Banking application, you can access the Edfa3li payment services from the “Payments” menu screen. Once there, go to “Edfa3li Payment” and click on the arrow to expand the sub-menu options: Send Money, Request Money, Approve Money, and Payments History.

How can I send money to other Edfa3li users?

To send money to other Edfa3li users, select “Send Money” under “Edfa3li Payment” menu. Then choose the account from which you wish to send money (only eligible accounts will be displayed), and add the destination Bank of your beneficiary (i.e. the person you are transferring money to), his Edfa3li ID, and the amount you wish to transfer along with a small description, before you confirm for submission.

How can I request money from other Edfa3li users?

To request money from other Edfa3li users, select “Money Request” under “Edfa3li Payment”. Then choose the account you wish to credit (only eligible accounts will be displayed) while adding the destination Bank of your beneficiary (i.e. the person you are requesting money from), his Edfa3li ID, and the amount you are requesting along with a small description, before you confirm for submission.

How can I view/track my submitted transactions?

To view/track your submitted transactions, select “**Payments History**” under “Edfa3li Payment” where you will find two tabs, “Pending” and “Completed”.

All submitted transactions are automatically displayed under the “Pending” tab and have one of the following statuses: “Pending Sender Approval” or “Pending Beneficiary Approval”. Approved or rejected transactions are automatically moved to the “Completed” tab and have one of the following statuses: “Approved”, “Rejected”, or “Auto Rejected”.

What happens after I submit a “Send Money” transaction?

After submitting a “Send Money” transaction, the system automatically locks the amount of the transaction on your account and places it in the “Pending” tab under “Payments History”. This transaction will have a “Pending Beneficiary Approval” status until approved. Since every submitted transaction requires client approval, your beneficiary will be notified through SMS that funds are being sent to him/her and that he/she needs to approve the transaction within 24 hours or it will be automatically declined.

What happens after I submit a “Request Money” transaction?

After submitting a “Request Money” transaction, the system automatically creates the transaction and places it in the “Pending” tab under “Payments History”.

This transaction will have a “Pending Sender Approval” status until approved.

Since every submitted transaction requires client approval, your sender will be notified through SMS that funds are being requested from him/her and that he/she needs to approve the transaction within 24 hours or it will be automatically declined.

How much time does it take a transaction to be executed?

Every payment transaction should be approved or rejected within 24 hours starting from the submission time; otherwise, it will be automatically rejected.

Once approved by the concerned user, the transaction will be automatically executed.

How can I approve/reject money that I receive?

If you receive an SMS to approve receiving money, select “Approve Money” under “Edfa3li Payment” and choose the “Received” option.

To approve the transaction, choose the account you wish to credit (i.e. the account you wish to fund) and confirm.

To reject this transaction, all you need to do is click on “Reject”.

How can I approve/reject money requested from another Edfa3li user?

If you receive an SMS to **approve a money request**, select **“Approve Money”** under **“Edfa3li Payment”** and choose the **“Requested”** option.

To approve the transaction, choose the account you wish to debit (the account from which you want to send the funds) and confirm.

To reject this transaction, all you need to do is click on **“Reject”**.

What happens when the transaction is approved?

Once approved, the system executes the transaction on your chosen bank account, changes its status to **“Approved”** and automatically moves it to the **“Completed”** tab under **“Payments History”**.

An SMS will be sent to sender (case of Money Transfer) or to beneficiary (case of Money Request) confirming the payment.

What happens when the transaction is rejected?

Once rejected, the system will release the locked transaction from your account, change its status to **“Rejected”** and automatically move it to the **“Completed”** tab under **“Payments History”**.

An SMS will be sent to sender (case of Money Transfer) or to beneficiary (case of Money Request) rejecting the payment.

What happens if the transaction was not approved nor rejected within 24 hours?

If the payment transaction was not approved nor rejected within 24 hours, the system will release the locked transaction from your account, change its status to **“Auto Rejected”** and automatically move it to the **“Completed”** tab under **“Payments History”**.

An SMS will be sent to sender (case of Money Transfer) or to beneficiary (case of Money Request) rejecting the payment due to expiration.