

# Frequently Asked Questions

## What is Emirates Digital Wallet?

Emirates Digital Wallet LLC owns and operates klip, which is the UAE's Digital Cash. This is a nation-wide initiative to make UAE cashless and supports the UAE government's initiatives to drive digital transformation. klip is an app which allows money to be spent, remitted or stored digitally.

National Bank of Fujairah is a partner bank in this initiative and one of the first to launch the integration with Emirates Digital Wallet to abide with the regulations as directed by Central Bank of the UAE. As part of this integration, NBF will promote cashless payments for the UAE market whereby customers can move their money and make purchases without the need to use cash.

## What makes klip unique?

It is the only payments system in which so many national banks have collaborated and have ownership. There is no minimum requirement, other than being a resident of the UAE and having a SIM card. klip is instant, and when a klip transaction is made no personal financial data is transferred. klip operates in compliance with UAE Central Bank rules. No other payments system has all of these features.

## How does klip work?

klip is accessed through NBF klip for NBF customers. Users can download the app from the App Store or Google Play Store. Once they have set the app NBF customers can link their klip account to their NBF account or load cash onto it directly through the following channels:

- NBF Direct online banking
- NBF Direct mobile banking app
- NBF ATMs/CDMs

Customers can use klip for goods or services, to send and receive money, and to store money for when they need it from their klip wallet to their account.

## What is klip?

The brand name of the domestic digital cash scheme owned by Emirates Digital Wallet LLC and which is an integration of NBF klip with Emirates Digital Wallet.

## Do I have to pay to use klip?

No, it is absolutely free to use.

## Who can use NBF klip?

All NBF customers holding an account and registered for NBF Direct online banking and mobile banking app.

## How do I register for NBF klip?

**\*Make sure to use the same mobile number to register for NBF klip, otherwise, your KYC will not be completed.**

You can register for klip in few simple steps:

- Download the NBF klip App from the App Store or Google Play Store
- Enter your mobile number registered with NBF\*
- Enter the OTP
- Scan the front and back of your Emirates ID
- Set up your security question in case you forget your wallet PIN
- Enter and confirm your wallet PIN
- Get a successful SMS confirmation for wallet registration
- Your wallet is now activated and ready to use

## How do I use NBF klip?

Follow the simple instructions to transfer funds, and look for klip participating outlets where you can pay for purchases. If you want to send money, you simply make sure they also have klip, and the transfer is made very easy. You can leave cash in your account, as you would in your wallet, and have it available when you need it. You can redeem your balance instantly via instant transfer to your bank account.

## How do I keep my NBF klip account topped-up?

You can either transfer funds directly to klip from your NBF account through NBF Direct online banking or NBF Direct mobile banking app or top-up funds from an ATM/CDM or receive money from other klip wallet holders.

## Where can I use klip?

Wherever you can see the klip logo from shops, restaurants, petrol stations, online stores and even your local coffee shop - just look for klip registered merchants!

Payment to merchants can be done through the following options:

- Via POS machine
- By scanning the QR code at merchant shops or online stores
- By scanning the QR code from the merchant's mobile app

## Can I transfer money from my NBF klip wallet to my NBF account?

Yes, you can transfer money from your NBF klip wallet to your NBF current or savings account.

## Can I transfer money to my friend through NBF klip?

Yes, you can do an instant transfer of funds from your NBF klip wallet to any of your friend or relative who are also using klip wallet.

Similarly, you can also receive funds from your friends and relatives who are using klip wallets of NBF and other member banks who offer klip wallet.

## Are there any limits for transfers and payments at merchants?

Yes, following are the limits:

- Transfer from your account to klip wallet: Maximum of AED 25K and not exceeding 4 transactions per day
- Transfer money to other klip wallets: AED 5K per transaction and maximum of 10 transactions per day not exceeding AED 10K for all transactions
- Receive money from other klip wallets: AED 10K and maximum of 30 transactions per day not exceeding AED 25K for all transactions per day
- Purchases at merchants: AED 5K per transaction and maximum of 1,000 purchases per day not exceeding AED 10K

## How do I protect my NBF klip wallet?

Make sure to enable the password on your mobile device or access the app via the biometric security as applicable on your phone.

Also, your NBF klip wallet has a 4 digit PIN and biometric, face-ID security which is setup as part of the klip registration process.

For added security, the following functions are also available on NBF klip wallet:

- Change Wallet PIN
- Change Security Question
- Suspend Wallet Activities
- Terminate Wallet

## Can I use NBF klip wallet in Arabic?

Yes, you can use the klip wallet in Arabic by configuring your phone setup language to Arabic.

## What to do you if your phone is lost or stolen

Please call NBF Call Centre at 8008NBF(623) immediately. Verify your identity and block any wallet activities.

### What to do when you find your mobile device?

Simply call NBF Call Centre at 8008623(NBF) to unblock your NBF klip wallet.

### What do I do if I forget my security question?

Just follow these simple steps:

1. Call NBF Call Centre at 8008NBF(623)
2. Verify your identity
3. Receive the OTP on your registered mobile number
4. Input the OTP on NBF klip
5. Enter your new security question
6. Receive an SMS confirmation
7. You're now ready to use your wallet

### How do I temporary suspend my wallet activity?

1. Open NBF klip app on your mobile device
2. Enter your PIN
3. Go to settings
4. Click on Suspend Wallet Activities
5. Enter your PIN to confirm

### How do I transfer money to my other bank klip wallet?

1. Open NBF klip app on your mobile device
2. Enter your PIN
3. Click on "Transfer" from the dashboard
4. Select "My Other Wallet" option
5. Select the bank from list
6. Transfer the amount

### How to make NBF klip as your default wallet?

1. Open NBF klip app on your mobile device
2. Enter your PIN
3. Go to settings
4. Enable "Set Default Wallet"

If your NBF klip wallet is set as your default wallet and someone transfers money to you, the fund will always be received through NBF klip wallet.

### How do I see my transaction history?

1. Open NBF klip app on your mobile device
2. Enter your PIN
3. Click on "History" from the dashboard
4. Select the "Transactions" option

### How do I raise a dispute?

To report a dispute, simply call NBF Call Centre at 8008NBF(623) and provide the transaction details.

### Download NBF klip



Call 8008NBF(623)

