

What is Smart Wallet and how should I use it?

Smart Wallet app changes the way payments are made. With Smart Wallet you can easily pay and buy directly through your mobile. Enjoy the new payment experience that is easy to use, secure, faster than cash and much smarter allowing you to perform everyday payment.

Smart Wallet Benefits:

CIB is offering you a new service that enables you to:

- Create a wallet account on your mobile
- Deposit money to the wallet
- Pay all your bills, Ticketing, and Top-up mobile
- Transfer money from the wallet to another wallet
- Withdraw Money from the wallet from any CIB ATMs or any of our agents
- Purchase (*Pay for goods*) from any merchants that have MasterCard Mobile Misr Logo
- Issue a virtual online card with your desired amount to be utilized for online purchases

Does Smart Wallet work on my phone?

Smart Wallet works on Android and iOS phones. Blackberry and Nokia Featured phones will be available soon.

How can I register to the service?

- Visit the nearest [CIB branch](#)
- Fill in a registration form
- The representative will register your data on the system
- Instantly you will receive SMS contains (Download URL and Activation Code)
- Download Smart Wallet App
- Enter the registered mobile number and accept the Term and Conditions
- Enter the Activation Code received by SMS
- Initiate Mobile PIN (M-PIN) (*six digits*)
- Your Smart Wallet is ready to transact

Required documents: Valid Mobile Number , Valid National ID

How can I deposit money in my Smart Wallet?

- You can link your [Debit/Credit/Prepaid](#) Card to your Smart Wallet (CIB Customers Exclusive). Only through CIB branches.
- You can go to any Smart Wallet agent from our network to deposit money into your wallet.
- Through [CIB ATMs](#) (Cardless transaction).

How can I withdraw money?

- You can go to any Smart Wallet agent from our network to withdraw money from your wallet.
- Through [CIB ATMs](#) (Cardless transaction).

Can I have more than one wallet on the same mobile?

No, each mobile number can register one wallet only.

How much can I deposit in my wallet?

The wallet maximum outstanding balance is 10,000 EGP.

How much can I pay for my bills or recharge mobile phone by maximum?

You are eligible to pay a maximum of 6,000 EGP per day

What is the maximum Online Card limit that can be requested?

The card has a limit of a maximum of 6,000 EGP.

Can I use the same Online Card more than once?

No, the requested online card can be used for one time only, and valid for 24 hours.

When does the amount of the Online Card is withdrawn?

The amount of the Online Card is only withdrawn after you perform the online transaction.

What if my mobile or SIM card is lost/stolen?

- Call the call center (19716) to suspend your Wallet
- Get a new mobile/SIM
- Contact the call center to instantly resend the activation code
- Then the wallet will be used normally (*with the same info/balance and M-PIN*)

What if I want to change my mobile number?

- You will need to cash out all the money in your wallet
- Contact the call center and close your wallet
- Register a new wallet on the new number