

**BNP PARIBAS**

The bank for a changing world

**e:cheque**

No	Question	Answer
1	What is E-Cheque?	An E-Cheque is not different from a paper cheque. E-Cheque converts the paper to an electronic record for easier & faster transactions while maintaining all other features.
2	How is it different from paper cheques?	There is no difference between the paper and electronic cheque in terms of its usage and legal power. It only replaces the paper with an electronic record while maintain all its current features and functionalities.
3	Why use E-Cheque?	E-Cheques are safer and secure. It cannot be lost, stolen, or counterfeit.
4	How to register on E-Cheque if I am a retail customer?	If you are a retail customer then you can enroll to E-Cheque using BenefitPay. Register your IBAN and activate your account at BenefitPay instantly.
5	How to register on E-Cheque if I am a corporate customer?	If you are a corporate customer then you shall approach your bank and fill in the application forms for your company and the authorized signatories of the company.
6	How to register on E-Cheque if I am a joint account or power of attorney customer?	If you are a joint account or power of attorney customer then you shall approach your bank and fill in the application forms for the accounts and the authorized signatories.
7	How will I know if I was successfully registered by my bank?	Upon successful registration, E-Cheque system will send an email notification of the successful registration to the registered email of the authorized signatory.
8	As a retail customer how can I write and issue E-Cheques?	For retail customers, you can issue and deposit E-Cheques using BenefitPay.
9	As a corporate customer how can I write and issue E-Cheques?	For corporate customers, you shall download E-Cheque App from the app store or Play store and activate your account.
10	As a joint account or power of attorney customer how can I write and issue E-Cheques?	For joint accounts and power of attorney customers, you shall download E-Cheque App from the app store or Play store and activate your account.
11	How can I activate my account on E-Cheque App?	Visit the app store and download the E-Cheque App. You can activate your account by entering your ID details, select your banks, the corporate ID, and then key in the OTP you will receive on the registered mobile device.
12	Who is eligible to use E-Cheque?	Any customer having an IBAN in Bahrain is eligible. A customer can register an issuer of E-Cheque or a beneficiary receiving and depositing E-Cheques.
13	How many days till the bank register me if I am not using BenefitPay?	The bank shall process the registration request in two business days after receiving the complete forms and approving the request.
14	How long it takes for an E-Cheque book to be issued?	E-Cheque book request shall be approved or rejected by the bank in maximum two business days.
15	What is the charge of issuing an E-Cheque book?	The same charges of the paper cheque books apply for E-Cheque books.
16	What is the charge of registering in E-Cheque?	There is no charge for E-Cheque registration.
17	Will I be charged when depositing an E-Cheque?	There is no charge for E-Cheque deposits.
18	Can an E-Cheque be written to anyone?	An E-Cheque can be written to any name or issued to a registered customer of E-Cheque using the mobile or ID of the registered customers.
19	Where can I deposit an E-Cheque?	An E-Cheque can be deposited using BenefitPay, E-Cheque App, E-Cheque portal, and all bank's branches.
20	How can I verify if the E-Cheque is genuine and written to me?	If you are a registered customer, then you can upload or scan the QR of the E-Cheque on BenefitPay, E-Cheque App, or E-Cheque portal and view the data of the E-Cheque before accepting it from the Drawer.
21	How long it takes for an E-Cheque deposit to be approved?	E-Cheque deposit requests received before 11:30 am of the business day will be accepted/rejected by maximum 12:00 pm of the same business day
22	How long it takes for an E-Cheque deposit to be cleared and paid?	E-Cheques deposited before 11:30 am of the business day will be cleared and paid by the end of the same business day if the paying bank accepted the clearing.
23	Can I get a return advice of an E-Cheque to share with the authorized parties?	The Payee can obtain the authorized copy of the return advice for the E-Cheque via visiting any of its bank's branches.
25	Can an E-Cheque be issued with future dates?	Similar to paper cheques, an E-Cheque can be issued post dated.
26	Can an E-Cheque be used as a security and guarantee?	Similar to paper cheques, an E-Cheque can be used as a security or guarantee with depositing it or clearing.
27	How can I cancel an E-Cheque and return it to the Drawer (issuing customer)?	To return an E-Cheque to the Drawer, you have to visit your bank branches. If you are registered customer on E-Cheque then you can cancel it using BenefitPay, E-Cheque App, or E-Cheque portal for E-Cheque issued against your mobile number or ID.
28	How can I know if an E-Cheque is written against my mobile number or ID.	When you as a Payee receive an E-Cheque automatically by the system without the need for the Drawer to share it, this means the E-Cheque has been written against your mobile or ID.
29	Can an E-Cheque be endorsed?	An E-Cheque is a negotiable instrument that can be endorsed. For the first phase of the service launch only Account Payee E-Cheques are supported.
30	Can an E-Cheque be discounted?	An E-Cheque can be discounted; however for the first phase of the service launch such is not enabled.
31	Is a bounced back E-Cheque a criminal offense similar to paper cheques?	An E-Cheque that is bounced back is a criminal offense similar to paper cheques.
32	How will E-Cheque handle my company's authority matrix?	The bank will use the same authority matrix of paper cheques for E-Cheques. However if needed, the customer can request a new authority matrix to be uploaded.
33	Is E-Cheque accepted at courts of law in Bahrain?	Yes an E-Cheque is accepted at the courts of law in Bahrain.
34	Can a company enroll administrative user to manage and handle E-Cheques operations without having signing authorities?	Yes, a corporate customer can define their own administrative users to handle the operations of E-Cheques such as E-Cheque book request, writing, and deposit using the E-Cheque portal without registering them as authorized signatories with the bank.
35	Does E-Cheques have maximum or minimum limit for their value?	An E-Cheque has no minimum or maximum value.