

## EasyPay FAQs

**1. What is EasyPay?**

EasyPay is a new 24/7 channel to allow FH customers to pay their Credit Card and loan dues without the hassle of registering beneficiaries or creating user names and passwords.

**2. What is CBUAE-PGS?**

CBUAE Payment Gateway System is an internet based payment tool that allows customers to make payments from their account holding bank to Finance House for credit card payment, Easy Finance loan payment and Payday Loan payment.

**3. How do I login to the EasyPay?**

Login is not required to EasyPay, all of what you need to have is your card number or loan account number.

**4. What are the working window for EasyPay?**

There is no time restriction to use EasyPay and it is accessible 24/7, 365 days a year.

**5. Can I pay my credit card payments using EasyPay anytime of the day?**

Yes, simply enter you Card/loan number and pay dues.

**6. Is EasyPay available as a website only?**

No, it is available both in website and mobile versions.

**7. What are the types of payments I can make on EasyPay?**

EasyPay can be used to make Credit Card payment, EF Loan payment and Payday Loan payment.

**8. I have my DDS setup for loan payment, however I don't have sufficient balance in my bank account. Can I pay for loan using EasyPay from the funds available in my spouse's bank account?**

FH does not control the funding account; FH will honour the payment as long as we receive a successful authentication message from the paying bank.

**9. The registered mobile number is not working anymore. Can I still make a payment?**

A customer cannot proceed further without a valid mobile number since an OTP will be sent to his registered mobile number. In case the number needs to be updated, you have to contact FH Call Center to update the details.

**10. I still haven't received the OTP even after 5 mins? What should I do?**

Select "Resend OTP" to generate the OTP again.

**11. Is the Payment Gateway that EasyPay uses is secure?**

Yes, it is fully secure and compliant with UAE Central Bank Regulations.

**12. Is EasyPay gateway approved and licensed by Central Bank of the UAE?**

Yes.

**13. How do I know my bank is included on EasyPay?**

The following bank list is currently participating in UAEPGS:

- a) Abu Dhabi Commercial Bank
- b) Arab Bank
- c) HSBC
- d) Citibank
- e) Commercial Bank International
- f) Commercial Bank of Dubai
- g) Dubai Islamic Bank
- h) Emirates NBD
- i) National Bank of Abu Dhabi
- j) Standard Chartered Bank

**14. Will I be charged for this?**

EasyPay is a FREE of cost service

**15. How long will it take for the money to be credited to my FH Credit Card?**

All transactions are reflected on your FH Credit Card within 5 to 10 minutes.

**16. Can I pay my other bank Credit Card Bill using EasyPay?**

EasyPay is only applicable for FH Credit Cards.

**17. How do I know that the transaction was successful?**

The cardholder will receive an SMS notification after performing a successful transaction. Additionally, EasyPay will direct the browser to a final page, where the transaction details are displayed.

**18. My account has been debited, however the Success Message and Transaction Reference No. has not been displayed on the Confirmation Page of EasyPay?**

Please contact our 24/7 call center or write to us on email id [customerservice@fh.ae](mailto:customerservice@fh.ae)

**19. I need to speak to someone to know more about EasyPay, whom should I contact?**

Please contact our 24/7 call center to obtain more information.

**20. I am facing a technical issue while navigating/accessing UAEPGS web portal, what should I do?**

Please contact FH call center to report the issue.