

**USER GUIDE**

**FOR**



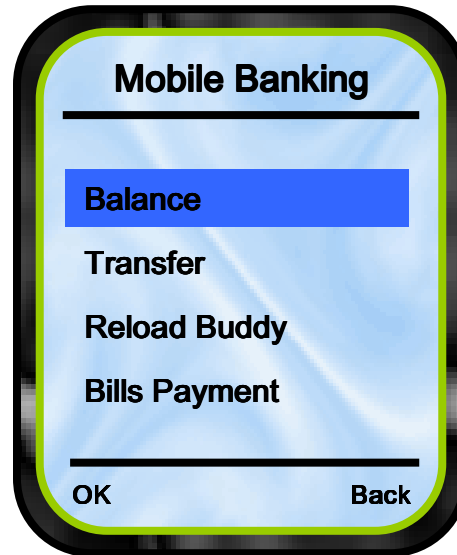
**MOBILE**

**BANKING**

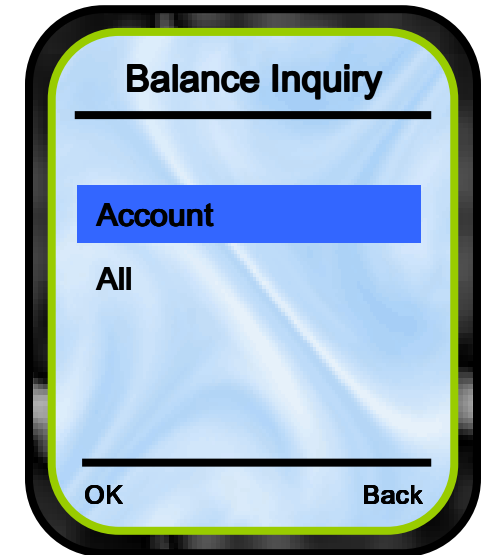
BALANCE INQUIRY (PER ACCOUNT) - displays the balances of selected account



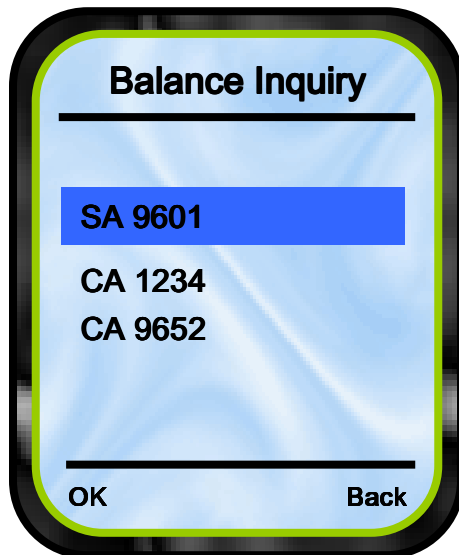
1. Select **Bank**, press OK



2. Select **Balance**, press OK



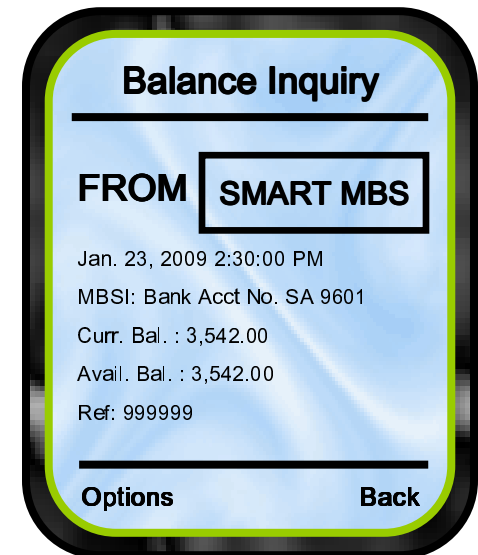
3. Choose **Account**, press OK



4. Select the **Account** you wish to view, press OK



5. Enter your **MPIN**, press OK

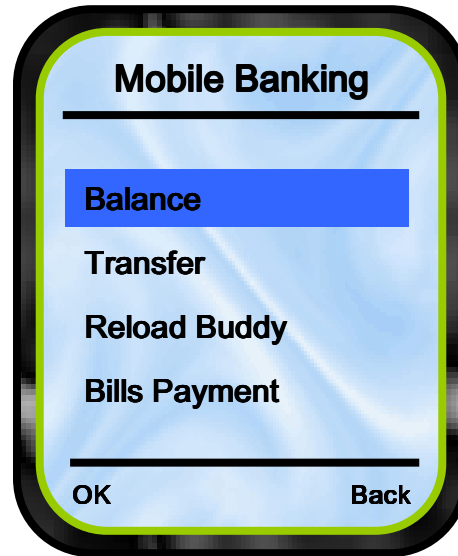


6. Your current and available balance will be sent to you.

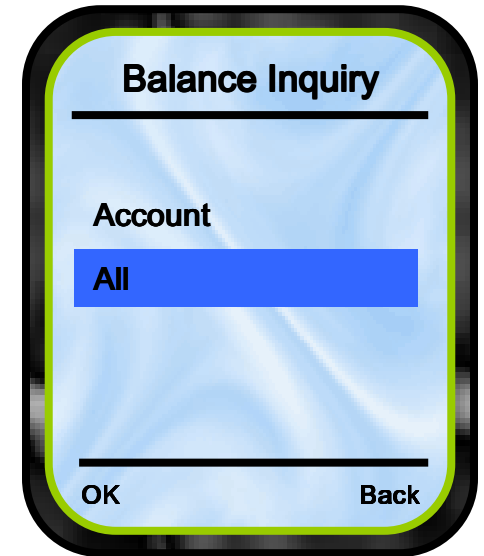
**BALANCE INQUIRY (ALL ACCOUNTS)** - displays the balances of all accounts enrolled for mobile banking.



1. Select **BPI**, press **OK**



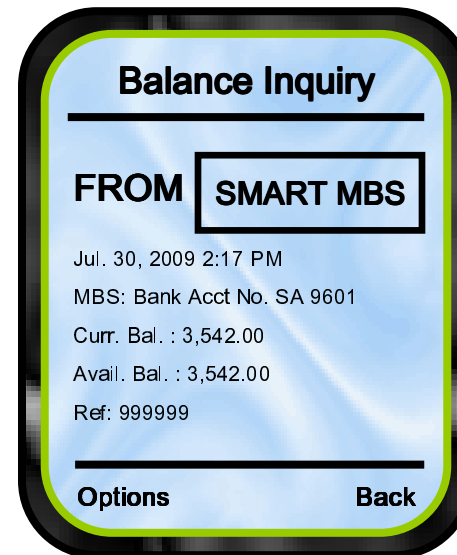
2. Select **Balance**, press **OK**



3. Choose **ALL**, press **OK**



4. Enter your **MPIN**, press **OK**

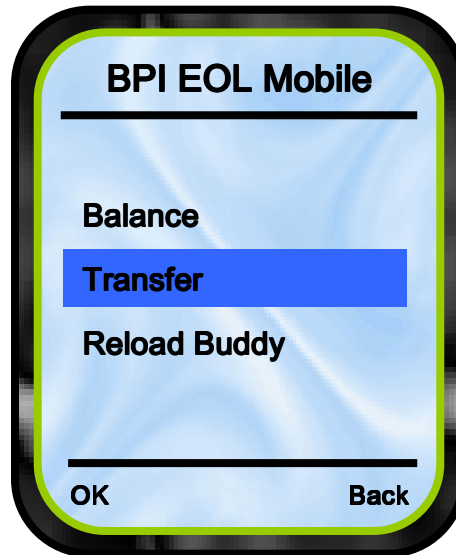


5. Your current and available balance will be sent to you.

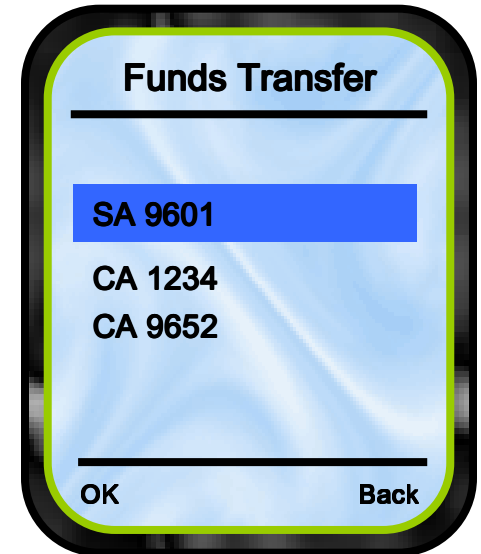
## FUNDS TRANSFER (to own deposit accounts only)



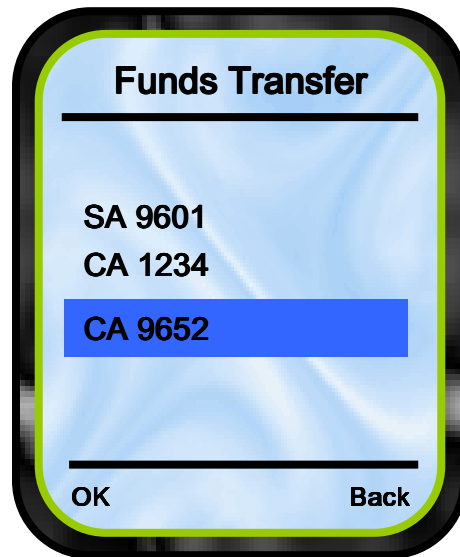
1. Select Bank, press OK



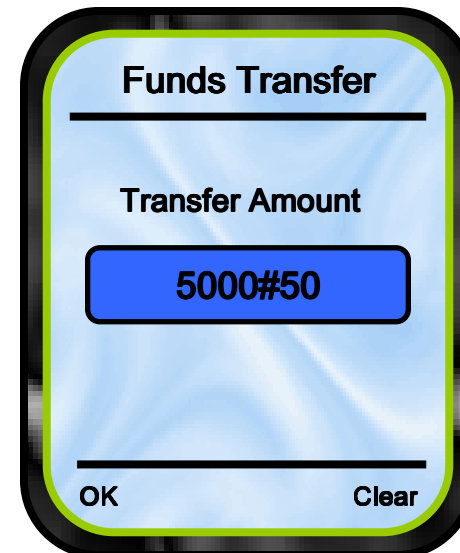
2. Select Transfer, press OK



3. Choose Beneficiary Acct, press OK



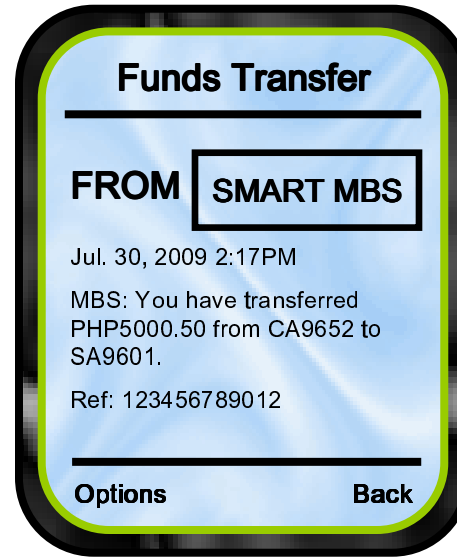
4. Choose the Source Acct, press OK



5. Enter Amount to be transferred (use either # or \* in place of the decimal point), press OK



7. Enter your MPIN, press OK

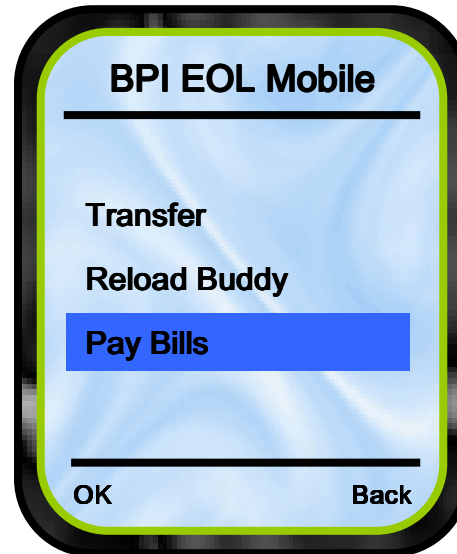


8. You will receive a text message confirming your fund transfer transaction.

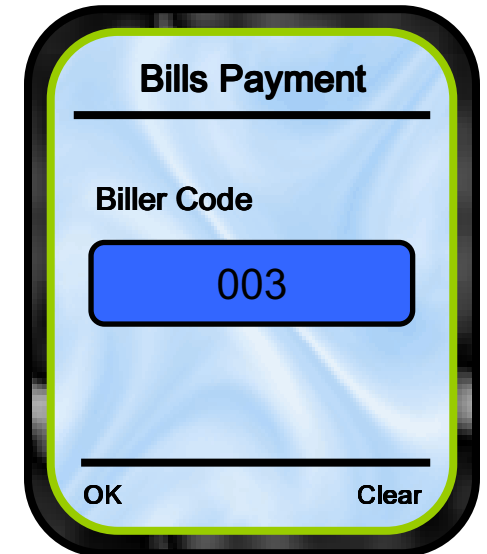
## BILLS PAYMENT



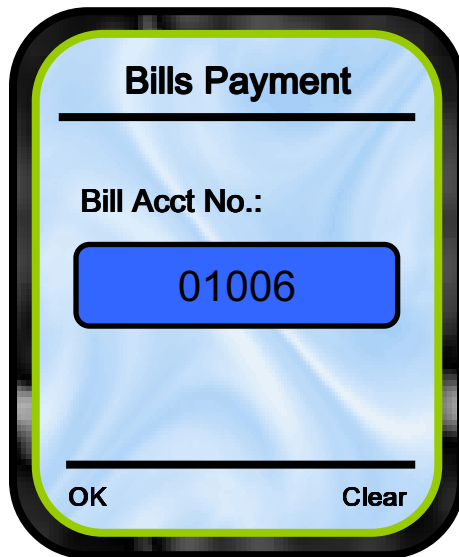
1. Select Bank, press OK



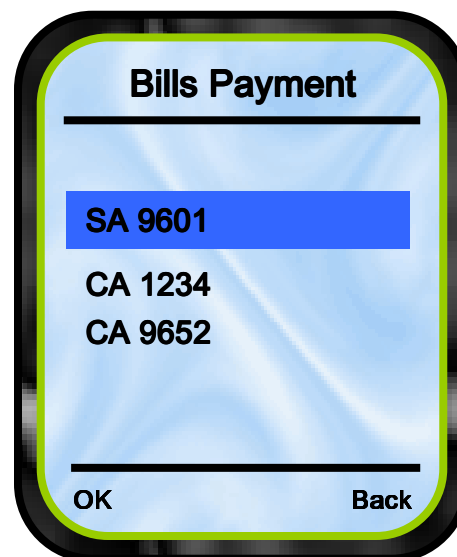
2. Select Pay Bills, press OK



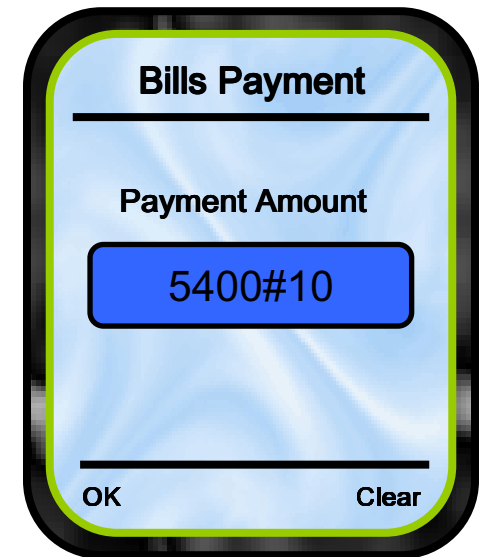
3. Enter Biller Code (valid length: 2-5 digits), press OK



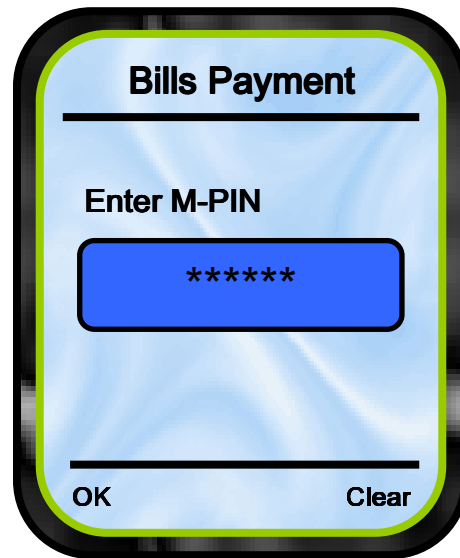
4. Enter Bill Account Number (valid length: 1-20 digits), press OK



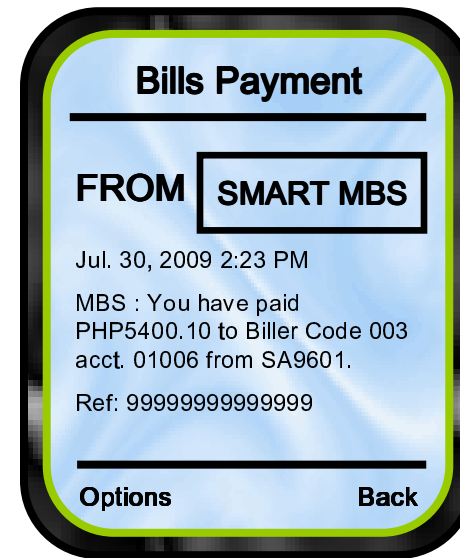
5. Select the Source Acct, press OK



6. Enter amount (use either # or \* in place of the decimal point), press OK



7. Enter your MPIN, press OK

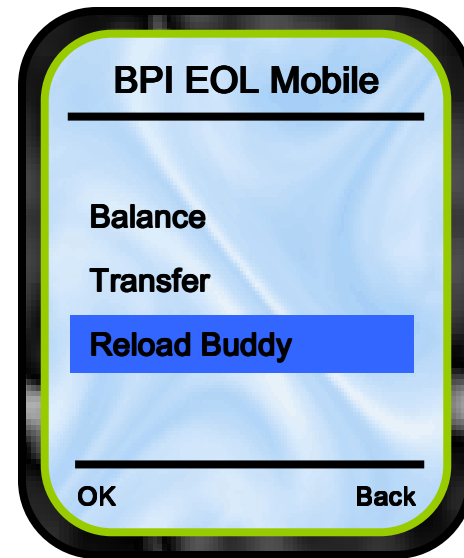


8. You will receive a text message confirming your payment transaction.

## PREPAID PHONE RELOADING



1. Select Bank, press OK

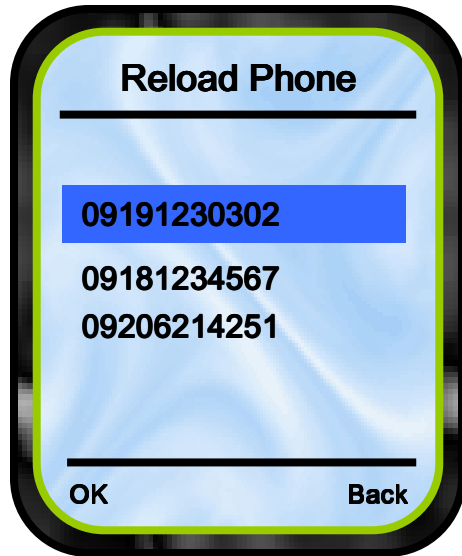


2. Select Reload Buddy, press OK



3. Choose My Buddies or Others, press OK

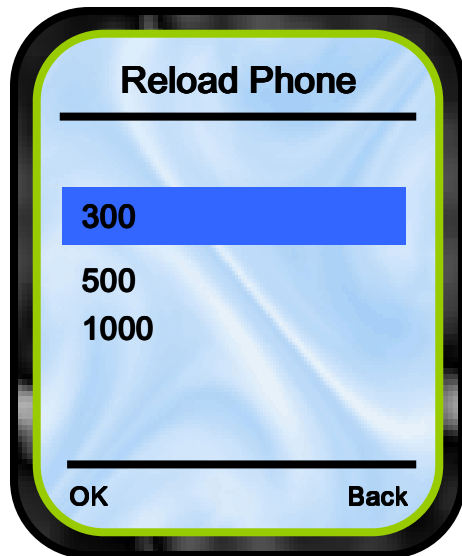




4. Type-in or choose the beneficiary mobile number, press OK



5. Select the Source Acct, press OK



6. Select the amount, press OK

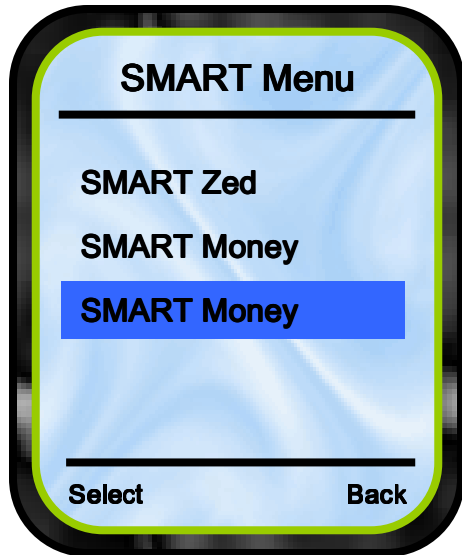


7. Enter your MPIN, press OK

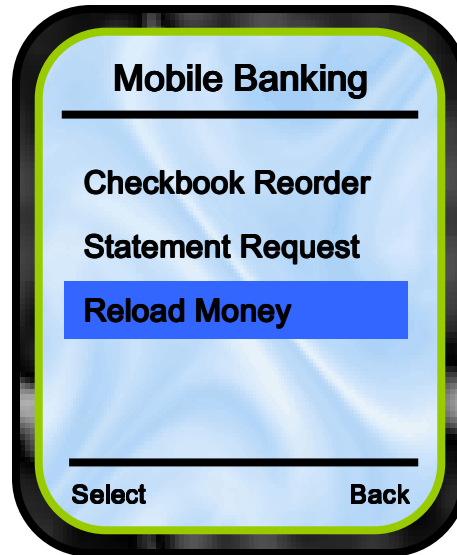


8. You will receive a text message confirming the amount successfully reloaded to the airtime of your recipient.

# Smart Money Reloading



1. Select **SMART MONEY**, press **SELECT**



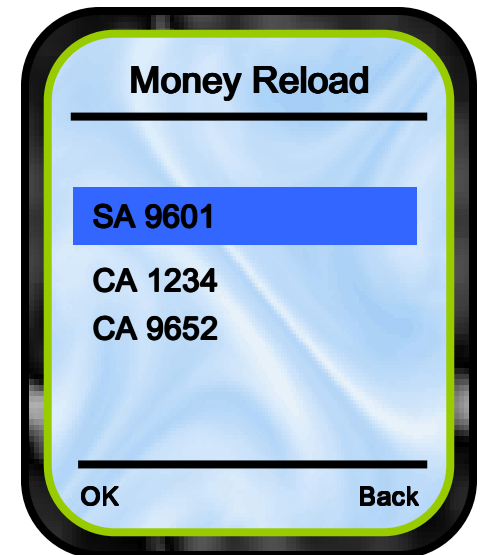
2. Select **RELOAD MONEY**, press **OK**



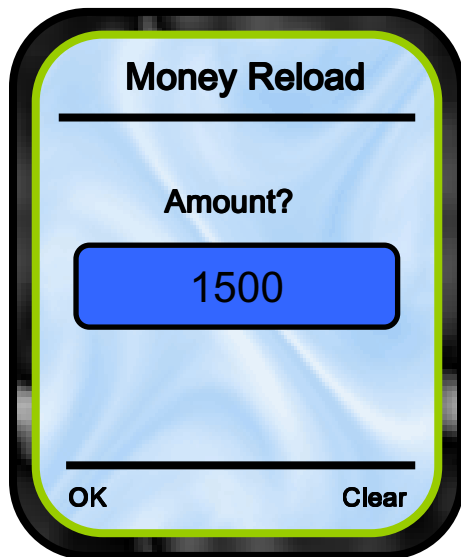
3. Select **RECIPIENT SMART MONEY ACCOUNT** from a list, press **OK**



4. Choose **FROM BANK**



5. Select **ACCOUNT KEY**



6. Enter amount (use either # or \* in place of the decimal point), press OK

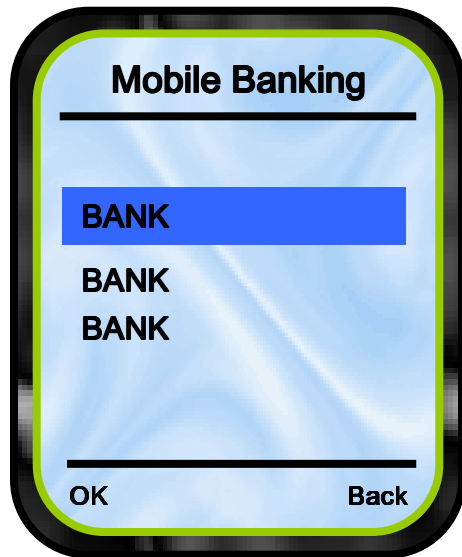


7. Enter your MPIN, press OK

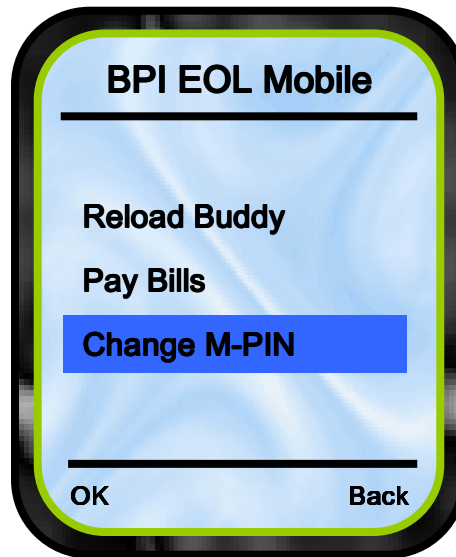


8. You will receive a text message confirming the amount successfully reloaded to the airtime of your recipient.

# CHANGE MPIN



1. Select Bank press OK



2. Select Change m-PIN, press OK



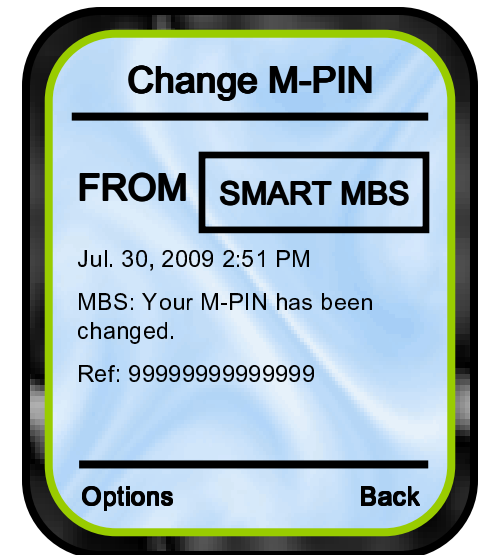
3. Enter your OLD MPIN, press OK



4. Enter your desired 6-digit MPIN then press OK

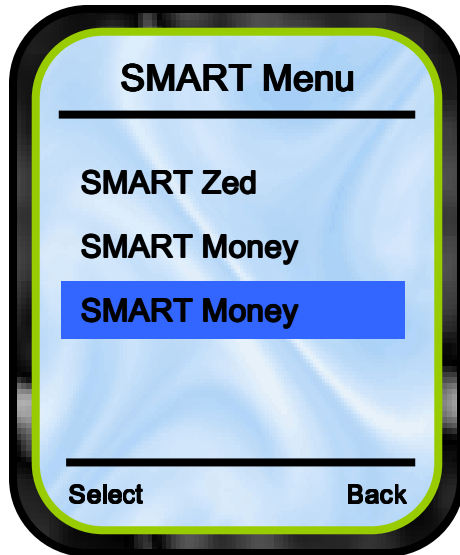


5. Re-type desired MPIN, press OK



6. You will receive a text message confirming that your MPIN has been changed.

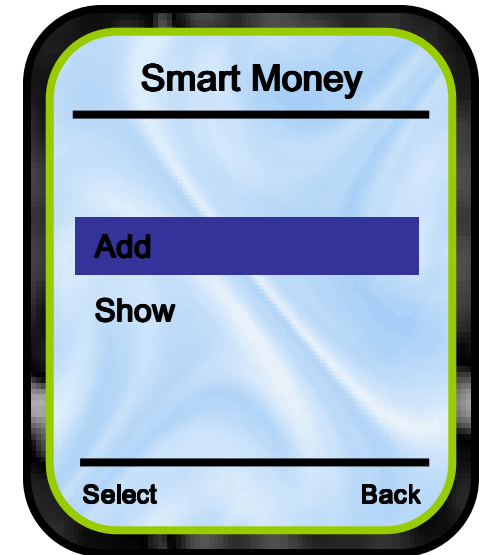
## Personalizing Biller List



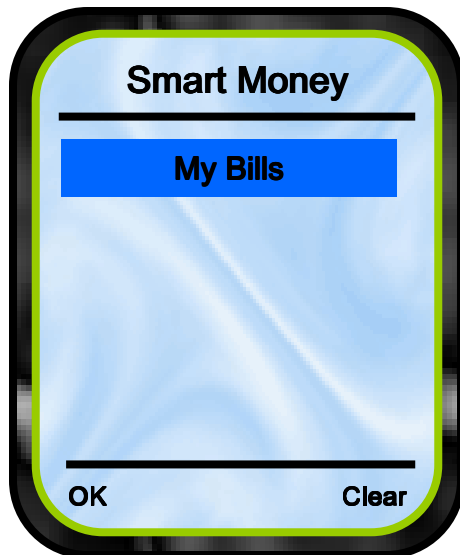
1. Select **SMART MONEY**, press **SELECT**



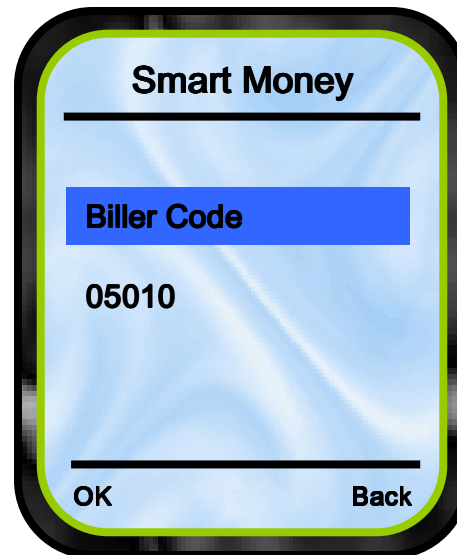
2. Select **My Lists**, press **OK**



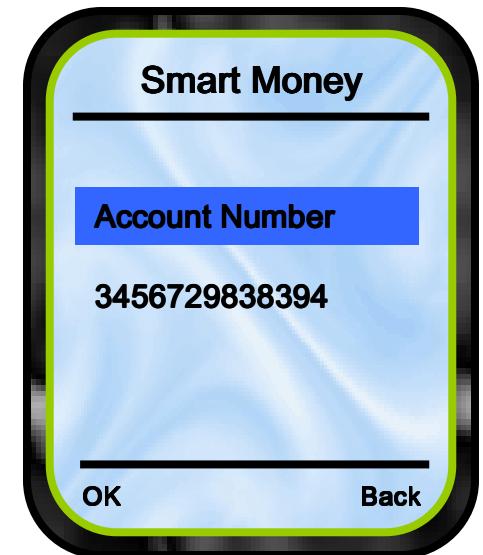
3. Select **Add**, press **OK**



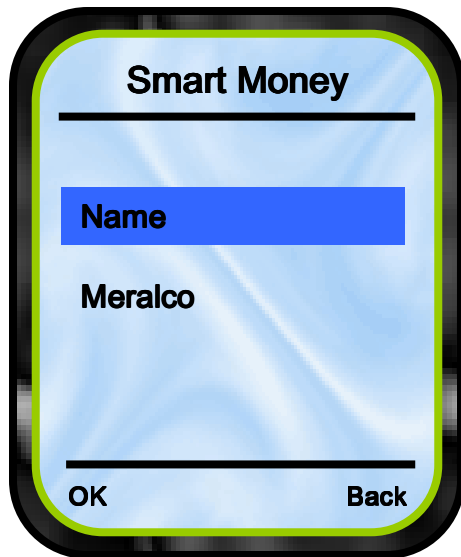
4. Choose **My Bills**



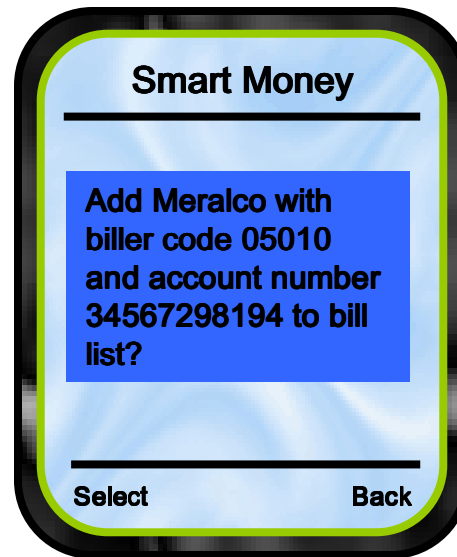
5. Enter **Biller Code**



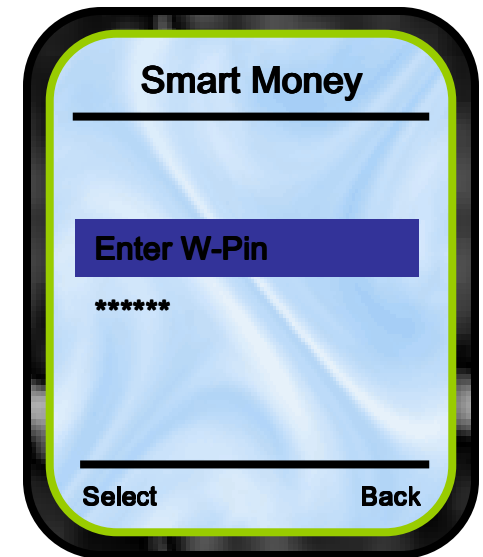
6. Enter **Account Number**



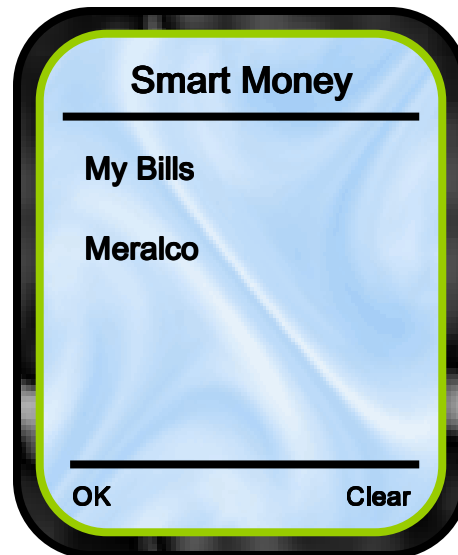
7. Enter Biller Name



8. press OK



9. Enter W-Pin



10. Upon Confirmation, Biller will be uploaded on "My Lists"