



SECTOR: BUSINESS SERVICES

TRADE: BUSINESS SERVICES

RTQF Level: III Business Services

FINBUS301: MANIPULATING MOBILE BANKING TECHNOLOGY

Purpose statement

This module describes the skills, knowledge and attitude required to Manipulate Mobile banking technology: policies, techniques and systems, is intended for learners who have successfully completed the 9 years basic education. At the end of this module, learners will be able to handle Mobile banking Tariffs, manage minor technical issues and carrying out services to the clients. Learners will work in Mobile Banking Agencies, Financial Services Centres, Banks, performing a range of tasks related to Mobile Banking alone or with others under supervision.

Elements of Competence	Performance Criteria
Handle Mobile banking Tariffs	<ul style="list-style-type: none"> ✓ Exhaustive Identification of different Tariffs from different Financial Institutions ✓ Effective Familiarity with the banking related applications and systems to perform the transfer activities ✓ Appropriate Communication to the clients in relation to the different price range ✓ Effective identification of different bank coding and related Bank Branches
Manage minor technical issues	<ul style="list-style-type: none"> ✓ Clear differentiation of the system failure network and technical issues related to mobile banking ✓ Right communication to the concerned clients about any obstacle to handle their requests ✓ Accurate advising the clients of possible solutions and approximate time to be applied ✓ Provision of appropriate solutions of the clients related questions
Carrying out services to the clients	<ul style="list-style-type: none"> ✓ Exhaustive listing of the required tools and requirements to provide the banking services ✓ Effective managing capacity to handle pressure related to Cash collection and system uploading, and money disbursements vis-à-vis to the clients several requests ✓ Appropriate reconciliation of transactions handled to avoid any loss. ✓ Reporting daily to the appropriate supervisor

FIN BUS 301 MANUPILATING MOBILE BANKINGTECHNOLOGY

INTRODUCTION

Purpose statement

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The definition of mobile is someone or something that is moving, able to move or is being moved.

Banking can be defined as the business activity of accepting and safeguarding money owned by other individuals and entities, and then lending out this money in order to earn a profit.

What is a bank?

In simple words, we can say that Bank is a financial institution that undertakes the banking activity like accepting deposits and then lend the same to earn certain profit.

What is the Internet (on line) banking?

Online banking, also known as internet banking, e-banking or virtual banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website.

What are the advantages of online banking?

Access your bank accounts anytime, anywhere.

Banking online allows you to securely bank anytime and anywhere you want as long as you have access to the internet.

You can use your computer (or, with some banks, your smartphone) to check your balance, transfer money and pay bills.

Mobile banking

Mobile banking refers to the use of a smartphone or other cellular device to perform online banking tasks.

Advantages of mobile banking

1. **Time saving:** Instead of allocating time to walk into a bank, you can check account balances, schedule and receive payments, transfer money and organize your accounts when you're on the go.
2. **Convenient:** The ability to access bank accounts, make payments, and even track investments regardless of where you are can be a big advantage. Do your banking at a time and place that suits you, instead of waiting in queues.
3. **Secure:** Generally, good mobile banking apps have a security guarantee or send you a SMS verification code you need to input to authorize a payment for added security. Mobile banking is said to be even more secure than online/internet banking.
4. **Easy access to your finances:** with the introduction of mobile banking, you are able to access your financial information even beyond the working hours. It helps to avail banking services even by making a call to the bank.
5. **Increased efficiency:** mobile banking functions are functional, efficient and competitive. It also helps in decongesting the banking halls and reduces the amount of paperwork for both the banker and the customer.
6. **Fraud reduction:** one very real advantage to implementing mobile banking. "Customers are being deputized in real time to watch their accounts.

Disadvantages of mobile banking

1. Mobile banking users are at risk of receiving fake SMS messages and scams.
2. The loss of a person's mobile device often means that criminals can gain access to your mobile banking PIN and other sensitive information.
3. Modern mobile devices like Smartphone and tablets are better suited for mobile banking than old models.
4. Regular users of mobile banking over time can accumulate significant charges from their banks.
5. Even though there are 1.5 billion computers on the Internet and 4.5 billion people using mobile phones, there's currently no significant operating system supporting the mobile space. "Hackers want to do the least amount of work for the biggest gain.
6. Most mobile banking apps need an internet connection to be able to operate, so if you live in a rural area or experience problems with your internet connection, then you won't be able to access your account. The same applies if your mobile phone runs out of battery.
7. Many phones aren't yet compatible with anti-virus software. Most cell phones don't come standard with anti-virus protection even if they have the capacity to browse the internet. Some phones aren't even compatible with the anti-virus software available and there are known cases in which people were unable to put anti-virus software registered to them on corporate cell phones. Although identity thieves are still a few steps behind when it comes to learning to implement some of their most successful computer tricks (phishing, spamming, spreading viruses, account hacking, etc...) on a cell phone level, experts agree that is only a matter of time and people shouldn't assume that anti-virus software isn't necessary for cell phones.
8. Some banks don't offer the same level of protection for cell phone banking that they do for online or in person transactions. Because the risks are still generally unknown some banks have been slow to make promises about what will or will not be covered when you use cell phone banking.

If you acquire mobile banking you can use your phone to:

- Check your account balance
- Get a mini-statement
- Transfer money to other BPR accounts
- Purchase electricity,
- Top up airtime(MTN or TIGO),
- Pay your postpaid phone bills (MTN)
- Pay Star times TV
- Pay DSTV
- Get Salary SMS alerts
- Order for a cheque book
- Pay Water bills
- Pay RRA Taxes

Requirements

- You need to have a mobile phone (MTN, Tigo, Airtel)
- To get a Mobile banking, you have to first have a current account with the bank;
- You can get Mobile banking at any bank branch

LEARNING UNIT 1: HANDLE MOBILE BANKING TARIFFS

1.1. Identify different tariffs from different financial institutions

Relevant description of tariff

What is the meaning of a tariff?

This is an official list or table showing the duties or customs imposed by service/goods providers on different goods/services they offer to their customers. It is defined as any table of charges, as of a railroad, bus line, etc.

Example:

HOT BEVERAGES	
Pot of Black Tea	45.00
Pot of Milk Tea (Indian Tea)	55.00
Pot of Black Coffee	55.00
Pot of Milk Coffee	65.00
Pot of Lemon Ginger Tea	55.00
Glass of Black Tea	25.00
Glass of Milk Tea	30.00
Glass of Black Coffee	30.00
Glass of Milk Coffee	40.00
Glass of Lemon Ginger Tea	30.00
Glass of Hot Chocolate	40.00
Glass of Milk (Dudh)	30.00
Cup of Milk Tea	20.00
Cup Milk Coffee	30.00
COLD BEVERAGES	
Mineral Water	15.00
Plain Soda	15.00
Lemon Soda	20.00
Cold Drinks	25.00
Pineapple/Apple/Mango/Orange Juice	25.00
Plain Lassi	20.00
Sweet Lassi	30.00
Banana Lassi	35.00

Tariff structure

Definition A tariff structure is a set of rules and procedures that determines how to charge different categories of consumers. .

The *tariff structure* is either regulated or defined by the *operators themselves* with minimal regulatory oversight, depending on the degree of competition in the sector and whether the government and the operator have similar objectives. An effective tariff structure needs to take into account the following elements:

- ❖ **Financial viability:** ensuring that the maximum allowed revenue is recovered
- ❖ **Cost-reflectiveness:** charging the customers in a way that reflects the costs plus a reasonable return on investment.
- ❖ **Efficiency:** setting prices at marginal costs.
- ❖ **Social acceptability:** ensuring that charges are “reasonable” so that all customers receive at least basic services and that subsidies are efficiently targeted.

Designing an efficient tariff structure can be done through a step-wise approach: These four steps are set out below:

Step One: Gather information

Step Two: Evaluate the effectiveness of the existing tariff structure and the need for reform

Step Three: Publish tariff decisions (allowing for possible appeals on these decisions)

Step Four: Implement the proposed tariff reforms

Different mobile banking tariffs of domestic commercial banks

1. Bank of kigali (BK)

A. MOBILE MONEY TRANSFER SERVICE

280,000 mobile banking accounts

Mobile money service enables BK customers to send and receive money anywhere in Rwanda. BK haspartnered with all three mobile service providers to offer mobile money transfer services at all BK branches. These mobile money transfer services offered are:

- **MTN Mobile Money**
- **Tigo Cash**
- **Airtel Money**

Benefits

- Send and receive money
- Buy airtime for yourself or someone else
- Pay for your bills
- Access customers Bank account
- Secure and Reliable
- Convenient and Fast
- Easy to send and receive money

1. MTN Mobile Money

How to Deposit Money?

Present the following to any BK branch MTN Mobile Money Agent

- ✓ Your MTN mobile number, which doubles as your MTN Mobile Money account number
- ✓ The amount of money you wish to credit to your Mobile Money account
- ✓ Your ID document

You will receive an SMS confirmation that your account has been credited with the amount.

How to Send Money?

After you purchase Mobile Money through any of BK branches, you will receive an SMS confirmation that your account has been credited with the same amount.

To send MTN Mobile Money:

- ✓ Go to 'MTN Menu' go to "MTN Services"
- ✓ Select 'Send Money', and follow the prompts

You and the recipient will receive an SMS notification with the transaction detail.

How to Withdraw Money

MTN Mobile Money can be withdrawn from any BK branch MTN Mobile Money Agent, located countrywide.

A registered MTN Mobile Money recipient will have to present the agent with:

- ✓ Your MTN Mobile Money account number
- ✓ Your ID document
- ✓ The amount you wish to withdraw

The agent will initiate the withdrawal and you will receive a message on your phone requesting you to withdraw by entering your MTN Mobile Money PIN. You and the agent will receive an SMS notification with the transaction detail.

A non-registered MTN Mobile Money recipient will have to present the agent with:

- ✓ Their ID document
- ✓ A token number and secret code.

They will then personally enter the secret code into the agent's phone

2. Tigo Cash

Tigo Cash is the new way to send money using your Tigo phone. You can send money to anyone on any network in Rwanda, quickly, easily, any time of the day or night. To use Tigo Cash, you need to register. Just visit any BK branch Tigo Cash Agent with valid ID and register for free.

How to deposit cash?

- ✓ Go to any BK branch Tigo Cash Agent with a valid ID
- ✓ Give cash to the Agent and wait for a text message confirming the deposit

How to send cash?

On your Tigo phone, dial *500# to access the Tigo Cash menu so you can send.

How to withdraw cash?

- ✓ Go to any BK branch Tigo Cash Agent with a valid ID
- ✓ Confirm the withdrawal with your secret PIN
- ✓ Give the voucher code to the Agent and receive your cash

3. Airtel Money

This service offers different options like money transfer and bill payment of DSTV, Star Times, etc. using a mobile phone. It also makes it possible for Airtel customers who have a BK account to easily manage their account.

How to Send Money?

After you purchase Airtel Money through any of our BK branches, you will receive an SMS confirmation that your account has been credited with the same amount.

To send Airtel Money:

- ✓ Go to 'Airtel Menu' go to " Airtel Services"
- ✓ Select 'Send Money', and follow the prompts

You and the recipient will receive an SMS notification with the transaction detail.

How to Withdraw Money?

Airtel Money can be withdrawn from any BK branch Airtel Money Agent, located countrywide.

A registered Airtel Money recipient will have to present the agent with:

- ✓ Airtel Money account number
- ✓ ID document
- ✓ The amount you wish to withdraw

The agent will initiate the withdrawal and you will receive a message on your phone requesting you to withdraw by entering your Airtel Money PIN. You and the agent will receive an SMS notification with the transaction detail

B. BK REMITTANCE

BK Remittance is an electronic service that offers one of the easiest ways for families and friends to send money and stay connected almost anywhere in the world.

BK Remittance Services include:

1. Western Union
2. MoneyGram
3. BK Money

Benefits

- ✓ Secure and Reliable
- ✓ Convenient and Fast
- ✓ Easy To Send! Easy To Receive!
- ✓ With BK Remittance Service, you can send& Receive money easily from any BK Branch/sub-agent even without setting up a bank account at affordable prices from or to anywhere in the world.

1. Western Union

This is a global leader in money transfer services, enabling people worldwide to send and receive money fast and reliably.

How to Send Money VIA Western Union?

- ✓ Find a BK Western Union agent location near you
- ✓ Complete the Send Money section of the form
- ✓ Give the Agent the completed form with the applicable funds (including transaction fee)
- ✓ Get your receipt and share the tracking number (MTCN) with your receiver for pick up

How to Receive Money VIA Western Union?

- ✓ Ensure that the sender has given you the tracking number (MTCN)
- ✓ Visit an agent location near you with your National ID/ passport
- ✓ Submit valid ID card and tracking number (MTCN)
- ✓ Receive cash

2. MoneyGram

It is a fast, safe, easy, reliable and convenient way to send or receive money in minutes around the world.

How to Send Money VIA MoneyGram?

- ✓ Bring some identification (e.g. passport) and fill in a short simple form
- ✓ Pay for the amount of money you want to send, plus the MoneyGram service fee
- ✓ You will then be given a MoneyGram reference number
- ✓ Contact the person receiving the money and give them this number

How to Receive Money VIA MoneyGram?

- ✓ Ensure that the sender has given you the MoneyGram reference number
- ✓ Go to any MoneyGram agent (the sender can advise you of your nearest agent), taking some form of identification (e.g. passport) with you
- ✓ Provide the reference number
- ✓ You will be given the money immediately, usually in the local currency

C. CLASS A

What is CLASS A agent?

Bank of Kigali Agent Banking Class A Service is a premier agency banking service where the Bank partners with existing businesses offer a variety of banking services, on its behalf to its clients and the usual agents in special one or two teller cubicles usually located in prime underserved markets.

Unlike the usual agent outlets, Class A agents offer a wider variety of services almost similar to a conventional mini Bank Branch.

What services does Class As offer?

- a) Instant New Account Opening
- b) Instant registration for BK Yacu (MobiServe) and Internet Banking.
- c) Visa Cards applications (debit and credit)
- d) Purchase and sale orders for BK Securities
- e) BK Remittance services (Western Union, MoneyGram and Xpress Money etc)
- f) Check remittance services
- g) Cheque book applications
- h) Deposits and withdrawals

Are there other additional services offered by the agent apart from conventional banking services?

- a) Mobile Telecom Dealer services (MTN Mobile Money, Tigo Cash and Airtel Money) sourced by the agent itself.
- b) Dealer in Telecom Airtime, cards and Devices sales Agent. (Sourced by the agent itself).
- c) BK Money & cash collections
- d) Sale of Electricity and Payment of Water or EWSA Services, (sourced by the agent itself).
- e) Sale of Star TV, Canal+, Go-TV and DSTV subscription, air Tickets and books (sourced by the agent).
- f) Mobile phone handset dealership (sourced by the agent).

D. MTN PUSH PULL

The customer has to perform the linking of their MTN Mobile Money Wallet and their BK Account before being enabled to transact.

To link your account follow the below steps:

1. Dial *182#
2. Select 4.Bank Services
3. Select 3.Get money from bank account
4. Select 3.Bank of Kigali then Enter 1 Yes
5. Enter Bank account (14 digits e.g. 00040040123467) then your Mobile Money PIN

What are the requirements for one to SUCCESSFULLY LINK their account with their own Mobile Money wallet?

You MUST be registered in MTN Mobile Money and have your Mobile Money PIN.

6. Your MTN mobile money number must be the SAME as the one in your Delta Account information in BK.
7. Your National ID/Passport Number must be the SAME as the one in your Delta Account information in BK.
8. The format of the BK account to be used, when linking your MTN Mobile Money wallet to your BK account, must have 14 digits and no spaces or special characters in between i.e. the FIRST 5 DIGITS FOR THE BRANCH CODE, the NEXT 7 DIGITS FOR THE ACCOUNT NUMBER and the NEXT 2 FOR THE KEY. For example: 00040040123467.

Under what circumstances can linking of the customer's account with their MTN mobile Money wallet fail?

10. In case of system / network issues
11. In case the ID/Passport number or Mobile Number in MTN Mobile Money system is not the same as the one in your BK account information.
12. If the customer does not capture the correct account number and format as mentioned above.

13. What should a customer do in case they fail to Link their account?

14. If the Customer wants to change details from MTN, they should visit the MTN service Centre in person with their identity document to correct the information that is not matching between the MTN Mobile Money system and BK Delta System
15. If the Customer wants to change details from BK, they should visit BK Branch in person with their identity document to correct the information that is not matching between the MTN Mobile Money system and BK Delta System.

How does one send money from BK account to MTN Mobile Money wallet?

16. Dial *182#
17. Select 4.Bank Services
18. Select 3)Get money from bank account
19. Select 3)Bank of Kigali
20. Enter Amount
21. Enter your MTN Mobile Money PIN

Note:

Account must be already linked to your MTN Mobile Money wallet.

- ii. From your BK account, you can only send to your linked MTN Mobile Money wallet.
- iii. The minimum amount is 1,000 FRw and the maximum amount is 500,000 FRw per day.

How does one send money from MTN Mobile Money Wallet to a BK account?

22. • Dial *182#
23. • Select 4.Bank Services
24. • Select 2 Transfer money to bank
25. • Select 3 Bank of Kigali
26. • Enter bank account (14 digits without spaces or special characters)
27. • Enter Amount
28. • Enter Mobile Money PIN

Note:

From your MTN Mobile Money wallet, you can send to any valid BK account (FRw)

The minimum amount is 1,000 FRw and the maximum amount is 2,000,000 FRw per day.

E. TIGO PUSH PULL

Requirements

- ✓ You have to be registered in TIGO Cash.
- ✓ You have to be registered in MobiServe.

How to send money from BK account to TIGO Cash wallet

- ✓ Dial *334#
- ✓ Enter your MobiServe PIN
- ✓ Choose 8 for Telecom Services
- ✓ Choose 1 for TIGO Cash
- ✓ Choose 1 for Send money to TIGO Cash
- ✓ Enter TIGO Phone Number
- ✓ Enter Amount (FRW)
- ✓ Enter MobiServe PIN

Note:

- ✓ BK Client must be registered in MobiServe.
- ✓ From your BK account, you can send to any TIGO Cash wallet.
- ✓ The minimum amount is 1,000 FRW and the maximum amount is 500,000 FRW

How to send money from TIGO Cash wallet to BK account?

- ✓ Dial *200*11#
- ✓ Choose 2 for BK
- ✓ Choose 1 for Send Money to Bank
- ✓ Enter your BK Account Number
- ✓ Enter Amount (FRW)
- ✓ Enter TIGO Cash PIN

Note:

- ✓ From your TIGO Cash wallet, you can send to any valid BK account (RWF)
- ✓ The minimum amount is 1,000 FRW and the maximum amount is 500,000 FRW.