



FBZ
FINANCE BANK ZAMBIA
Bank with Pride

FBZ General Information

Cloud Mobile Banking 13,10,14-5

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Read this first

Thank you for choosing FBZ (Finance Bank Zambia) Cloud Banking services. This service will provide you with high quality mobile and internet banking services, based on IBSP's exceptional technology and high standards. This general information has been specially designed to guide you through the functions and features of this service.

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SECURITY MESSAGE:

Please make sure you have the SIM-card and Phone PIN activated to protect your mobile banking account.

When you change your mobile phone number, please be aware that you cannot get access to your mobile banking account. Transfer your money to the new mobile phone account and deactivate the old account at a FBZ office.

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General information about FBZ Cloud Banking

FBZ (Finance Bank of Zambia) introduce the next generation of Mobile Cloud Banking Solution with license from IBSP (Internet Business Service Provider), to its customers in Zambia.

The Mobile Cloud Banking solution includes Mobile Banking apps, Mobile Internet, Computer Internet Services, Mobile operated Merchant POS (Point of Sales) and SME-BS (Small-Medium Enterprise Business Services).

These services can be used by Private Individuals and Corporation for complete mobile phone based transactions and payments.

Cloud Banking solutions is the next generation of secure Banking where the FBZ services are hosted in secure data centers within the nation, all data and user information is strictly secured and stored in a national cloud data centers in Lusaka.

FBZ uses the national cloud services as they have realized that a 24/7 secure data center is the most cost effective and secure solution for the next generation of finance and banking.

The cloud banking solution will bring all bankable and non-bankable customers in Zambia into the bank with full security and easy to use applications from any mobile phone , smart mobile phones, mobile internet services and computer internet services.

The supported smart phones for “Apps” (applications) are, Android, iPhone and BlackBerry phones, with reservations for older versions of operating systems and devices.

In summary the functions available from the mobile phones are most internet related functions, such as **transfers, payments, statements, balance, deposit and withdrawal** of cash from the FBZ mobile accounts for private persons and corporations.

Immediate transfer to new customers is available by using any new customers mobile phone number where the new customer will get accounts and transfers in seconds with immediate clearance and settlement between the accounts. Transfers, payments and other services works all days in the week, 24 hours (24/7).

Small shop owners can use a wireless, battery operated mobile POS (Point Of Sales) device for instant clearance and payment of their products to their mobile merchant account. All users can purchase products by enter their mobile phone number to the POS and verification is done with the users finger print or a onetime SMS code as a PIN (Personal Identification Code).

The shop owner and FBZ sales persons in remote areas will be able to act as a cash point (ATM) for deposit and withdrawal from and to the customers.

Friends can receive a normal SMS to be able to download the mobile phone App, (application) and getting immediate access to the mobile banking services.

FBZ follows the AML (Anti Money Laundering) and KYC (Know your customer) regulations and need all users to identify themselves to a FBZ sales person or to any local bank office. Before the user has been identified by a FBZ sales person or a local branch office they will only have a limited daily transfer and payment amount.

Service description

Mobile Cloud Banking Services

The cloud banking services from FBZ contains 6 different services;

- **Computer internet banking**
- **Mobile phone internet banking**
- **Mobile phone Apps (applications)**
- **Mobile phone SMS / USSD service**
- **Mobile phone Merchant Point of Sales (POS) with finger print**
- **SME business administration**

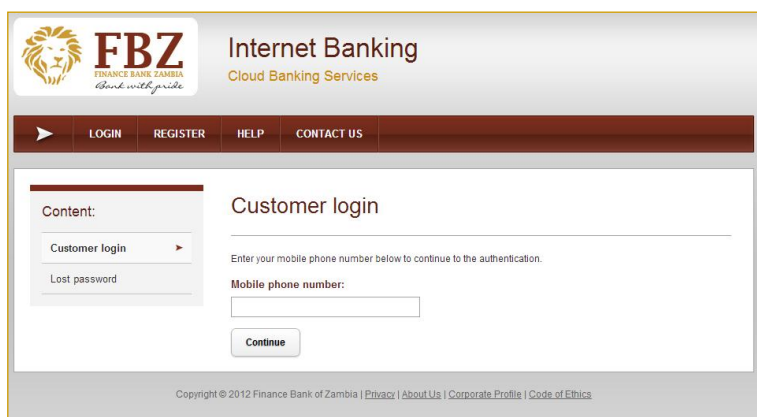
All services are available via the internet or SMS/USSD where customers can handle all their banking from any mobile phone or from a mobile device.

The services handle both private and corporate users where the smart phone, pads and laptops can be used to access the banking services.

All services uses the mobile phone to authenticate the login, transfer and payments to mobile and computer internet websites. The mobile phone App includes a high secure authentication function with encrypted confirmation codes sent to the bank server for each login, transfer and payment to mobile and computer internet websites.

Users can get access to the mobile cloud banking service through mobile phone apps, SMS and USSD communication.

Computer Internet Banking



The screenshot shows the FBZ Internet Banking interface. At the top left is the FBZ logo with the tagline 'Bank with pride'. To the right, it says 'Internet Banking' and 'Cloud Banking Services'. Below this is a navigation bar with 'LOGIN', 'REGISTER', 'HELP', and 'CONTACT US'. The main content area is titled 'Customer login' and contains a form with a 'Mobile phone number' input field and a 'Continue' button. A sidebar on the left lists 'Customer login' and 'Lost password'. At the bottom, there is a copyright notice for 2012 Finance Bank of Zambia and links for 'Privacy', 'About Us', 'Corporate Profile', and 'Code of Ethics'.

For computer internet users who like to use the FBZ cloud banking service shall first fill in the REGISTER form at the FBZ internet website (mfbz.co.zm) or at this Mobile Phone App.

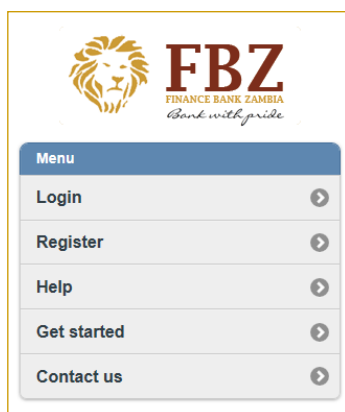
After registration has successfully been done, the user get instant access to all mobile banking functions with a limited daily transfer

and payment amount through the internet banking service.

Users of the internet banking services can immediately receive transfers from friends and corporations (salary) and make transfers and payments with limited daily amounts before they have identified themselves to a FBZ sales person or visited a FBZ local branch office.

To make outgoing transfers or payment with higher daily amounts users first have to identify themselves to a FBZ sales person or visit a local FBZ branch office. For more detailed information refer to Internet Banking User Guide.

Mobile Phone internet banking



The screenshot shows the FBZ Mobile Phone internet banking menu. It features the FBZ logo and tagline at the top. Below is a blue 'Menu' header with a list of options: 'Login', 'Register', 'Help', 'Get started', and 'Contact us', each with a right-pointing arrow icon.

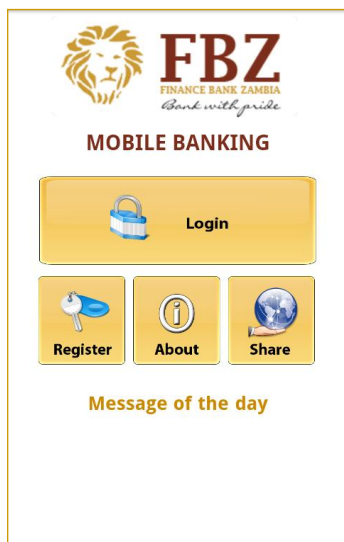
For mobile phone internet users who like to use the FBZ cloud banking service shall first fill in the REGISTER form at the FBZ mobile internet website (mfbz.co.zm).

After registration has successfully been done, the user get instant access to all mobile banking functions with a limited daily transfer and payment amount through the mobile internet banking.

To be able to use all functions with higher daily transfer and payment amounts the user have to be identified by a FBZ sales person or visit a FBZ local branch office to identify themselves.

Users of the mobile internet banking services can immediately receive transfers from friends and corporations (salary) automatically before they have registered for a FBZ account. This new account will be created automatically after the first received transfer. For more detailed information refer to Mobile Phone Internet User Guide.

Mobile Phone App (application)



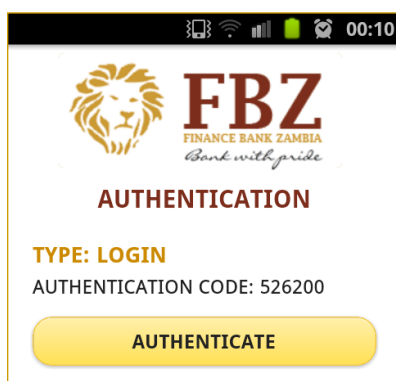
Users who like to use the FBZ mobile cloud banking service with a Mobile Phone App shall first download the smart phone application from the FBZ website (mfbz.co.zm) to their smart phone (Android, iPhone or BlackBerry) and fill in the REGISTER form at the Mobile Phone App.

After registration has successfully been done at the Mobile Phone App, the user can instantly use all functions with a daily limit for the transfer and payment service.

To be able to use all functions with higher daily transfer and payment amount the user have to visit a FBZ sales person or a FBZ local branch office to identify themselves.

Users of the Mobile Phone App services can immediately receive transfers from friends and corporations (salary) automatically before they have registered for a FBZ account. This new account will be created automatically after the first received transfer. For more detailed information refer to Mobile Phone App User Guide.

Login and Transfer Authentication



For Internet Banking, the Mobile Phone App is used as authentication device for login, transfers and payments at the mobile and computer internet website.

The Mobile Phone App has an inbuilt secure authentication function which can be used for login and authentication of transfers and payments with the highest possible security.

Users who doesn't have a personal smart phone, can use a onetime SMS code as login and authentication function.

Mobile phone SMS / USSD service



Users without smart phones can use the mobile banking service with normal SMS or USSD communication. The possible functions are:

- Check your mobile account balance
- Order statement for your mobile account to your e-mail
- Make transfers to other FBZ users
- Pay electricity, water and TV
- Topup your local phone card

All SMS / USSD payments and transfers are confirmed with a onetime SMS confirmation code to secure the user authentication. The service works only with registered mobile phone numbers where registration can be done by the user or by a friend via the internet banking, mobile internet banking or Mobile Phone App. Users have instant access to all functions with limited daily transfer and payment amounts until they have been identified by a FBZ sales person or visited a local FBZ branch office.

Mobile phone Merchant Point of Sales (POS)



Shop owners can use a mobile operated point of sales (POS) device to register purchase with receipt, payments with magnetic or chip cards or payment with registered FBZ customers finger print.

The POS can also be used for instant withdraw or deposit of cash to and from the shop owner.

Registered FBZ customer can use their finger print for payment on the POS, where the customer uses their mobile phone number as account number and the finger print or a onetime SMS as the PIN code for the payment.

The POS is wireless, battery operated with internet communication through the mobile phone network GPRS or EDGE.

SME business administration



Small and medium enterprises have access to a cloud business service to run their business online with several services such as invoicing, customer register, staff login, schedules for staff and CRM for customers.

This service is available online with any computer, operating system and fully operated via the mobile internet network.

2013-10-14

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