



# Mobile Banking Guidelines

November 2015

## 1. How to Access the Service

The service is presently available to AdIB Mobile Banking subscribers only. The users have to dial \*870# and enter his PIN (Personal Identification Number) to access the USSD based service.

## 2. What is PIN

Personal Identification Number (PIN) is a random number issued by the customer. It is a password used to access the Mobile Banking Services.

## 3. First Time Access to Mobile Banking Services

A Customer shall register himself/herself at any of Addis International Bank branches in order to access the Mobile Banking Services. After registering, customers will receive SMS to define his/her 4 digit PIN.

## 4. Balance Inquiry

- Dial \*870#
- Enter PIN
- Select “1 My Account” from the menu
- Select “1 Balance Inquiry” from menu
- Enter/Select if multiple account numbers are linked to your mobile number
- System will display the account balance on the screen

## 5. Mini Statement

- Dial \*870#
- Enter PIN
- Select “1 My Account” from the menu
- Select “2 Mini Statement” from the menu
- Enter/Select if multiple account numbers are linked with Mobile Banking Service
- System will display the last five transaction

## 6. Fund Transfer

### 6.1. Own Account

- Dial \*870#
- Enter PIN
- Select “2 Fund Transfer” from the menu
- Select “1 to owned account” from the menu
- Select the desired account from which the fund to be transferred from
- Select/Enter the desired account (the receiver account)
- Enter the amount

- Enter remark if you wish to put remark
- Enter PIN to confirm the transfer
- System confirm the transfer of fund via SMS

### 6.2. To another customer account

- Dial \*870#
- Enter PIN
- Select “2 Fund Transfer” from the menu
- Select “2 to another customer account” from the menu
- Select/Enter the receiver 10 digit mobile number (e.g.0911222222)
- Enter the amount
- Enter PIN to confirm the transfer
- System confirm the transfer of fund via SMS for both the sender and receiver

### 6.3. To Third Party

- Dial \*870#
- Enter PIN
- Select “2 Fund Transfer” from the menu
- Select “3 To Third Party” from the menu
- Select/Enter the receiver 10 digit mobile number (e.g.0911222222)
- Enter the amount
- Enter PIN to confirm the transfer
- System send secrete code, transaction reference number to the sender via SMS. The sender shall communicate the receiver these information so that he/she can withdraw cash at any of Addis International Bank branches.

## 7. Request for Cheque Book

- Dial \*870#
- Enter PIN
- Select “3 Miscellaneous” from menu
- Select “1 Cheque book request” from menu
- Enter the number of Cheque book to be prepared (1 or 2)
- System will acknowledge the request by sending SMS
- System will send SMS when Cheque book is ready

## 8. Request for Cheque Status

- Dial \*870#
- Enter PIN
- Select “3 Miscellaneous” from menu
- Select “2 Request for a Cheque status” from menu
- Enter the Cheque number
- System displays the status of the Cheque

## 9. Request to Stop Cheque/Payment

- Dial \*870#
- Enter PIN
- Select “3 Miscellaneous” from menu
- Select “3 Stop payment request” from menu
- Enter the Cheque number to stop
- System confirm the stop payment via SMS

## 10. Change PIN

- Dial \*870#
- Enter current PIN
- Select “9 Options ” menu
- Select “1 Change PIN” from the menu
- Enter new PIN
- Enter current PIN to confirm
- Request will be processed for the new PIN and system confirms successful change of PIN

## 11. View Exchange Rate

- Dial \*870#
- Enter current PIN
- Select “9 Options ” menu
- Select “1 View Exchange Rate” from the menu
- System display the exchange rate

For any support queries please call our customer support

- **Phone:**
- **Email:**