

URUPAPURO RW'AMAKURU YA KONTI

Uburyo Bworoshye
Ku Bakiriya

1. KWINJIRA

- Abakiriya ku giti cyabo n'ab'amasosiyete: Koresha izina ryawe ry'umukoresha na ijamba ry'ibanga winjire muri porogaramu ya banki yo kuri interineti cyangwa iy'umufuka.
- Kwibuka (Remember Me): Ihitamo rikwemerera kubika amakuru yawe yo kwinjira ubutaha.
- Wibagiwe ijamba ry'ibanga (Forgot Password): Ihitamo ryo gusubirana ijamba ry'ibanga ryawe.

2. URUPAPURO RW'AMAKURU

■ Abakiriya ku giti cyabo:

- Umutungo wanjye: Reba umutungo wawe wose n'imyenda.
- Ibikorwa biheruka: Reba ibikorwa bitanu biheruka.
- Imiyoboro yihuse: Injira byihuse kuri serivisi zo kwishyura ukoresheje telefone, kwishyura fagitire no kohereza amafaranga.
- Ibikorwa byanjye: Ahagaragara ibyo usabwa gukora cyangwa ibyemezo utegereje gufata.
- Abakiriya b'amakoperative cyangwa amasosiyete:
- Ibikorwa byo kwishyura n'ibyakiriwe: Inshamake y'amafaranga agomba kwishyurwa n'ayakiriwe.
- Kwemeza ubwishyu: Reba amafaranga ategereje kwemezwa.
- Imiterere y'amadevize: Reba uko amafaranga ari mu buryo bw'amadevize atandukanye.

3. UMWIRONDO RO WANJYE

■ Abakiriya ku giti cyabo:

- Hindura umwirondoro: Hindura ifoto yawe, uvugurure izina ryawe ry'umukoresha.
- Inshamake: Reba umubare wa konti zikora, inguzanyo, n'amafaranga wabikije.
- Igenamiterere: Hindura ijamba ry'ibanga, wiyandikishe kuri serivisi zindi.
- Abakiriya b'amakoperative cyangwa amasosiyete:

- Hindura umwirondoro: Hindura ifoto yawe, uvugurure izina ryawe ry'umukoresha.
- Konti nyamukuru: Hindura konti nyamukuru ukoresha.
- Igenamiterere: Hindura ijamba ry'ibanga, wiyandikishe kuri serivisi z'imiyoborere.

4. IGENZURA RYA KONTI

- Reba amafaranga ari kuri konti yawe: Konti isanzwe, konti yo kubitsa, cyangwa konti y'umwenda.
- Ibyakozwe kuri konti: Reba, ukureho cyangwa usangize abandi inyandiko y'imikoreshereze ya konti.
- Ibindi bikorwa: Ongerera amafaranga kuri konti, reba ibikoresho biri mu isuzumwa, cyangwa usabe ikarita yo kubikuzza.

▀ Konti zo Kubitsa (Deposit Accounts):

- Reba amafaranga ari kuri konti: Konti y'igihe cyagenwe, konti y'ubwizigame buhoraho, na konti y'ubwizigame bworoshye (flexi).
- Ibyakozwe kuri konti: Reba, ukureho cyangwa usangize abandi inyandiko y'imikoreshereze ya konti.
- Ibindi bikorwa: Kongera amasezerano yo kubitsa (auto renew), guhagarika kongera amasezerano, cyangwa guhagarika amasezerano yo kubitsa mbere y'igihe.

▀ Konti z'Inguzanyo (Loan Accounts):

- Reba amafaranga ari kuri konti y'inguzanyo.
- Ibyakozwe kuri konti: Reba, ukureho cyangwa usangize abandi inyandiko y'imikoreshereze ya konti.
- Ibindi bikorwa: Gukora igenamagereranyo ryo kwishyura inguzanyo mbere y'igihe, cyangwa guhindura uburyo bw'inguzanyo.

5. UKO IMASHINI YAGUFASHA KUGORA IMIBARE KURI BURI BWOKO BW'UMWENDA (PRODUCT SIMULATORS):

- Uburyo bwo kubara amafaranga y'inguzanyo: Fata imibare y'inguzanyo, wemeze uko uzishyura, harimo n'uburyo bwo kwishyura icyarimwe (balloon payment).

- Uburyo Wabara amafaranga y'ubwizigame bw'igihe: Bara inyungu ubona ku kubitsa igihe runaka.
- Kubara amafaranga y'ubwizigame bwo kuzigama: Bara amafaranga uzabona ubitsa buri kwezi.
- Uburyo bwo kubara no kumenya uburenganzira ku nguzanyo: Emeza niba ubusabe bwawe bw'inguzanyo bujyanye n'amakuru y'inyungu n'amafaranga ukoresha buri kwezi.

6. UBUYOBOZI BW'IMARI Y'AMAKOPERATIVE (CORPORATE CASH MANAGEMENT):

- Imiterere y'amafaranga: Reba konti zose, zishyizwe mu byiciro hashingiwe ku bwoko bwa konti n'ifaranga rikoreshwa.
- Amakuru arambuye ya konti: Reba amakuru yose ajyanye na konti, harimo amafaranga ariho n'ibikorwa byakozwe.

7. IBYEMEZO BITEGEREJE KWEMEZWA (ABAKIRIYA B'AMAKOPERATIVE):

- Ibyemezo by'imari: Emeza ibikorwa byose bijyanye n'amafaranga.
- Ibyemezo bitari iby'imari: Emeza ibisabwa ku serivisi n'ibyerekeye abo mukorana (counterparty approvals).

2. IGENZURA RY'ABAGENERWABIKORWA (BENEFICIARY MAINTENANCE)

Uburyo bworoshye bwo gucunga abagenerwabikorwa

1. Kongeramo Uwagenerwa (Add Beneficiary):

- Abari muri banki imwe:
 - Inzira: Abagenerwabikorwa > Kongeramo Uwagenerwa Mushya > Hitamo Ubwoko bw'Umugenerwa > Igihe Umugenerwa uri muri banki imwe ni y'uwishyura.
 - Intambwe:
 - Injiza kandi wemeze nimero ya konti.
 - Sisitemu ihita yuzuzza izina ry'umukiriya ku buryo bwikora.

- Injiza izina riboneye (nickname) ry'uwo wagnerwa.
- Komeza kandi wemeze ukoresheje OTP.
- Ubutumwa bwo gutsinda cyangwa kunanirwa burerekanwa.

■ **Abagenerwabikorwa bo mu gihugu (Local Payment Beneficiaries):**

- **Inzira:** Abagenerwabikorwa > Kongeramo Uwagnerwa Mushya > Hitamo Ubwoko bw'Uwagnerwa > Kwishyura mu gihugu.
- **Intambwe zikurikizwa:**
 1. Hitamo banki y'uwo wagnerwa mu rutonde.
 2. Injiza kandi wemeze nimeru ya konti.
 3. Injiza izina rya konti n'izina riboneye.
 4. Injiza aderesi y'uwo wagnerwa (birakenewe muri Uganda).
 5. Komeza kandi wemeze ukoresheje OTP.
 6. Ubutumwa bwerekana ko byangeze neza cyangwa bitagenze neza

■ **Abagenerwabikorwa ba Mobile Money:**

- **Intambwe zikurikizwa:**
 1. Hitamo urusobe rwa Mobile Money.
 2. Injiza kandi wemeze nimeru ya telefoni.
 3. Sisitemu ihita yuzuzza izina rya konti.
 4. Injiza izina riboneye ry'uwo wagnerwa.
 5. Komeza kandi wemeze ukoresheje OTP.
 6. Ubutumwa bwerekana ko byangeze neza cyangwa bitagenze neza.

■ Abagenerwabikorwa mpuzamahanga (International Beneficiaries):

- **Inzira:** Abagenerwabikorwa > Kongeramo Uwagenerwa Mushya > Hitamo Ubwoko bw'Ugenerwa igikorwa > Mpuzamahanga.
- **Intambwe zikurikizwa:**
 1. Injiza izina rya konti n'izina riboneye.
 4. Injiza kandi wemeze nimero ya konti cyangwa IBAN.
 5. Hitamo igihugu cy'uwo wagnerwa.
 6. Injiza nimero y'itangwa ry'amafaranga n'aderesi.
 7. Komeza kandi wemeze ukoresheje OTP.
 8. Ubutumwa bwerekana ko byangeze neza cyangwa bitagenze neza

2. Kureba abagenerwabikorwa (view beneficiaries)

■ Abakiriya ku giti cyabo:

- **Inzira:** Urupapuro rw'amakuru > Menu Nyamukuru > Abagenerwabikorwa.
- **Ibirimo:**
 1. Reba ibikorwa by'isubiramo cyangwa byateguwe mbere.
 2. Tangiza ubwishyu bw'igihe kimwe (ad hoc payments).
 3. Reba urutonde rw'abagenerwabikorwa hamwe n'uburyo bw'amahitamo yaba ayo guhindura, gusiba, cyangwa kwishyura.
 4. Kongeramo abagenerwabikorwa bashya.

■ Abakiriya b'amakoperative cyangwa amasosiyete:

- **Inzira:** Menu Nyamukuru > Abagenerwabikorwa > Kriteriya yo gushakisha > Reba urutonde rw'abagenerwabikorwa.
- **Ibirimo:**
 1. Shakisha abagenerwabikorwa ukoresheje izina, izina riboneye (nickname), cyangwa nimero ya konti.
 2. Reba urutonde rw'abagenerwabikorwa hamwe n'amahitamo yo guhindura, gusiba, cyangwa kwishyura.

3. Guhindura umugenerwabikorwa (edit beneficiary)

- **Inzira:** Inzira Nyamukuru > Abagenerwabikorwa > Urutonde > Hitamo Uwagenerwa > Ibindi bikorwa > Hindura Uwagenerwa.
- **Intambwe zikurikizwa:**
 - **Abakiriya ku giti cyabo:** Hindura izina riboneye ry'uwo wagnerwa.
 - **Abakiriya b'amakoperative cyangwa amasosiyete:** Hindura izina riboneye n'ubwoko bw'uruhushya rwa konti (Global cyangwa Local).

4. Gusiba umugenerwabikorwa (delete beneficiary)

- **Inzira:** Inzira Nyamukuru > Abagenerwabikorwa > Urutonde > Hitamo Uwagenerwa > Ibindi bikorwa > Siba Uwagenerwa.
- **Intambwe:**
 1. Hitamo uwo wagnerwa ushaka gusiba.
 2. Emeza ko ushaka gusiba (gusiba mu buryo bwa "logical delete").
 3. **Icyitonderwa:** Gusiba ntibyemewe niba hari ibikorwa bitegereje cyangwa byateguwe mbere (pending cyangwa scheduled transactions).
 4. **Uburyo bwo Kwishyura Fagitire (Bill Payment Process)**

Uburyo bworoshye bwo Kwishyura Fagitire

1. Kwiyandikisha Umwishyuzi (Register Biller)

■ Abakiriya ku giti cyabo:

- **Inzira:** Fagitire > Reba Abishyuzi > Agashusho ka Plus > Hitamo Icyiciro cy'Umwishyuzi > Hitamo Umwishyuzi.
 1. Injiza izina riboneye (nickname) ry'umwishyuzi.
 2. Bika kandi wemeze ukoresheje OTP.
 3. Ubutumwa bwo gutsinda cyangwa kunanirwa burerekanwa.

■ Abakiriya b'amakoperative cyangwa amasosiyete:

- **Inzira:** Kwishyura > Abishyuzi > Kwiyandikisha Umwishyuzi.

- **Intambwe:**

1. Hitamo umwishyuzi mu rutonde (dropdown).
2. Injiza izina riboneye n'umubare w'indangamuntu (nko kuri nimeru ya telefoni cyangwa nimeru ya metero).
3. Komeza kandi wemeze ukoresheje OTP.
4. Ubutumwa bwo gutsinda cyangwa kunanirwa burerekanwa.

2. Kureba Abishyuzi (View Billers)

■ Abakiriya ku giti cyabo:

- **Inzira:** Fagitire > Reba Abishyuzi.

- **Ibirimo:**

1. Reba urutonde rw'abishyuzi biyandikishije hamwe n'amahitamo yo guhindura cyangwa kwishyura.
2. Shakisha abishyuzi ukoresheje izina cyangwa izina riboneye (nickname).
3. Iyandikishe abishyuzi bashya ukoresheje agashusho ka Plus.

■ Abakiriya b'amakoperative cyangwa amasosiyete:

- **Inzira:** Kwishyura > Abishyuzi > Shakisha.

- **Ibirimo:**

1. Reba urutonde rw'abishyuzi biyandikishije hamwe n'amahitamo yo guhindura, kwishyura, cyangwa kureba amateka y'ubwishyu.
2. Shakisha abishyuzi ukoresheje izina cyangwa izina riboneye (nickname).
3. Iyandikishe abishyuzi bashya ukoresheje akabuto ka Register.

3. Guhindura Umwishyuzi (Edit Biller)

■ Abakiriya ku giti cyabo:

- **Inzira:** Fagitire > Reba Abishyuzi > Ibindi Bikorwa by'Umwishyuzi > Hindura.

- **Intambwe zikurikizwa:**

1. Hindura izina riboneye ry'umwishyuzi.
2. Bika kandi wemeze ukoresheje OTP.

- **Abakiriya b'amakoperative cyangwa amasosiyete:**

- **Inzira:** Kwishyura > Abishyuzi > Reba Abishyuzi > Ibindi Bikorwa by'Umwishyuzi > Hindura.

1. Hindura izina riboneye ry'umwishyuzi.
2. Komeza kandi wemeze ukoresheje OTP.

4. KWISHYURA FAGITIRE (PAY A BILL)

Umwishyuzi wiyandikishije:

- **Abakiriya ku giti cyabo:**

- **Inzira:** Fagitire > Hitamo Umwishyuzi wiyandikishije mu gice cyasabwe (Suggested tab) cyangwa Reba Abishyuzi > Kanda ku "Kwishyura" kuri karita y'Umwishyuzi wiyandikishije.
- **Intambwe zikurikizwa:**
 - Hitamo konti uzishyuraho.
 - Injiza amafaranga ushaka kwishyura.
 - Niba ubishaka, andika ibisobanuro (remarks).
 - Kora ubwishyu kandi wemeze ukoresheje

- **Abakiriya b'amakoperative cyangwa amasosiyete:**

- **Inzira:** Kwishyura > Abishyuzi > Hitamo Umwishyuzi wiyandikishije > Kwishyura.
- **Intambwe zikurikizwa:**
 - Hitamo konti uzishyuraho.
 - Injiza amafaranga ushaka kwishyura.

- Niba ubishaka, andika ibisobanuro (remarks)
- Komeza kandi wemeze ukoresheje OTP.

Ubwishyu bw'igihe kimwe (Adhoc Payment):

■ Abakiriya ku giti cyabo:

- **Inzira:** Fagitire > Hitamo icyiciro cy'Umwishyuzi mu gice cyo Kwishyura (Pay tab) > Hitamo Umwishyuzi.
- **Intambwe zikurikizwa:**
 - Injiza umubare w'indangamuntu y'umwishyuzi (Identification ID).
 - Hitamo konti uzishyuraho.
 - Injiza amafaranga ushaka kwishyura.
 - Niba ubishaka, andika ibisobanuro.
 - Kora ubwishyu kandi wemeze ukoresheje OTP.

■ Abakiriya b'amakoperative cyangwa amasosiyete:

- **Inzira:** Kwishyura > Ubwishyu Bushya > Hitamo Initiate Bill Payment muri Payment Type dropdown.
- **Intambwe:**
 - Hitamo umwishyuzi mu rutonde (dropdown).
 - Injiza umubare w'indangamuntu (identification number) n'izina riboneye (nickname).
 - Hitamo konti uzishyuraho.
 - Injiza amafaranga ushaka kwishyura.
 - Niba ubishaka, andika ibisobanuro.
 - Komeza kandi wemeze ukoresheje OTP.

4. UBURYO BWO KWISHYURA IMISORO YA LETA (GOVERNMENT PAYMENTS PROCESS)

Uburyo bworoshye bwo Kwishyura Leta

1. Gutangiza Ubwishyu bw'Imisoro ya Leta (Initiate Government Tax Payment)

■ Abakiriya ku giti cyabo:

- **Inzira:** Menu Nyamukuru > Kwishyura > Gutangiza Ubwishyu bw'Imisoro ya Leta.

■ Abakiriya b'amakoperative cyangwa amasosiyete:

- **Inzira:** Menu Nyamukuru > Kwishyura > Inshamake > Hitamo Ubwishyu bwa Leta.

2. Injiza Ibisobanuro by'Ubwishyu (Enter Payment Details)

- **Intambwe:**

1. Nimero y'indangamuntu (ID Number): Injiza nimero y'indangamuntu cyangwa iy'inyandiko y'iremezo (Reference Number).

2. Kwemeza (Validate): Kanda kuri buto yo kwemeza kugira ngo sisitemu ibone kandi yerekane amakuru y'imisoro.

3. Ibisobanuro by'Ubwishyu bw'Imisoro: Suzuma amakuru yagaragajwe nk'izina ry'umusoresha, amafaranga yose agomba kwishyurwa, itariki yo kwishyura, n'ibindi.

4. Amafaranga (Amount): Amafaranga azahita afatwa mu buryo bwikora muri sisitemu (back-end) kandi azaba asanzwe yemejwe.

5. Ifaranga (Currency): Ifaranga rizafatwa mu buryo bwikora muri sisitemu kandi ntirishobora guhindurwa.

6. Kwishyura bivuye kuri konti (Pay from Account): Hitamo konti yo gukuraho amafaranga mu rutonde rwa konti zikorana mu ifaranga ry'imbere mu gihugu (home currency operative accounts).

7. Ibisobanuro (Remarks): Ushobora kongeramo ibisobanuro kuri iryo koranabuhanga.

8. Ndemeranya (I Agree): Shyira akamenyetso mu gasanduku ka "Ndemeranya" kugira ngo wemeze ko amakuru ari yo.

9. Komeza (Continue): Kanda ngo ukomeze (sisitemu ikora isuzuma ku bakiriya b'amakoperative).

10. Urupapuro rwo Kwemeza (Confirmation Page): Suzuma amakuru n'amafaranga y'inyongera (bizagaragara ku bakiriya b'amakoperative gusa).

11. Ohereza (Submit): Emeza ukoresheje OTP kandi woherewe ubwishyu.

3. Kwakira icyemezo (Receive Acknowledgement)

- **Byagenze neza:** Ubutumwa bwo gutsinda hamwe na nimeroy'icyemezo (Reference ID) burerekanwa.
- **Amatangazo:** Ubutumwa bwo kuri email na SMS bwoherezwa mu gihe ubwishyu bwagenze neza.
- **Inyemezabwishyu:** Ushobora gukuraho inyemezabwishyucyangwa icyemezo cy'ubwishyu.

Ubwishyu bwihariye bwa Leta (Specific Government Payments) Rwanda

▀ Ubwishyu bwa RRA:

- **Inyandiko ID:** Emeza kugira ngo sisitemu ibone amakuru y'ikigo, inkomoko ya RRA, amafaranga agomba kwishyurwa, n'ibindi.
- **Ifaranga:** RWF
- **Ubwishyu:** Kwishyura igice cyangwa byose birashoboka bitewe n'ubwoko bw'umusoro

▀ Ubwishyu bwa RSSB:

- **Nimero y'Ubwishyu:** Emeza kugira ngo sisitemu ibone ubwoko bw'ubwishyu, ibisobanuro, n'amafaranga agomba kwishyurwa
- **Ifaranga:** RWF
- **Ubwishyu:** Kwishyura igice cyangwa byose birashoboka bitewe n'ubwoko bw'imisanzu

▀ Ubwishyu bwa RURA:

- **Inyandiko ID:** Emeza kugira ngo sisitemu ibone izina ry'umuntu, izina ry'umwishyuzi, ubwoko bw'urwego cyangwa uruhushya, n'ibindi.
- **Ubwoko bw'Ifaranga (Currency):** Ryemewe nk'uko ryashyizweho (Defaulted).
- **Ubwishyu (Payment):** Kwishyura byose gusa biremewe.

▀ Ubwishyu bwa Irembo (Irembo Payments):

- **Inyandiko ID (Document ID):** Emeza kugira ngo sisitemu ibone izina ry'umuntu, izina ry'umwishyuzi, ubwoko bw'urwego cyangwa uruhushya, n'ibindi
- **Ifaranga (Currency):** Ryemewe nk'uko ryashyizweho (USD na RWF)
- **Ubwishyu (Payment):** Kwishyura byose gusa biremewe.

Ibindi Bikorwa (Additional Features)

Kureba Urutonde rw'Ubwemezi (View Approval Queue) – Abakiriya b'Amakoperative

- **Inzira:** Kwinjira nk'Umukoresha w'Amakoperative > Pending Approvals > Pending with Me > Payments.
- **Ibirimo:**
 - Emeza cyangwa wange ubwishyu bukeneye kwemezwa
 - Emeza cyangwa wange ibintu byinshi icyarimwe.

Gusuzuma Ubwishyu bwa Leta (Inquire Government Payments)

- **Inzira:**
 - **Abakiriya ku giti cyabo:** Menu Nyamukuru > Kwishyura > Gusuzuma Ubwishyu bwa Leta.
 - **Abakiriya b'amakoperative:** Menu Nyamukuru > Kwishyura > Inshamake > Shakisha > Hitamo Ubwoko bw'Ubwishyu nka Government Payments > Kanda ku Shakisha.
- **Ibirimo:**
 - Reba ubwishyu bwa leta bwabanje.
 - Shakisha hakurikijwe ibipimo nka ubwoko bw'ubwishyu, status, itariki, numero y'icyemezo, n'ibindi.
 - Kuramo icyemezo cy'ubwishyu cyangwa inyemezabwishyu.

5. UBURYO BWO KWISHYURA (PAYMENTS PROCESS)

Uburyo bworoshye bwo Kohereza Amafaranga n'Ubundi Bwoko bw'Ubwishyu

1. Kohereza Amafaranga hagati ya Konti Zawe

- **Inzira:**
 - **Abakiriya ku giti cyabo:** Kwishyura > Hitamo Konti zawe
 - **Abakiriya b'amakoperative:** Kwishyura > Inshamake y'Ubwishyu > Ubwishyu Bushya > Hitamo Ubwoko bw'Ubwishyu > Kohereza Amafaranga hagati ya Konti Zawe.
- **Intambwe zikurikizwa:**
 - Hitamo "Kohereza Amafaranga hagati ya Konti Zawe"
 - Injiza amafaranga yo kohereza kandi uhitemo ifaranga
 - 3. Hitamo konti yo gukuraho amafaranga (debit) n'iyi kwishyuraho (credit).
 - 4. Niba ubishaka, andika ibisobanuro (remarks).
 - 5. Hitamo gahunda y'igihe cyo kwishyura (Once cyangwa Recurring).
 - 6. Emeza ukoresheje OTP kandi woherenze ubwishyu.

2. Kohereza Amafaranga ku Bakiriya ba I&M Bank (Funds Transfer to I&M Bank Beneficiaries)

- **Inzira:**
 - **Abakiriya ku giti cyabo:** Beneficiaries > Hitamo Umwishyuzi > Kora Ubwishyu cyangwa Payments > Make Payment to Home Bank Beneficiaries.
 - **Abakiriya b'amakoperative:** Payments > Payment Overview > Ubwishyu Bushya > Hitamo Ubwoko bw'Ubwishyu > Funds Transfer to I&M Bank Beneficiaries.
- **Intambwe zikurikizwa:**
 - Hitamo "Funds Transfer to I&M Bank Beneficiaries"
 - Hitamo umwishyuzi wiyandikishije cyangwa shyiramo amakuru y'umwishyuzi w'igihe kimwe (ad hoc)

- Injiza amafaranga yo kohereza kandi uhitemo ifaranga
- Hitamo konti yo gukuraho amafaranga (debit account)
- Niba ubishaka, andika ibisobanuro
- Hitamo gahunda y'igihe cyo kwishyura (Once cyangwa Recurring)
- Emeza ukoresheje OTP kandi woherewe ubwishyu.

3. Kwishyura ku Bakiriya b'andi Mabanki bakoresha Amakuru yo mu Gihugu (Local Networks)

- **Inzira**
 - **Abakiriya ku giti cyabo:** Beneficiaries > Hitamo Umwishyuzi w'Igihugu (Local Beneficiary) > Kora Ubwishyu cyangwa Payments > Make Local Payment.
 - **Abakiriya b'amakoperative:** Payments > Payment Overview > Ubwishyu Bushya > Hitamo Ubwoko bw'Ubwishyu > Local

- **Intambwe:**

- Hitamo "Local Payment"
- Hitamo umwishyuzi wiyandikishije cyangwa shyiramo amakuru y'umwishyuzi w'igihe kimwe (ad hoc)
- Injiza amafaranga yo kohereza kandi uhitemo ifaranga
- Hitamo konti yo gukuraho amafaranga (debit account)
- Niba ubishaka, andika ibisobanuro
- Hitamo gahunda y'igihe cyo kwishyura (Once cyangwa Recurring)
- Emeza ukoresheje OTP kandi woherewe ubwishyu.

4. Kwishyura ku Mukiriya wa Mobile Money (Payment to Mobile Money Beneficiary)

- **Inzira:**
 - **Abakiriya ku giti cyabo:** Beneficiaries > Hitamo Mobile Money Beneficiary > Kora Ubwishyu cyangwa Payments > Make Mobile Money Transfer

- **Abakiriya b'amakoperative:** Payments > Payment Overview > Ubwishyu Bushya > Hitamo Ubwoko bw'Ubwishyu > Payment to Mobile Money Beneficiary.
- **Intambwe zikurikizwa:**
 - Hitamo "Mobile Money Payment"
 - Hitamo umwishyuzi wiyandikishije cyangwa shyiramo amakuru y'umwishyuzi w'igihe kimwe (ad hoc)
 - Injiza amafaranga yo kohereza kandi uhitemo ifaranga
 - Hitamo konti yo gukuraho amafaranga (debit account)
 - Niba ubishaka, andika ibisobanuro
 - Emeza ukoresheje OTP kandi woherere ubwishyu.

6. Ubwishyu Mpuzamahanga (International Payments)

- **Inzira:**
 - **Abakiriya ku giti cyabo:** Beneficiaries > Hitamo International Beneficiary > Kora Ubwishyu cyangwa Payments > Make International Payment
 - **Abakiriya b'amakoperative:** Payments > Payment Overview > Ubwishyu Bushya > Hitamo Ubwoko bw'Ubwishyu > International Payment.
- **Intambwe:**
 - Hitamo "International Payment"
 - Hitamo umwishyuzi wiyandikishije cyangwa shyiramo amakuru y'umwishyuzi w'igihe kimwe (ad hoc)
 - Injiza amafaranga yo kohereza kandi uhitemo ifaranga
 - Hitamo konti yo gukuraho amafaranga (debit account)
 - Niba ubishaka, andika ibisobanuro kandi ushyireho inyandiko zishyigikira (supporting documents)
 - Emeza ukoresheje OTP kandi woherere ubwishyu.

7. Kwishyura Ikarita ya Kredit (Credit Card Payment)

- **Inzira:**
 - **Abakiriya ku giti cyabo:** My Portfolio > Liabilities > Cards > Pay cyangwa Payments > Credit Card Payment
 - **Abakiriya b'amakoperative:** Cards > Credit Cards > Hitamo Credit Card > Pay.
- **Intambwe:**
 - Hitamo ikarita ya kredit n'amafaranga (minimum, total due, cyangwa andi)
 - Hitamo konti yo gukuraho amafaranga (debit account)
 - Niba ubishaka, andika ibisobanuro
 - Emeza ukoresheje OTP kandi woherewe ubwishyu.

8. Kuzuzwa Ikarita Yishyurwa Mbere (Load Prepaid Card)

- **Inzira:**
 - **Abakiriya ku giti cyabo:** My Portfolio > Liabilities > Prepaid Cards > Load Prepaid Card cyangwa Payments > Load Prepaid Card
 - **Abakiriya b'amakoperative:** Cards > Prepaid Cards > Hitamo Prepaid Card > Load Prepaid Card.
- **Intambwe:**
 - Hitamo ikarita ya prepaid n'amafaranga
 - Hitamo konti yo gukuraho amafaranga (debit account)
 - Niba ubishaka, andika ibisobanuro
 - Emeza ukoresheje OTP kandi woherewe ubwishyu.

9. Kwishyura hagati y'Amakarita ya Prepaid (Prepaid Card to Card Payment)

- **Inzira:**
 - **Abakiriya ku giti cyabo:** My Portfolio > Liabilities > Prepaid Cards > Prepaid Card to Card Payment cyangwa Payments > Prepaid Card to Prepaid Card Payment

- **Abakiriya b'amakoperative:** Cards > Prepaid Cards > Prepaid Card to Card Payment.
- **Intambwe:**
 - Hitamo ikarita yo koherezaho n'ikarita y'umwishyuzi
 - Injiza amafaranga yo kohereza kandi uhitemo ifaranga
 - Niba ubishaka, andika ibisobanuro
 - Emeza ukoresheje OTP kandi woherenze ubwishyu.

Kubaza ku Bwishyu (Transaction Inquiries)

- **Inzira**
 - **Abakiriya ku giti cyabo:** Payments > Search Criteria > Search.
 - **Abakiriya b'amakoperative:** Payments > Payment Overview > Search Criteria > Search.

Ibikorwa:

Shakisha ibikorwa hakoreshejwe igihe, uko igikorwa gihagaze, urwego rw'amafaranga, n'ibindi

- Reba ibisobanuro by'ubwishyu, uhagarike cyangwa uhindure ubwishyu bwateguwe mu minsi iri imbere
- Kuramo cyangwa sangira inama y'ubwishyu (transaction advice).

6. GUSABA SERIVISI (SERVICE REQUESTS PROCESS)

- **Intambwe ya 1:** Gusaba Ibaruwa y'Ibyanditse kuri konti yawe (Request for Paper Statement)
- **Inzira:** Inzira z'ibanze > Serivisi zisabwe > Konti > Gusaba Ibarura ry'Impapuro.
- **Intambwe:**
 1. Hitamo konti
 2. Hitamo igihe cy'ibarura
 3. Hitamo ishami rizakira ibarura
 4. Hitamo "Self" cyangwa "Others" ku bijyanye no gukusanya. Niba ari "Others", shyiramo amakuru y'uwo uzakusanya
 5. Ohereza icyifuzo ukoresheje OTP.

- **Inzira:** Inzira z'ibanze > Serivisi zisabwe > Konti > Fungura Konti yo kwizigamira (savings)cyangwa konti isanzwe (current).

- **Intambwe:**

1. Hitamo ubwoko bwa konti (Savings cyangwa Current)
2. Hitamo ubwoko bwa produit
3. Hitamo ifaranga
4. Hitamo ishami rizafungurirwamo konti
5. Emera Amategeko n'Amabwiriza, politiki y'ibanga, n'uruhushya
6. Ohereza icyifuzo ukoresheje OTP.

- **Inzira:** Main Menu > Serivisi zisabwe > Konti > Gusaba Igitabo cya Cheque.

- **Intambwe:**

1. Hitamo konti
2. Hitamo ubwoko bw'igitabo cya cheque
3. Hitamo umubare w'impapuro za cheque n'ibitabo
4. Hitamo ishami rizakira igitabo
5. Hitamo "Self" cyangwa "Others" ku bijyanye no gukusanya. Niba ari "Others", shyiramo amakuru y'uwo uzakusanya
6. Ohereza icyifuzo ukoresheje OTP.

- **Inzira:** Main Menu > Serivisi zisabwe > Konti > Reba Status ya

- **Intambwe:**

1. Hitamo konti
2. Hitamo "Single Cheque" cyangwa "Multiple Cheques"
3. Injiza numero ya sheki
4. Ohereza icyifuzo ukoresheje OTP
5. Reba uko sheki yawe ihagaze

6. Guhagarika Cheque

- **Uko wabigeraho:** Menu Nyamukuru > Serivisi isabwa > Konti > Guhagarika sheki.
- **Intambwe:**
 1. Hitamo konti.
 2. Hitamo "Cheque imwe" cyangwa "Amacheque menshi
 3. Injiza nimeru ya cheque/ama-cheque
 4. Hitamo impamvu yo guhagarika cheque
 5. Ohereza ubusabe ukoresheje uburenganzira bwa OTP

6. Gufungura Konti yo kwizigamira birambye (Term Deposit)

- **Uko wabigeraho:** Menu Nyamukuru > Ibyo wifuza > Konti zo kwizigamira birambye > Fungura Konti ya Term Deposit.
- **Intambwe:**
 1. Hitamo ubwoko bwa depositi
 2. Injiza amafaranga ya depositi kandi uhitemo ifaranga
 3. Hitamo konti izakurwaho amafaranga
 4. Injiza igihe depositi izamara
 5. Hitamo uburyo bwo kwishyura inyungu
 6. Hitamo amabwiriza yo kongera depositi igihe izarangira
 7. Niba ubishaka, shyiramo ibisobanuro by'iyoherejwe ry'amafaranga
 8. Ohereza ubusabe ukoresheje uburenganzira bwa OTP.

7. GUSOHORA KONTI YIZIGAMIRA

- **Uko wabigeraho:** Menu Nyamukuru > icyo wifuza gusaba > Konti zizigamira > Guhagarika Konti yo kwizigamira birambye
- **Intambwe:**
 1. Hitamo konti ya depositi
 2. Injiza amafaranga yo gukuramo (yose cyangwa igice)
 3. Hitamo konti izahabwa amafaranga

4. Niba ubishaka, hitamo konti izishyurwaho serivisi no shyiramo ibisobanuro
5. Ohereza ubusabe ukoresheje uburenganzira bw'ubutumwa kuri telefoni (OTP)

8. GUSABA INGUZANYO

- **Uko wabigeraho:** Menu Nyamukuru > Service Requests > Konti > Apply for Loan.
- **Intambwe:**
 1. Hitamo ubwoko bw'inguzanyo
 2. Injiza amafaranga y'inguzanyo kandi uhitemo ifaranga
 3. Injiza intego y'inguzanyo.
 4. Hitamo isoko rizakoreshwa mu kwishyura
 5. Niba ubishaka, shyiraho inyandiko zishyigikira ubusabe
 6. Ohereza ubusabe.

9. GUSABA IKARITA NSHYA YO KUBIKUZA

- **Uko wabigeraho:** Menu Nyamukuru > Ibyo wifuza gusaba > Ikarita > Uburyo bushya busaba ikarika
- **Intambwe ukurikiza:**
 1. Hitamo konti
 2. Injiza izina rizerekanwa ku ikarita
 3. Hitamo ubwoko bw'ikarita
 4. Hitamo ishami rizakoreshwa mu kuyikura
 5. Hitamo "Self" (Wowe) cyangwa "Others" (Undi) ku bijyanye no kuyikura. Niba ari "Others", injiza amakuru y'uwo uyikura
 6. Ohereza ubusabe ukoresheje uburenganzira uburyo bw'ubutumwa bugufi (OTP)

10. GUSABA IKARITA NSHYA YA CREDIT

- **Uko wabigeraho:** Menu Nyamukuru > Service Requests > Cards > Apply for New Credit Card.

- **Intambwe:**

1. Injiza izina rizerekanwa ku Ikarita
2. Hitamo ubwoko bw'Ikarita
3. Injiza amakuru y'amafaranga winjiza (net income)
4. Ohereza ubusabe ukoresheje uburenganzira bwa OTP.

11. GUSABA IKARITA YIYONGERA (SUPPLEMENT CARD)

- **Uko wabigeraho:** Menu Nyamukuru > Service Requests > Cards > Request for Supplement Card.

- **Intambwe:**

1. Hitamo ubwoko bw'Ikarita (Credit cyangwa Debit)
2. Hitamo numero y'ikarita
3. Injiza izina rizerekanwa ku ikarita
4. Hitamo ishami rizakoreshwa mu kuyikura
5. Hitamo "Self" (Wowe) cyangwa "Others" (Undi) ku bijyanye no kuyikura. Niba ari "Others", injiza amakuru y'uwo uyikura
6. Ohereza ubusabe ukoresheje uburenganzira bw'ubutumwa bugufi (OTP)

12. GUHAGARIKA / GUFUNGURA IKARITA

- **Uko wabigeraho:** Menu Nyamukuru > Ibyo wifuza gusaba > Amakarita > Gufunga / Gufungura ikarita

- **Intambwe unyuramo:**

1. Hitamo ubwoko bw'ikarita (Debit, Credit, cyangwa Prepaid)
2. Hitamo numero y'ikarita
3. Hitamo igikorwa (Hagarika cyangwa Fungura)
4. Injiza impamvu y'igikorwa
5. Ohereza ubusabe ukoresheje uburenganzira bw'ubutumwa bugufi (OTP)

13. GUSABA GUSIMBUZA IKARITA

- **Uko wabigeraho:** Menu Nyamukuru > icyo wifuza kugeraho > Amakarita > Gusaba guhindura ikarita
- **Intambwe:**
 1. Hitamo ubwoko bw'ikarita (Debit, Credit, cyangwa Prepaid)
 2. Hitamo numero y'ikarita
 3. Hitamo ishami rizakoreshwa mu kuyikura
 4. Hitamo "Self" (Wowe) cyangwa "Others" (Undi) ku bijyanye no kuyikura. Niba ari "Others", injiza amakuru y'uwo uyikura
 5. Ohereza ubusabe ukoresheje uburenganzira bwa OTP.

14. GUKOresha IKARITA NSHYA (ACTIVATE NEW CARD)

- **Uko wabigeraho:** Menu Nyamukuru > Igikorwa wifuza kugeraho > Ubwoko bw'ikarita > Gufungura ikarita nshya/ New Card.
- **Intambwe:**
 1. Hitamo ubwoko bw'ikarita (Debit, Credit, cyangwa Prepaid)
 2. Hitamo Ikarita ushaka gukoresha
 3. Ohereza ubusabe ukoresheje uburenganzira bwa OTP.

15. GUHINDURA PIN

- **Uko wabigeraho:** Menu Nyamukuru > Igikorwa wifuza kugeraho > Ubwoko bw'ikarita > Kwifungurira umubare w'ibanga/Reset PIN.
- **Intambwe:**
 1. Hitamo ubwoko bw'ikarita (Debit, Credit, cyangwa Prepaid)
 2. Hitamo Ikarita ushaka guhinduraho PIN
 3. Injiza PIN iriho ubu (niba uyizi) cyangwa utange amakuru yandi (Itariki y'amavuko, itariki izarangiriraho, CVV) niba utazi PIN iriho ubu.
 4. Injiza hanyuma wemeze PIN nshya
 5. Ohereza ubusabe ukoresheje uburenganzira bwa OTP

16. KUMENYESHA IKARITA YATAKAYE

- **Uko wabigeraho:** Menu Nyamukuru > Igikorwa wifuza kugeraho > Ubwoko bw'ikarita > Kuyishyiraho ikimenyetso ko yatakaye/Mark Lost Card.
- **Intambwe:**
 1. Hitamo ubwoko bw'ikarita (Debit, Credit, cyangwa Prepaid)
 2. Hitamo Ikarita
 3. Injiza impamvu yo kumenyesha ko Ikarita yatakaye
 4. Ohereza ubusabe ukoresheje uburenganzira bwa OTP.

17. GUTANGA IKIREGO (RAISE DISPUTE)

- **Uko wabigeraho:** Menu Nyamukuru > Service Requests > Others > Raise Dispute.
- **Intambwe:**
 1. Hitamo ubwoko bw'ikirego (urugero: Ikarita ya Prepaid, Debit, Credit, n'andi)
 2. Hitamo konti cyangwa nimeroy'ikarita
 3. Hitamo uburyo bwakoreshejwe mu igikorwa cy'ikirego
 4. Injiza itariki y'igikorwa
 5. Hitamo impamvu y'ikirego
 6. Niba ubishaka, shyiramo ibisobanuro kandi ugaragaze inyandiko zishyigikira ubusabe
 7. Ohereza ubusabe ukoresheje uburenganzira bwa OTP.

18. REBA UBUSABE BWANJYE (ABAKORESHA KU GITI CYABO / RETAIL USERS)

- **Uko wabigeraho:** Inzira Nyamukuru > icyo wifuza gukora > My Requests.
- **Ibiranga iyi gahunda:**
 1. Reba urutonde rw'ubusabe bwa serivisi hamwe n'amakuru arambuye nka: ubwoko bw'ubusabe, nimeroy'icyerekezo (reference number), itariki, n'icyiciro cy'ubusabe.

2. Shungura ubusabe hakurikijwe ID, status, cyangwa igihe.

3. Reba amakuru arambuye kuri buri busabe.

19. UBUSABE BUTARASHYIRWA MU BIKORWA (CORPORATE USERS)

- **Uko wabigeraho:** Menu Nyamukuru > Pending Approvals > Pending With Me > Service Requests Tab.
- **Ibiranga iyi gahunda:**
 1. Reba urutonde rw'ubusabe bwa serivisi butarashyirwa mu bikorwa.
 2. Emeza cyangwa wanga ubusabe.
 3. Reba amakuru arambuye kuri buri busabe.

7. UBURYO BWO GUCUNGA IKARITA (CARDS MANAGEMENT PROCESS) UBURYO BWOROHEJE BWO GUCUNGA IKARITA

1. Reba Ikarita za Credit

- **Uko wabigeraho:** Cards > Credit
- **Intambwe:**
 1. Jya mu gice cya "Credit Cards"
 2. Reba ishusho rusange y'izo credit cards zose, harimo: ubwoko bw'Ikarita, nimero y'Ikarita iburaye (masked), igipimo cy'amafaranga gishobora gukoreshwa (available limit), amafaranga ntarengwa asabwa (minimum due), itariki y'ikwishyurirwa, n'izina ry'uwufite ikarita
 3. Kanda ku Ikarita kugira ngo urebe amakuru arambuye n'ibikorwa ushobora gukora, birimo:
 - Guhagarika / Gufungura Ikarita (Block/Unblock Card)
 - Gusimbuza Ikarita (Replace Card)
 - Kumenyeshya Ikarita Yatakaye (Mark Lost)
 - Guhindura no Gushyiraho PIN (Change and Reset PIN)
 - Gucunga Umupaka w'Ikarita (Manage Limit)
 - Gukoresha Ikarita (Activate Card)
 - Gusaba Ikarita Yiyongera (Request for Supplementary Card)
 - Kwishyura (Pay)

4. Reba amateka y'imikoreshereze y'ikarita n'imikoreshereze itarishyuwe

5. Kuramo ibyemezo (statements) mu buryo bwa PDF cyangwa XLS.

2. Reba Ikarita za Prepaid

- **Uko wabigeraho:** Cards > Credit

- **Intambwe:**

1. Jya mu gice cya "Prepaid Cards"

2. Reba ishusho rusange y'izo prepaid cards zose, harimo: ubwoko bw'ikarita, numero y'ikarita iburaye (masked), amafaranga ariho (available balance), n'izina ry'uwufite ikarita

3. Kanda ku Ikarita kugira ngo urebe amakuru arambuye n'ibikorwa ushobora gukora, birimo:

- Reba Statement
- Guhagarika / Gufungura Ikarita (Block/Unblock Card)
- Gusimbuza Ikarita (Replace Card)
- Kumenyeshya Ikarita Yatakaye (Mark Lost)
- Guhindura no Gushyiraho PIN (Change and Reset PIN)
- Kwishyura (Pay)

4. Reba amateka y'imikoreshereze y'ikarita kandi kuramo ibyemezo (statements) mu buryo bwa PDF cyangwa XLS.

3. Reba Ikarita za Prepaid zifite ubwoko bw'Ifaranga bwinshi (Multicurrency Prepaid Cards)

- **Uko wabigeraho:** Cards > Multicurrency Prepaid

- **Intambwe:**

1. Jya mu gice cya "Multicurrency Prepaid Cards"

2. Reba ishusho rusange y'izo multicurrency prepaid cards zose, harimo: ubwoko bw'ikarita, numero y'ikarita iburaye (masked), n'izina ry'uwufite Ikarita

3. Kanda ku Ikarita kugira ngo urebe amakuru arambuye, harimo amafaranga ari mu mifuka (wallet balances)

4. Kora ibikorwa birimo:

- Reba ibyakorewe ku ikarita byose (Statement)
- Guhagarika / Gufungura Ikarita (Block/Unblock Card)
- Gusimbuza Ikarita (Replace Card)
- Kumenyeshya Ikarita Yatakaye (Mark Lost)
- Guhindura no Gushyiraho PIN (Change and Reset PIN)
- Gukora Wallet (Wallet Creation)
- Guhindura icyiciro cya Wallet (Change Wallet Priority)

5. Reba amateka y'imikoreshereze y'ikarita kandi kuramo ibyemezo (statements) mu buryo bwa PDF cyangwa XLS.

4. Reba Ikarita za Debit (Abakoresha ku giti cyabo gusa / Retail Users only)

- **Uko wabigeraho:** Cards > Credit

- **Intambwe:**

1. Jya mu gice cya "Debit Cards"

2. Reba ishusho rusange y'izo debit cards zose, harimo ubwoko bw'Ikarita n'imibare y'Ikarita iburaye (masked card number)

3. Kanda ku Ikarita kugira ngo urebe amakuru arambuye n'ibikorwa ushobora gukora, birimo:

- Guhagarika / Gufungura Ikarita (Block/Unblock Card)
- Gusimbuza Ikarita (Replace Card)
- Kumenyeshya Ikarita Yatakaye (Mark Lost)
- Guhindura no Gushyiraho PIN (Change and Reset PIN)
- Gukoresha Ikarita (Activate Card)
- Gusaba Ikarita Nshya ya Debit (Apply for a New Debit Card)

5. Gucunga Menu y'Ikarita (Manage Cards Menu)

- **Uko wabigeraho:**
 - **Abakoresha ku giti cyabo:** Dashboard > Ikarita
 - **Abakoresha b'amakoperative:** Gucunga Amafaranga > Imiterere y'Amafaranga > Ikarita

Ibiranga (Features)

1. **Tab ya Credit Cards:** Reba kandi ucunge izo credit cards zose
2. **Tab ya Prepaid Cards:** Reba kandi ucunge izo prepaid cards zose ndetse na multicurrency prepaid cards
3. **Tab ya Debit Cards:** Reba kandi ucunge izo debit cards zose (Abakoresha ku giti cyabo gusa)

Ibiranga Byiyongera

- **Amateka y'Imikoreshereze (Transaction History):** Shungura kandi urebe amateka y'imikoreshereze y'ikarita zose
- **Statements:** Reba kandi ukuremo statements za buri kwezi ku bwoko bwose bw'ikarita
- **Ibikorwa Byisumbuye (More Actions):** Kora ibikorwa bitandukanye birimo:
 - Guhagarika / Gufungura Ikarita
 - Gusimbuza Ikarita
 - Kumenyeshya Ikarita Yatakaye
 - Guhindura / Gushyiraho PIN
 - Gucunga Imipaka (Manage Limits)
 - Ibindi bikorwa byinshi