IFISHI YO GUSABA SERIVISI ZA MOBILE BANKING

☐ Airtel ☐ MTN

AMAKURU YEREKERANYE N'UMUKIRIYA			
☐ Kwiyandikisha		☐ Kwiyandukuza	
Amazina yombi y'Umukiriya:			
N° za telefone igendanwa		Agasanduku k'iposita	
Aderesi imeyili			
Ubwenegihugu		N° z'Indangamuntu/ Pasiporo	
Igihe yavukiiye		Aho yavukiye	

HITAMO (√) SERIVISI Z'INYONGERA ZA * MOBILE BANKING WIFUZA KO BANKI YAKONGERA KURI SERIVISI ISANZWE IGUHA

☐ Kohereze amafaranga ☐ Kugura Amainite yo guhamagara ☐ SMS zihuruza
☐ Kureba imikoreshereze ya konti ☐ Kwishyura imisoro ukoresheje ikoranabuhanga
☐ Gusaba agatabo ka sheki ☐ Kugura umuriro kuri *Konteri N°*

**Menya ko serivisi z'inyongera zizongerwa kuri serivisi usanzwe udafite za Mobile Banking .*

GUHUZA KONTI ZA MTN MOBILE MONEY N'IZA AIRTEL MONEY NA KONTI ZO MURI BANKI

Mpaye banki uburenganzira bwo guhuza konti zanjye za MTN Mobile Money /Airtel Money na konti zanjye za Banki zikurikira.

NOMERO ZA KONTI ZA I&M BANK RWANDA ZIHUZWA	
Konti N° 1	
Konti N° 2	
Konti N° 3	
Konti N° 4	
Konti N° 5	

ICYO BANKI IBIVUGAHO

HAGENEWE ISHAMI RYA BANKI GUSA

Izina		Itariki n'Umukono	

AMATEGEKO N'AMABWIRIZA AJYANYE NA SERIVISI ZA MOBILE BANKING

Aho izo serivisi zigarukira n'uburyo zikoreshwamo
Uburyo bwo gukoresha serivisi za Mobile Banking I&M Bank (Rwanda) Ltd iha abakiriya bayo bugengwa buri gihe n'amategeko n'amabwiriza akurikira:

Aya mategeko n'amabwiriza ahuza I&M Bank (Rwanda) Ltd n'umukiriya kandi aza yiyongera kandi adasimbura andi mategeko n'amabwiriza ajyanye na konti iyo ari yose y'umukiriya.
Muri aya Mategeko n'Amabwiriza, ijambo ' twebwe ' risobanura I&M Bank (Rwanda) PLC noneho ijambo 'wowe' rigasobanura wowe nk'umukiriya.
Rimwe na rimwe tuzajya tugena cyangwa tugaragaza dukurikije uko tubyumva aho serivisi za Mobile Banking dutanga zigarukira n'ibizajya biziranga kandi dufite uburenganzira bwo kuzihindura, kuzagura cyangwa kuzigabanya igihe icyo ari cyose hanyuma tukabikumenyesha.

Iyo ukoresha serivisi za Mobile Banking uba ugomba kubahiriza aya mategeko n'amabwiriza kandi biba bishaka kuvuga ko uyazi kandi uyemera. Aya mategeko n'amabwiriza aza yiyongera ku Mabwiriza Rusange agenga itangwa rya serivisi muri Banki. Tuzaguha umubare w'ibanga umwe ujyanye na Mobile Banking service. Iyi Serivisi izakoreshwa muri ibi bikorwa bikurikira:

1. Kubaza amafaranga asigaye kuri konti
2. Gutanga inyandiko ngufi igaragaza imikoreshereze ya konti
3. Kohereza amafaranga ava kuri konti ajya ku yindi
4. Kuguraumuriro muri EWSA
5. Kohereza amafaranga
6. Kugura amainite yo guhamagara
7. Gusaba agatabo ka sheki
8. Kureba ibiciro by'ivunjisha ry'amafaranga y'amanyamahanga
9. Amakuru yerekeranye n'inguzanyo s
10. Kwishyura imisoro ukoresheje ikoramnabuhanga

Indi serivisi yose I&M Bank yakumeneyesha igihe icyo ari cyo cyose

Dushobora guhagarika by'agateganyo cyangwa gukuraho Serivisi za Mobile Banking ku mpamvu izo ari zo zose bitabaye ngombwa ko tubikumenyesha; izo mpamvu zishobora kuba zirimo ariko atari zo gusa, gutanga amakuru atari yo, gufunga konti bijyanye, imikorere mibi, gupfa bya hato na hato, guhindura, kwagura na/cyangwa kunoza imirimo bitewe cyangwa bikozwe na sosiyete y'itumanaho bireba mu bijyanye n'ihuzamirongo cyangwa bikozwe n'undi muntu utanga serivisi mu bijyanye na serivisi za Mobile Banking cyangwa ku yindi mpamvu iyo ari yo yose. Ntabwo tuzaryoza ingaruka izo ari zo zose zizatezwa n'uko guhagarika serivisi by'agateganyo cyangwa kuzikuraho. Serivisi ya Mobile Banking ishobora gukurwaho igihe icyo ari cyo cyose maze ukabimenyeshwa uhabwa ubutumwa bwa telefone bugufi (sms), binyuze kuri imeyili cyangwa binyuze mu ibaruwa. Iryo kurwaho rya serivisi ritangira gukurikizwa nyuma y'iminsi ibiri y'akazi tumaze kubyakiriye.

Haseguriwe ihagarikwa ry'iyo serivisi, umukiriya akomeza kubazwa ibyerekeranye n'ibikorwa byose byakorewe kuri konti mbere y'uko iryo hagarikwa ribaho.

Banki ishobora, ikurikije uko ibyumva, gukuraho by'agateganyo cyangwa gukuraho burundu iyo serivisi, yaba yose uko yakabaye cyangwa igice cyayo,igihe icyo ari cyo cyose itabanje guha umukiriya integuza. Banki, ishobora itabanje gutanga integuza guhagarika by'agateganyo serivisi igihe icyo ari cyo cyose ari ngombwa ko hakorwa imirimo yo gufata neza cyangwa gusana ibikoresho byifashishwa mu ihanahanamakuru cyangwa igihe ari ngombwa kubikora ku mpamvu z'umutekano. Banki ifata ingamba zishoboka ikamenyesha umukirya ko igiye gukuraho serivisi cyangwa gusesa amasezerano.

Dusobora gusesa aya masezerano no gukuraho uburenganzira bwawe bwo gukoresha Serivisi za Mobile Banking igihe icyo ari cyo cyose tutabanje kubikumenyesha

Iyo konti zose z'umukiriya zifunzwe na serivisi za Mobile Banking zihita zivaho ako kanya. Dushobora guhagarika by'agateganyo cyangwa gukuraho iyo serivisi burundu tutabanje guha umukiriya integuzo iyo yarenze kuri aya mategeko n'amabwiriza cyangwa iyo banki imenye ko uwo mukiriya yapfuye cyangwa cyangwa ari nta bushobozi agifite mu buryo buteganywa n'amategeko.

Kubasha kugera ku makonti
Umukiriya ashobora guhabwa serivisi za Mobile Banking za I&M Bank (Rwanda) PLC kuri konti zose afite muri Banki zaba ari izafunguwe ubungubu cyangwa izo azafunguza mu gihe kizaza.

Amabwiriza ajyanye no guhabwa serivisi no kubungabunga umutekano
Tuzakwemerera kwandikisha iwacu nomero ya telefone igendanwa imwe gusa igihe icyo ari cyo cyose. Ibi bizakoreshwa kuri konti uzaba wavuze. Ariko, abafite konti ihuriweho buri wese ashobora kuyandikisha muri Serivisi za Mobile Banking noneho akajya ahabwa amakuru ajyanye na konti ihuriweho gusa.

Ugomba kubungabunga amakuru yerekeranye na konti yawe usiba ubutumwa ubona ukimara kubusoma. Ugomba gufata ingamba zose zumvikana mu rwego kubugabunga umutekano w'umubare wawe w'ibanga igihe cyose. Nta muntu n'umwe ugomba guhishurira amakuru ajyanye n'umubare wawe w'ibanga, yaba umukozi wa Banki cyangwa undi muntu utanga ubufasha bwo mu rwego rwa tekiniki ukwakira mu bijyanye n'iyi serivisi.

Niba uvuye kuri serivisi ya Mobile Banking, izahita yifunga ubwayo nyuma y'iminota itatu. Iyo ufunze iyo serivisi, nta makuru na macye ajyanye na konti yawe aguma kuri telefone yawe igendanwa.

Niba wibagiwe umubare wawe w'ibanga, uzajya ku ishami ryacu rikwegereye noneho uhabwe undi mubare w'ibanga mushya w'agateganyo uzagirwa inama yo guhindura.

Niba ugize uwo uhishurira umubare wawe w'ibanga cyangwa ukaba ukeka ko wose cyangwa igice cya wo hari undi muntu wakimenye, ugomba guhita ubimeneysha banki ako kanya uhamagara umuntu ushinzwe kwakira ibibazo (cyangwa iyindi nomero Banki ishobora kukumeneysha umwanya ku wundi muri urwo rwego). Banki izahita ihagarika gukoresha iyo Serivisi kugeza igihe uzagira ku cyicaro gikuru (cyangwa ku rindi shami iryo ari ryo ryose) kuyifunguza,

Banki ishobora rimwe na rimwe guhindura uburyo bwo guhabwa izo serivisi igihe icyo ari cyo cyose. Umukiriya yemeye kandi yiyemeje kubahiriza amabwiriza yose Banki isobora gushyiraho muri urwo rwego igihe icyo ari cyo cyose.

Ugomba guhita ubitumenyesha igihe hari impinduka zibayeho mu makuru waduhaye ajyanye na cyangwa ku mpamvu za serivisi ya Mobile Banking harimo amakuru yerekeranye na nomero za telefone wavuze (na sosiyetey'itumanaho icunga nomero ya telefone igendanwa yawe wavuze cyangwa iyiha serivisi). Byongeye kandi, ugomba guhita utumeneyesha ko telefone yawe igendanwa yatakaye cyangwa yibwe uhamagara cyangwa wohereza ubutumwa bugufi ku muntu ushinzwe gufasha abantu kuri 3227 cyangwa ujya ku ishami rya banki.

Ntabwo tuzaryozwa igihombo icyo ari cyo cyose cyangwa ngo dusabwe gukemura ikibazo kizaba cyatewe no guhererekanya amakuru ayo ari yo yose arebana na serivisi za Mobile Banking kuri nomero ya telefone igendanwa yavuzwe cyabaye mbere y'uko tumenyeshwa ko iyo telefone yatakaye cyangwa yibwe. Nyuma yo kutumenyesha ko telefone yawe yatakaye cyangwa yibwe, nta kindi uzaba ushobora kuryozwa; upfa gusa kuzaba warabikoranye umutima mwiza kandi ugafata ingamba zose zumvikana zo kubungabunga nomero ya telefone yavuzwe kandi ugahita udutangariza ko yibwe cyangwa yatakaye.

Ntabwo tuzaryozwa kuba tutarabashije cyangwa twarakererewe kukohereza amakuru cyangwa ikosa rizaba riri muri ayo makuru, keretse gusa igihe ibi bizaba bikomotse ku burangare bwacu cyangwa ku kwanga kubikora mu buryo bugambiriwe. By'umwihariko, ntabwo tuzaryozwa ingaruka zizaterwa n'impamvu iyo ari yo yose tutabasha kugenzura, harimo ariko atari byo gusa, imikorere mibi y'ibikoresho byawe by'itumanaho kuberako bitabasha kwakira amakuru ku mpamvu izo ari zo zose, ibibazo bya mekaniki, kutabona inzira, imikorere mibi, gupfa kw'ibikoresho, kuba itumanaho ryapfuye, guhagarara bya hato na hoto cyangwa kuba ukoresha ibikoresho bidakwiye cyangwa bitashyize neza aho bigomba gukorera. Wiyemeje kwishyura no gukuriraho banki umugogoro w'imanza zose, uw'ibibazo, imyenda, ibihombo, ibyangiritse, ibiguzi n'amafaranga azakoreshwa y'ubwoko ubwo ari bwo bwose ashobora gukoreshwa cyangwa dushobora gukoresha, gucibwa bitewe n'uko twemeye kuguha serivisi za Mobile Banking.

Ugomba gukora ku buryo ari nta muntu ubasha kubona amakuru yawe y'ibanga abitse kuri telefone yawe igendanwa no kubitumenyesha ako kanya igihe telefone yawe igendanwa yibwe cyangwa yatakaye cyangwa igihe nomero ya telefone yawe ihindutse. Naho ubundi, tuzakomeza gutanga Serivisi za Mobile Banking kuri iyo telefone igenganwa kandi ntabwo tuzabazwa ibyerekeranye n'uko amakuru yerekeranye na konti yawe amenywe n'undi muntu.
Ni wowe ugomba kugenzura ko telefone yawe igendanwa ijyanye n'izi serivisi. Ntabwo turyozwa ibijyanye n'igihombo kizatezwa n'uko telefone igendanwa yawe itajyanye n'iyi serivisi.

Gutanga uburenganzira
Mu buryo budasubirwaho kandi ari nta mananiza utwemereye kugera kuri konti zawe zose kugirango tubashe gukora ibikorwa byawe bose ukeneye dukoresheje iyi serivisi. Banki izafata ingamba zose zishoboka zigamije kugira ibanga amakuru y'umukiriya. Ariko ntabwo tuzabazwa cyangwa ngo turyozwe ibijyanye n'imenyekana cyangwa isandara ry'amakuru y'ibanga kubera ko haba hari abandi batanga serivisi bagira uruhare muri ibi bikorwa.

Muri iyi fishi, umukiriya ahaye banki uburenganzira bwo kubika inyandiko z'amakuru zijyanye n'iki gikorwa. Inyandiko zose z'amakuru zibikwa na banki zijyanye n'igikorwa runaka cyangwa zikomoka ku mikoreshereze ya serivisi, harimo igihe cyanditse igikorwa runaka cyabereyeho zifatwa nk'ikimenyetso gihamya ko ibikorwa byakozwe ari umwimerere (ukuri) kandi ko bikwiye.

Umukiriya ahaye Banki uburenganzira bwo gusubiza ubusabe bwose cyangwa ibikorwa byose bisabwa n'umukiriya bihari binyuze kuri iyi serivisi. Ubusabe bwose bwakiriwe buvuye kuri nomero ya telefone yanditse bufatwa nk'ubuvuye ku Mukiriya.

Ibyo dukenera kukumenyesha ibyo ari byo byose dushobora kubikora mu buryo kandi twifashishije uburyo bw'ihanahanamakuru dusanga ko bukwiye harimo ariko atari byo gusa, gukoresha ibikoresho byo guhererekanye ubutumwa mu buryo butazigiye, iyamamazabikorwa, amatangazo amanikwa ku mashami, guhanahana amakuru hifashshijwe ikoranabuhanga nka imeyili cyangwa binyuze muri serivisi za Mobile Banking. Ku byerekeranye n'ibyo wakenera kutumenyesha, ubikora mu nyandiko ukabishyira ku ishami ritwegereye.

Dufite igihe icyo ari cyo cyose uburenganzira bwo guhindura Amategeko n'Amabwiriza akoreshwa cyangwa bwo gushyiraho andi mashya. Izo mpinduka zitangira gukoreshwa no kubahirizwa nawe iyo tumaze kuzikumenyesha. Iyo udashatse kwemera izo mpinduka mu Mategeko n'Amabwiriza ushobora gusesa amasezerano yawe na Banki ku byerekeranye na Serivisi ya Mobile Banking uha banki integuza yanditse muri urwo rwego.
Aya mategeko n'amabwiriza agengwa kandi asobanurwa hakurikijwe amategeko ya Repubulika y'u Rwanda.

Amafaranga asabwa
Banki ifite uburenganzira bwo gushyiraho amafaranga ya serivisi n'andi mafaranga asabwa kuri serivizi za I&M Bank (Rwanda) PLC mobile banking. Ayo mafaranga ashobora guhinduka igihe icyo ari cyo cyose umukiriya agahabwa integuza y'icyumweru kimwe byibura. Amafaranga asabwa akurwa kuri konti y'umukiriya kandi ntasubizwa..

Ibyo banki itishingira
Banki nta kintu icyo ari cyose iryozwa iyo :
- Hari amakuru yabuze mu gihe cyo kuyatunganya cyangwa kuyohereza cyangwa iyo hari umuntu utabyemerewe wabashije kuyabona cyangwa iyo hari amakuru y'ibanga yagiye hanze.
- Hari igihe abatanga serivisi cyangwa abandi bantu batabashije gukora cyangwa bananiwe gukora bikagira ingaruka kuri izo serivisi kandi banki nta garanti itanga ku byerekeranye n'ireme rya serivisi zitangwa n'abo batanga izo serivisi.
- Sms zitanzwe n'umukiriya zitageze kuri banki
- Banki inaniwe gukora igikorwa kandi ntibashe kubimenyesha umukiriya cyangwa igisubizo kigatinda. Iyo banki ikorana umutima mwiza ku mabwiriza ayo ari yo yose yakiriye.
- Banki ntabwo izaryozwa mu buryo ubwo ari bwo bwose n'umukiriya ibijyanye n'amakimbirane ayo ari yo yose hagati y'umukiriya n'utanga serivisi.
- La Banque n'est pas impliquée dans un litige entre le client et le prestataire de services et n'est en aucun cas responsable envers le client de ce litige.

Kwishyua Banki
Kuberako ahabwa na Banki iyi serivisi, Umukiriya yemeye kwishyura no gukuriraho banki umugogoro w'imanza zose, uw'ibibazo, ibyangijwe, ibiguzi, n'amafaranga azakoreshwa cyangwa azacibwa banki cyangwa izatanga aturutse cyangwa bitewe na serivisi iha umukiriya.

Umukiriya yemeye ko ingingo zose zigenga Amategeko n'Amabwiriza rusange agenga inshingano za banki n'aho zigarukira zizakurikizwa ku byerekeranye n'Amategeko n'Amabwiriza agenga serivisi za Mobile Banking za I&M Bank (Rwanda) PLC.

Ihanahanamakuru
Ikibazo icyo ari cyo cyose kijyanye n'ikibazo cyavuka gifitanye isano na serivisi gitangwa kinyujijwe ku murongo utishyuzwa wa (3227)
Usibye uwo murongo wa banki utishyuzwa. Umukiriya ashobora kandi kutumenyesha amakuru ajya ku ishami rya banki yafungurijeho konti.

Nemeye gukurikiza aya mategeko n'amabwiriza agenga serivisi za I&M Bank (Rwanda) Plc Mobile Banking kandi nayasohoye mu mashini kugirango mbashe kuyabika

Izina		Itariki n'umukono	