



Mobile Banking App **User Guide**



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Welcome to fastpay[®]

The I&M fastpay Mobile Banking App puts all your banking needs in the palm of your hands, handing you management of your accounts and offering the fastest way to pay.

This guide will help you set up, register and use your I&M fastpay Mobile Banking App on your android or IOS mobile phone. Simply follow the easy guide to learn how to get the most out of I&M fastpay Mobile Banking.

Once you have registered, you will be able to do all your everyday banking activities quickly, securely and conveniently:

- View all your account balances and statements in one place
- Transfer money easily between your accounts
- Make domestic and international account payments from your saved beneficiary list
- Take complete ownership and control of your Visa card
- View and manage your loan in a completely new way if you're an existing I&M Bank account holder
- Locate any of the I&M Bank ATMs, branches or agents from your mobile phone
- Access the full features of fastpay; allowing easy payment along with various money transfer solutions

Which accounts can I view on the I&M fastpay Mobile Banking App?

Once your I&M fastpay account is verified, you can view all your registered I&M Bank accounts on the mobile banking app. New I&M fastpay clients will be able to view their new wallet account on the platform and can start banking on their mobile phone.

If you are not able to view any of your accounts by swiping the accounts navigation tab, please call the I&M Bank contact centre for any support on the app.

Mobile banking security

Your mobile banking security is our top priority. For that reason, your account on the I&M fastpay Mobile Banking

App will only be accessible on one device at each given time. Once you have registered your account and it is verified, your I&M fastpay account will only work on that device. If you ever get a new device and wish to use your I&M fastpay account, you can register your new device using your password, which will de-register any other devices from the app. You will also be logged out from the app if you haven't used it for three minutes or if your phone enters sleep mode.

If your phone is lost or stolen, contact our helpline straight away on **0800144551 (toll free from Uganda)** or get us on WhatsApp using **+256701144551** so that we can disable your I&M fastpay Mobile Banking App.

How to download the app and register

Before you get started you will need to download the I&M fastpay Mobile Banking app to your smartphone with a Uganda prefix number (256).

You can do this in one of two ways: You can search "I&M fastpay Mobile Banking" in the iTunes App Store or the Google Play Store. Only download the app from your official AppStore.

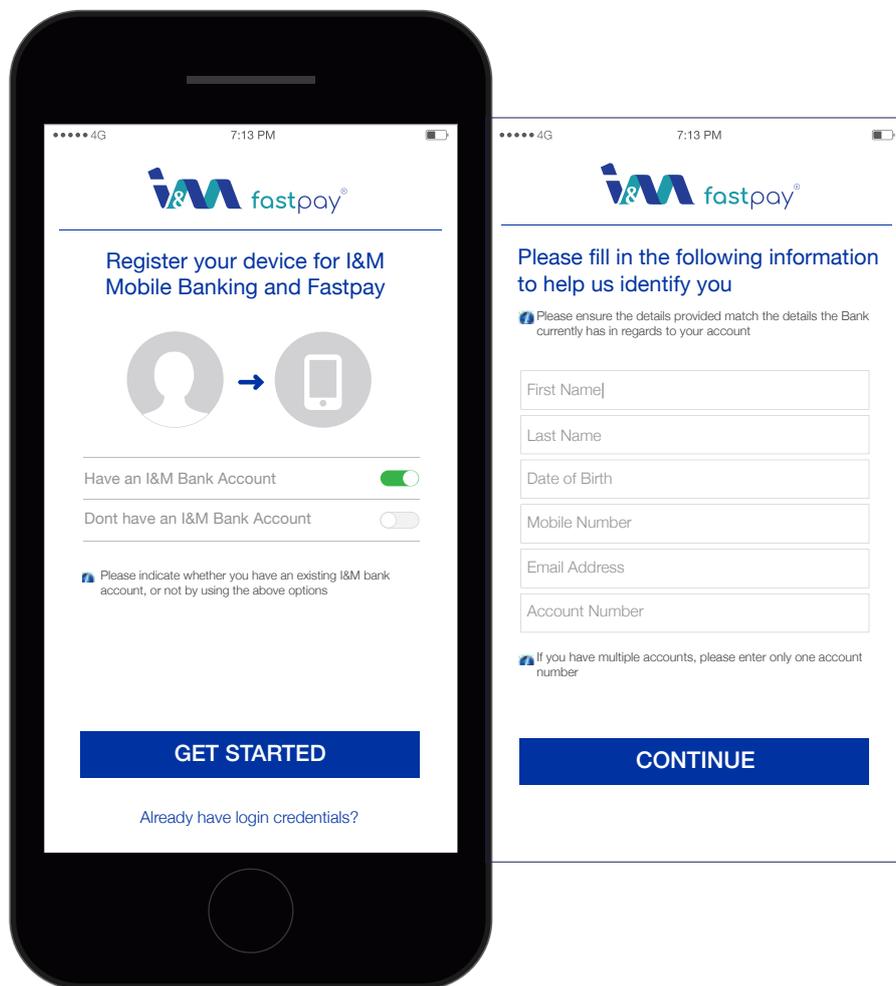
Once you have downloaded the I&M fastpay Mobile Banking app, you are ready to register your mobile account. You can register using your personal details and once your details are verified, your account will be activated and you will receive a one-time password (OTP) to access the app.

Getting Started

You can register your device as an existing I&M Bank account holder by choosing the option "Have an I&M Bank Account". If you are new to I&M Bank and like to open up a fastpay wallet account, please choose the option "Don't have an I&M Bank Account".

You will need to fill in the relevant form to help us identify you. Once your account has been verified (up to 24 hours) you will be sent a default one-time PIN to access the account.

Registering for the I&M fastpay Mobile Banking App



Register for an I&M fastpay mobile banking account as an existing client to the bank

1. Fill in your respective form indicating that you have an existing I&M Bank account.
2. If your account is verified you will then need to set up a memorable password in order to complete registration.
3. At this point you will receive a default PIN through SMS to enable you access the app. Upon your initial login, you will be forced to change your PIN.

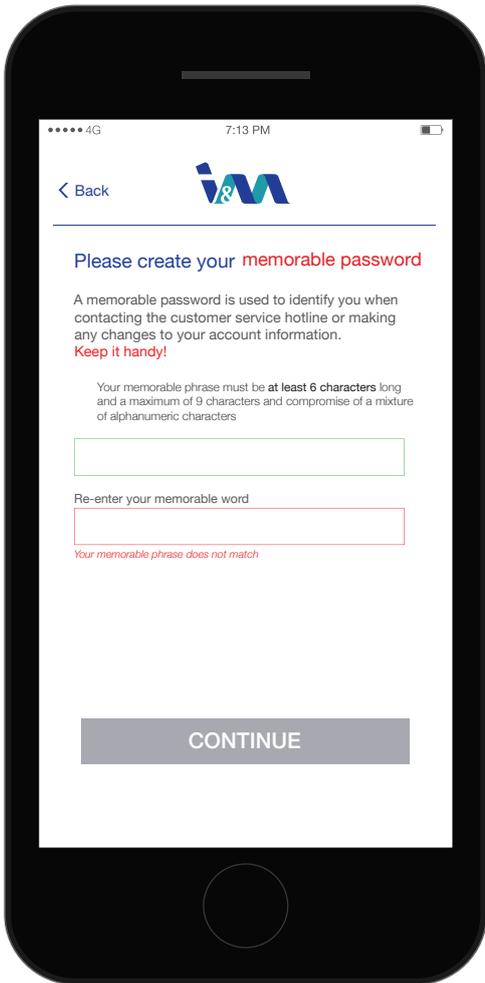
Register for an I&M fastpay mobile wallet account as a new client to the bank

1. Fill in your respective form indicating that you don't have an existing I&M Bank account.
2. Take a front facing photograph of your National ID or Passport.

3. Take a back facing photograph of your Nation ID. Please skip this step if you are using a passport.
4. Take a clear photograph of your face.
5. Set up your memorable password using alphanumeric characters so as to complete the registration process.
6. At this point you will receive a default PIN through SMS to enable you access the app. Upon logging in initially, you will be forced to change your PIN.

Already have login credentials?

Use this option to go straight to the login page to enable you access your I&M fastpay mobile banking account if you already have login credentials.

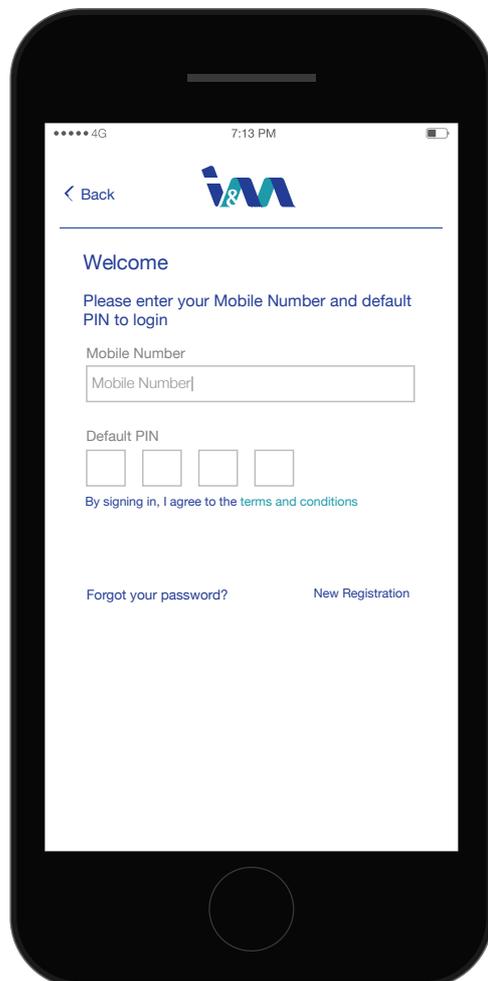


Memorable Password

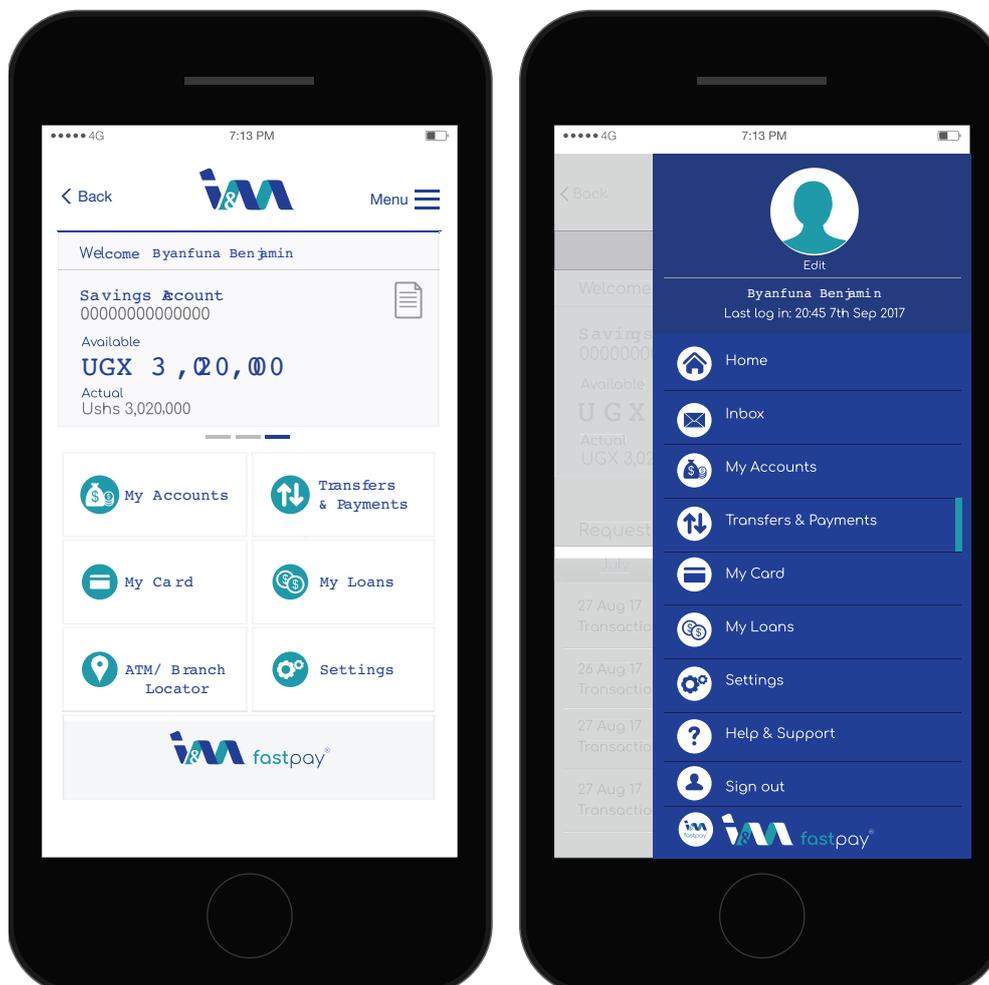
Choose an alphanumeric password to protect your personal information

Login PIN

Input your registered number plus your default PIN sent to you via SMS



Your Dashboard (Existing I&M Bank Client)



My Accounts

Get oversight over your personal accounts. Quickly navigate all your registered accounts and view your account balance information.

Transfers and Payments

This tab gives you power over all your banking transfer and payment needs.

My Card

Have ultimate control of your card management. Import all your registered Visa cards, Block transaction activity, Request for new cards and Link your card to all your accounts on the go.

My Loans

View all registered loan account details held in I&M Bank. You can view your loan schedules and have easier control over your loan payments

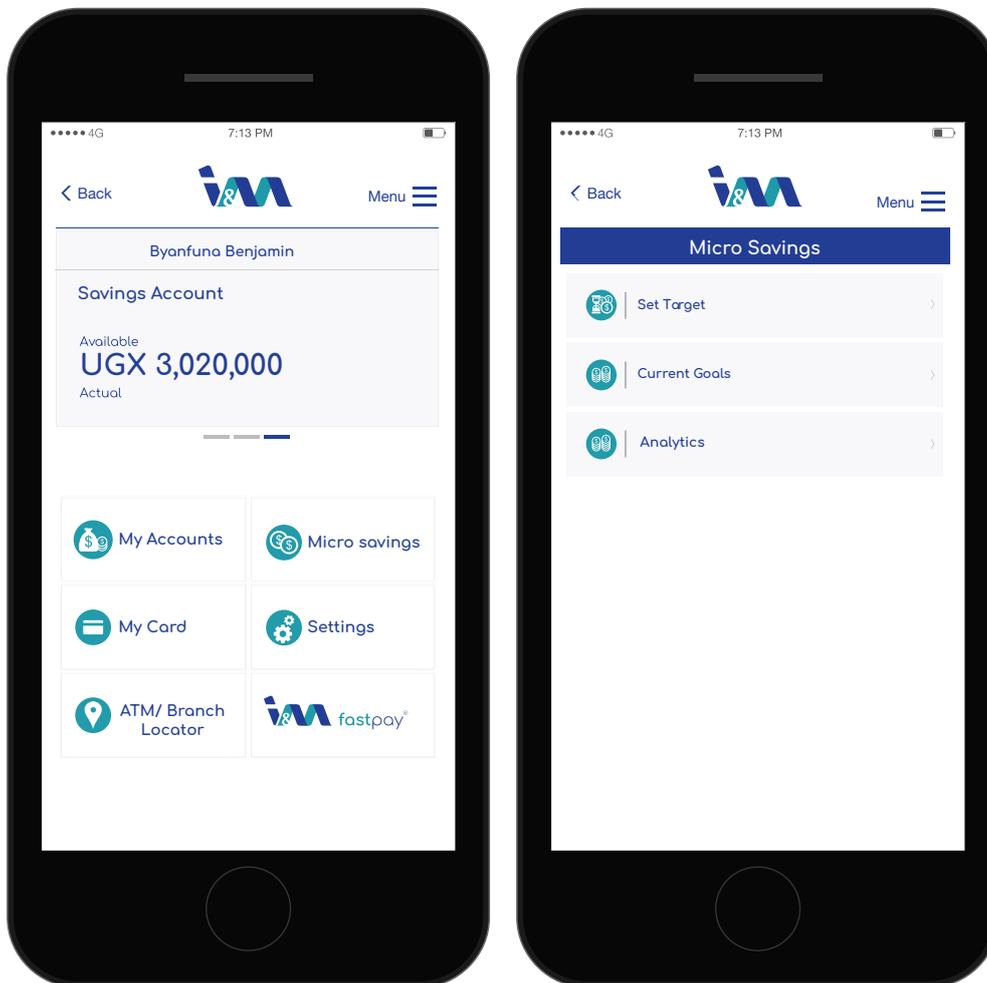
ATM/Branch Locator

Find the nearest I&M Bank transaction point near your location or the nearest point to the area typed in the search box.



This is an all in one payment solution allowing all your bill payments, mobile money transactions, cash withdrawal services and the mvisa payment solution that allows sending money for free, accessing cash via mvisa agents and a mobile e-payment solution.

Your Dashboard and Side Menu (New fastpay Client)



Micro Savings

New fastpay clients will have an added service 'Micro Savings' that will help manage their savings and earn interest on account balances.

Targeted Savings

This section will allow users to create saving goals and allow them to save towards these targets on a monthly or weekly basis. You will be paid daily interest in line with the balance tiers on your balance calculated daily and paid monthly.

Current Goals

This section will allow users to view all set saving goals. You will be able to follow up on all your payments and interest earned in this section..

Analytics

This section will focus on providing clients with analytical information regarding interest earned and overall spending to My Accounts better help them manage their finances.

Navigate your account using the 'My Accounts' tab

This section of the app gives you oversight over your personal accounts. By swiping your accounts screen left to right, you can quickly navigate all your registered accounts and view your account balance information.

Furthermore, you can navigate on all transactions passed on your account by month for the past 6 months.

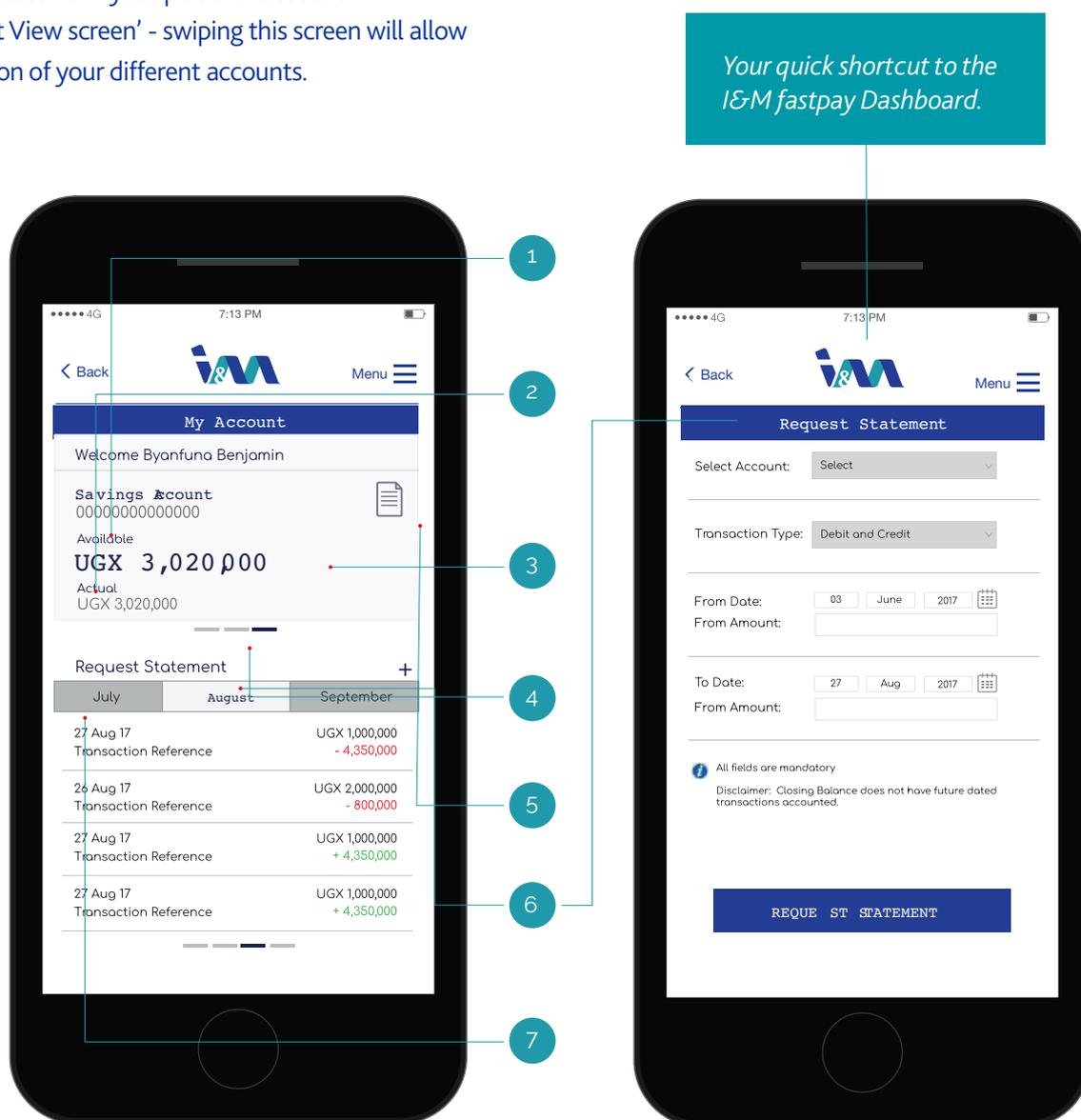
In the 'My Accounts' section you can view your customer statement with a variety of options;

1. 'Available' - Indicates the amount of balance you have available in your personal account.
2. 'Actual' - Indicates the amount of balance you can currently access from your personal account.
3. 'Account View screen' - swiping this screen will allow navigation of your different accounts.

4. Screen sliders - Indicate the account being viewed
5. 'Quick Statement View' - Quickly access a pre-defined statement.
6. 'Request Statement +' - Access to your personal customisable statement.
7. Month tabs - Indicates the transactions that occurred in that month

Requesting for a customisable statement

You can also request for a customisable statement sent to your personal email by using the 'Request Statement' option. After selecting your statement options, your requested statement will be sent to your personal registered email address.



Manage your visa card using the 'My Card Tab' App

Card Details

View information pertaining to your card by simply tapping on the card.

Import Card

This will refresh and update your current card list. After importing, any registered I&M cards will be visible when you swipe through your cards in the navigation pane.

Report Lost or Stolen Card

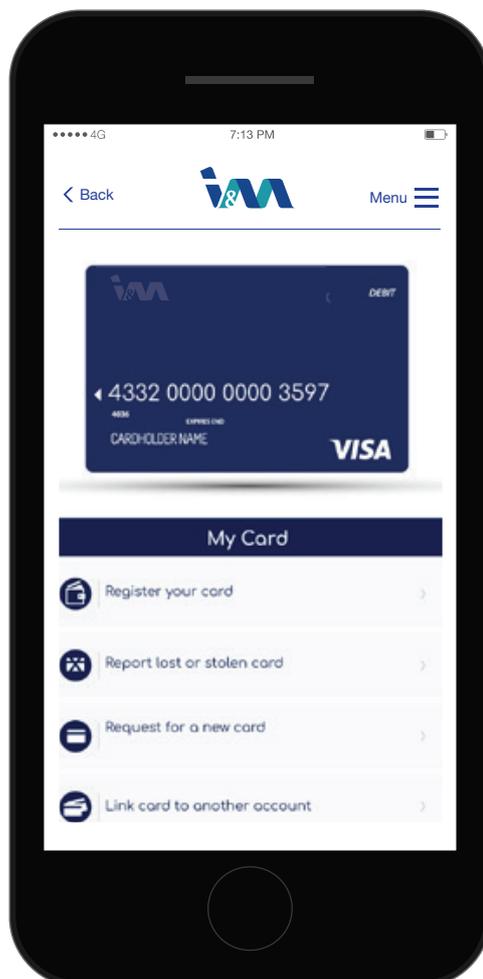
This will allow a user to swipe through any registered cards, which can be reported as lost or stolen. This action will block all card transactions until switched off. You will need a memorable password to access this feature in order to protect your details.

Request For a New Card

You can request to pick a new card from any of our branches. Simply request to get a new pre-paid card, get a replacement for a lost or stolen, damaged and expired card. Note, in order to request for a replacement lost or stolen card, you must first indicate that card as lost or stolen.

Link Card to Another Account

You will have power to change your primary debit account. This is the account that will pass your POS and ATM. Quickly and easily link your card to your primary account at any time through the I&M fastpay Mobile Banking App.



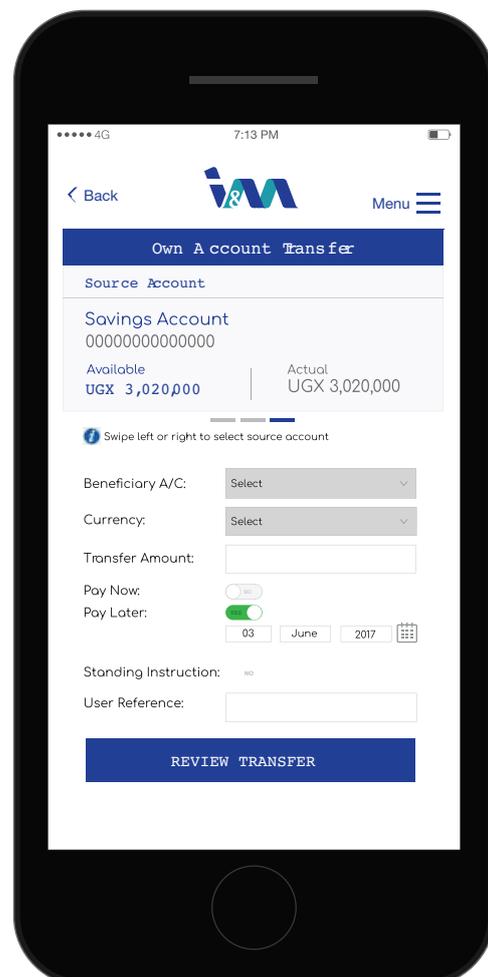
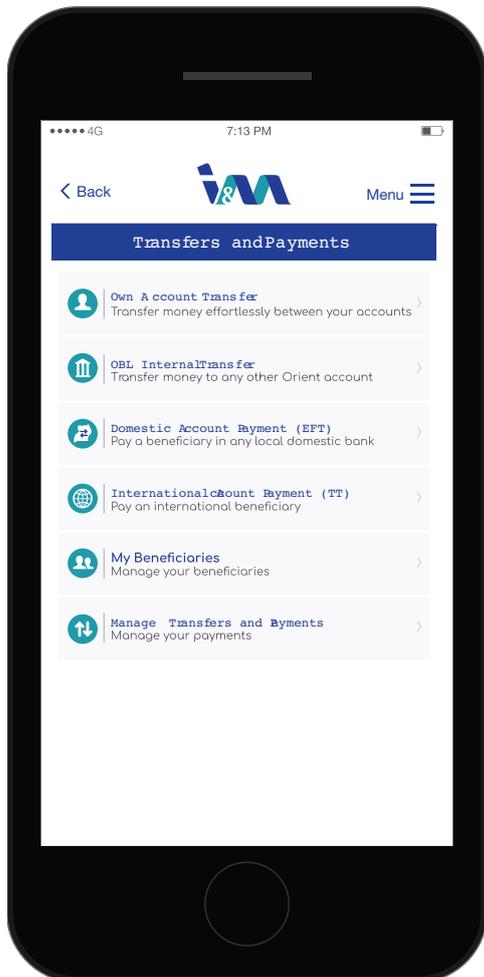
Please report your card as lost or stolen if applying for a replacement.

Transfer money to other accounts using the 'Transfers & Payments' tab

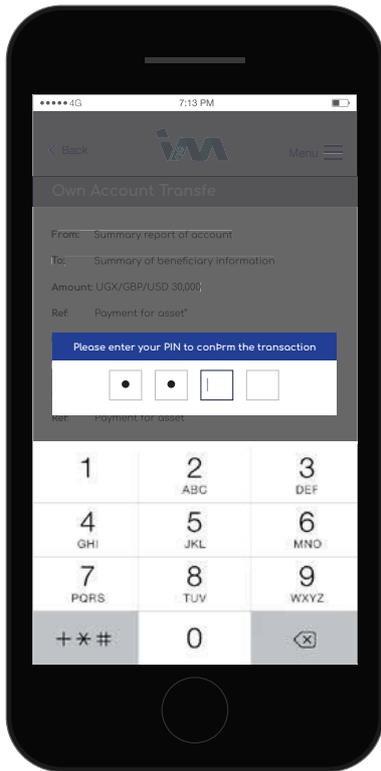
The 'Transfers & Payments' tab gives you power over all your banking transfer and payment needs. Here you can transfer money between your personal accounts, any I&M internal accounts and you now can initiate any domestic and international account payment. Manage all your beneficiaries and payment instructions easily in this section.

- Your user reference will be the narration appearing on your account statement.
- You can make a payment a standing order by using the 'standing instruction' toggle. This will make recurrent payments on either a daily, weekly or monthly basis. Manage your standing orders in 'Manage Transfers and Payment' to either view or delete these instructions.
- You will need to set up your beneficiaries before any payment is made. You can set up your beneficiaries as you make any payment or in the 'My Beneficiaries' tab.

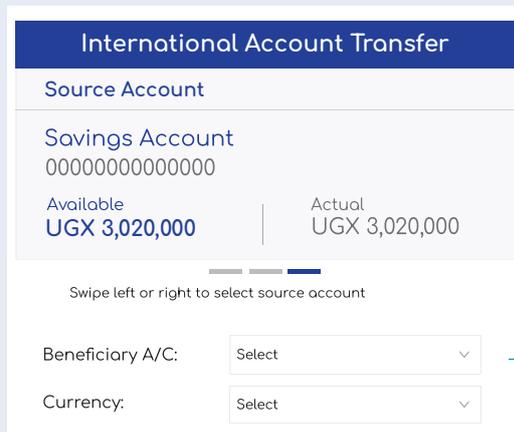
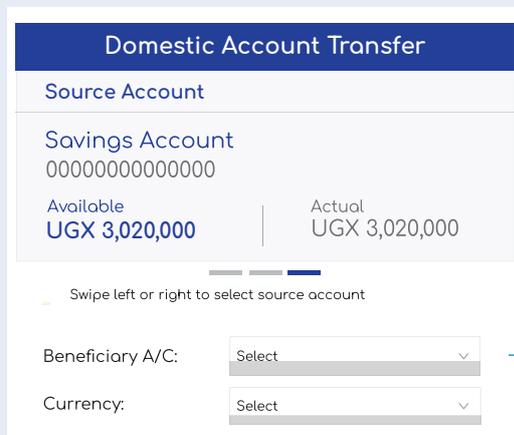
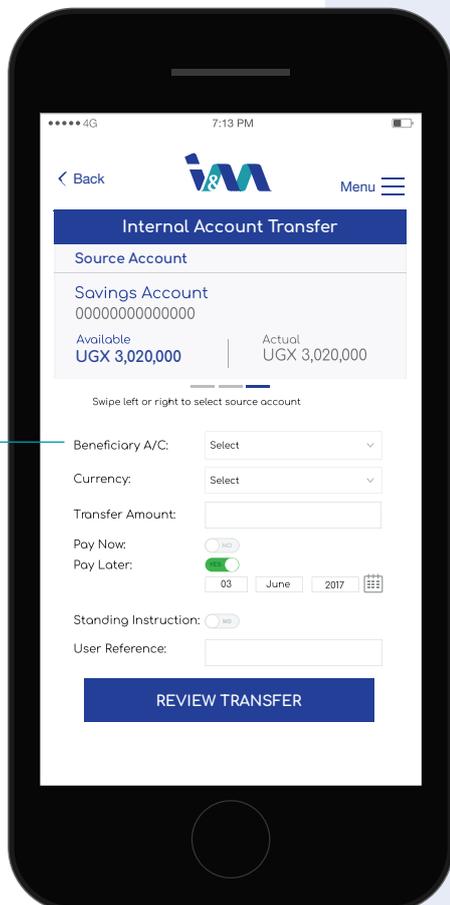
Own Account Transfer



Enter PIN



For Internal, Domestic and International transfers, you will need to set up your beneficiaries before any payment is made. You can set up your beneficiaries as you make any payment or in the 'My Beneficiaries' tab.



Making payments using the **i&M** fastpay[®] tab

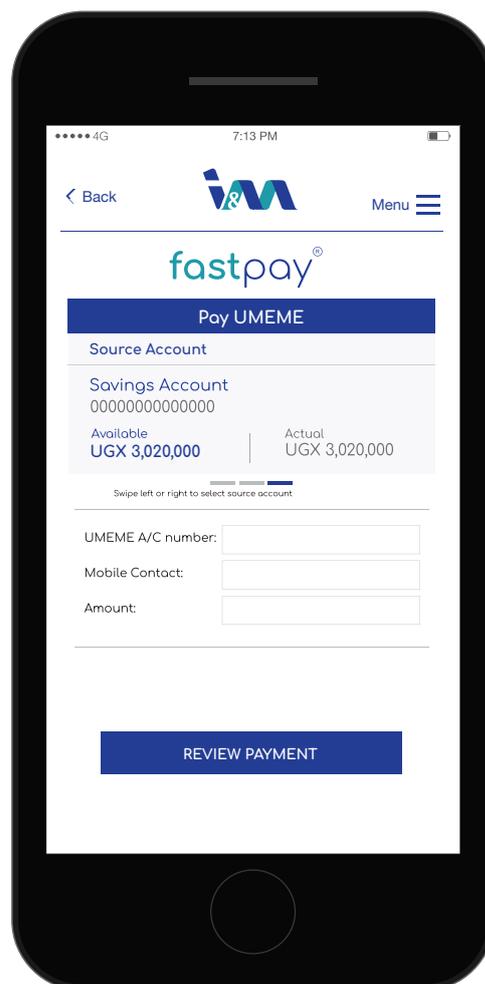
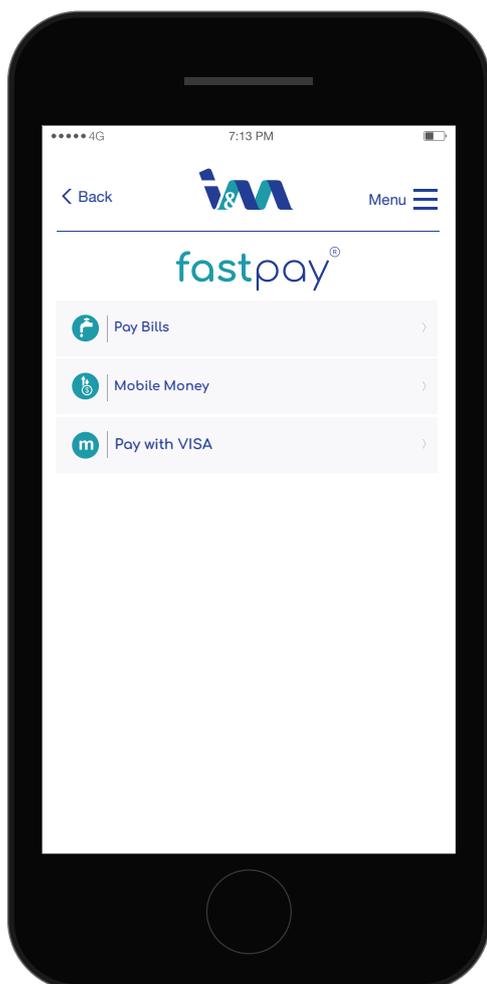
This is an all in one payment solution enabling all your bill payments and mobile money transactions to any registered number.

Pay Bills

The 'Pay bills' tab will enable you to pay for all your day-to-day bills through our fastpay service. Pay for Airtime, Internet, Utilities and TV all in one platform.

1. Start by choosing your source account by swiping the account pane left or right if you have multiple accounts.
2. Input all requested information such as an account identification number, confirmation mobile and requested amount before reviewing your payment.

3. Confirmation screen for you to review your payment details before confirmation.
4. Notification screen indicating all the details relevant to your payment.



Signing In and Signing Out

This is an all in one payment solution enabling all your bill payments and mobile money transactions to any registered number.

New Registration:

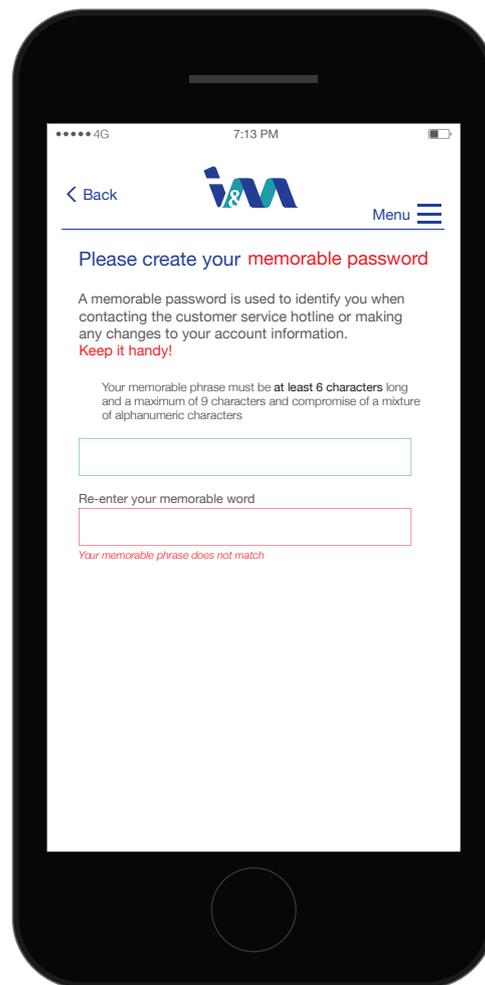
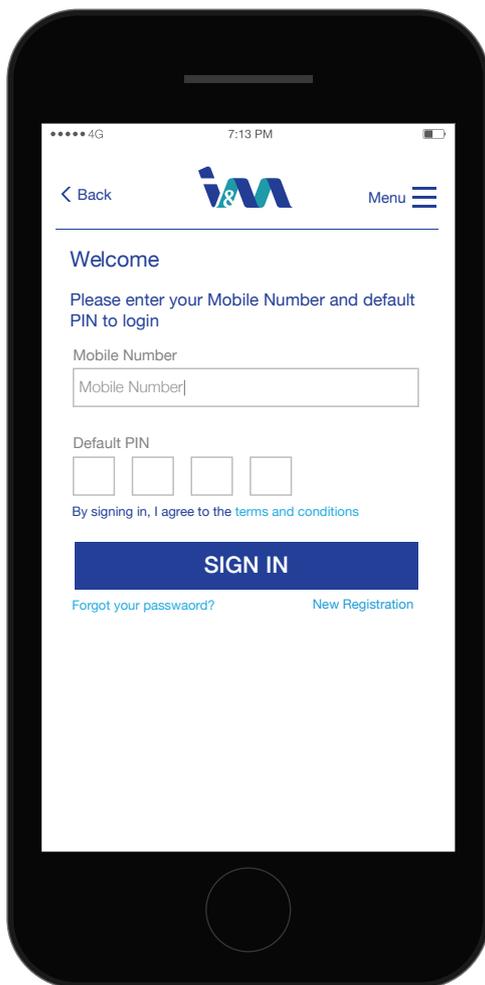
This allows you to initiate a new I&M fastpay mobile banking registration.

Forgot Your PIN:

This allows you to reset your transaction PIN in case you forgot it.

Terms and Conditions:

Launches new page to view terms and conditions for the app.



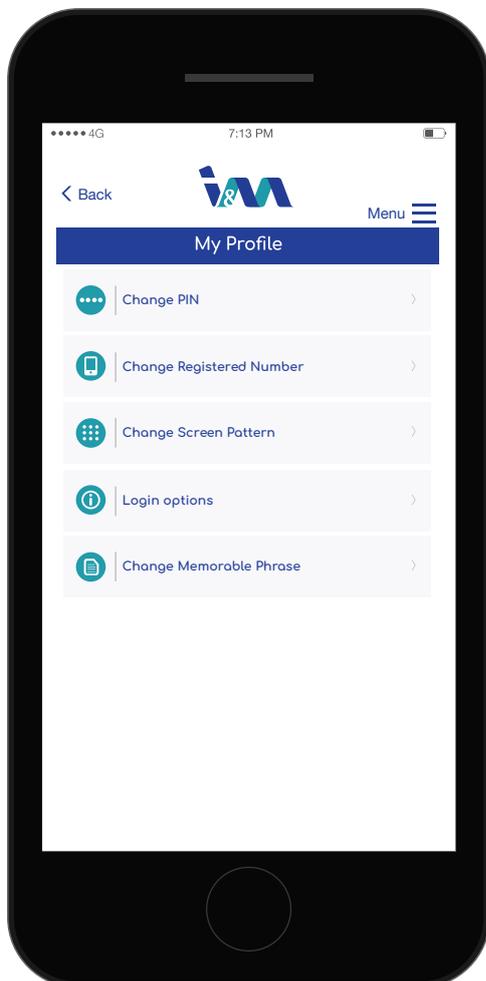
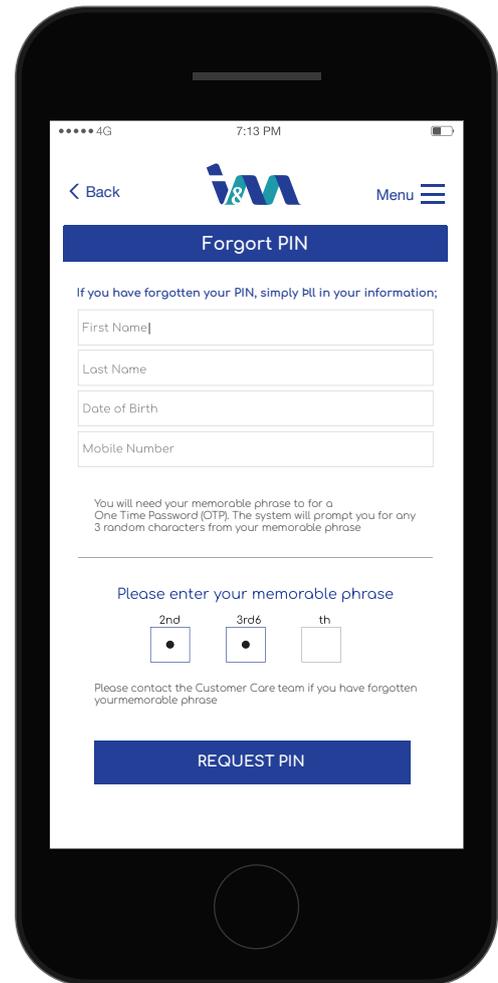
Your Memorable Password

The memorable password created at the registration phase of this app is crucial for your account security. You will need this password in case you need to change any information about yourself within the app. Furthermore, you will need it to help identify you when contacting the customer helpline as well as resetting your transaction PIN. It is essential you keep this password handy.

In the unfortunate case that you forget your memorable password simply verify your identity by either calling the customer helpline or visiting your nearest branch. Once your identity has been verified, you will have the ability to create a new memorable password from your mobile phone.

Resetting your PIN using the 'Forgot Pin' link

This section allows a user to reset their PIN in case they have forgotten it. Please note that you will need your personal information that you filled in at registration and your memorable password to recover your pin. If you have forgotten your memorable password, you will need to call our helpline or go to your nearest branch in order to verify your identity and reset your memorable password.



Changing your personal information

The I&M fastpay Mobile banking platform gives you the ability to update your personal information from the comfort of your mobile phone through the 'My profile' Tab located in 'Settings'. You will have the ability to update your PIN, registered number, screen pattern, login options and memorable password.

You will need the required 3 characters from your memorable password in order to verify any change in personal information. Say your password is 'IMBANK' and you are asked for the 2nd, 3rd and 5th characters to your memorable password, you would put 'R', 'I' and 'N' in order to confirm.

Tariff Guide

Product Features	Pricing (UGX)
Mobile Wallet services	Free
Deposit cash via Agent, Bank Branch or ATM	Free
Cash withdrawal via ATM	I&M Bank ATM – 600
	Card-less withdrawal – 1,000
	Interswitch ATM - 1, 600
	Local Visa ATM – 2,500
	International Visa ATM – 6,000
Bank to Mobile Money Transaction	2,000 – 11,000 ** see details below
Money Transfer to local bank	3,000
Money Transfer to international bank	60,000
Basic Visa card management services	Free
Account Management	Free
Utility payments	500
Airtime Top up	500
Pay TV services	500
Pay Internet services	500
Micro-savings	0.5-3% pa ** see details below
Branch/ATM/ Agent location services	Free
Pre-paid card issuance	Free
Pre-paid card replacement	15,000

Please note that all charges are subject to excise duty of 10% where applicable.

Tiered Interest (Micro-Savings)

Amount	Interest p.a.
UGX 1 – 300,000	0.5%
UGX 300,001 – 500,000	1%
UGX 500,001 – 800,000	1.5%
UGX 800,001 – 1,000,000	2%
UGX 1,000,001 – 1,500,000	2.5%
UGX > 1,500,001	3%

Bank to mobile wallet transaction tiers

Transaction Tiers (UGX)	Pricing (UGX)
5,000 – 500,000	2,000
500,0001 – 1,000,000	6,000
1,000,001 – 2,000,000	9,000
2,000,001 – 7,000,000	11,000



fastpay[®]

www.imbankgroup.com/ug