Manage your finance from anywhere

Your guide to the
Zemen Bank Mobile
Banking app

Operating System:-
  -iPhone and Androiod

ZEMEN BANK

ZEMEN MOBILE

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Zemen
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Contents

Welcome to the Zemen Mobile Banking app

With the Zemen bank Mobile banking app

- You manage your account
- Send money to none-Zemen Bank customer,
- Access financial and transaction reports.
- Register yourself and access your accounts from anywhere without the bank's staff involvement.
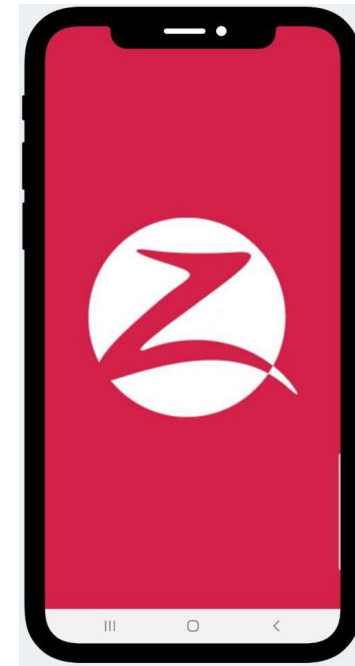- Manage your ATM Card and many more.

Device Operating System (OS) pre-requisite to install and use the Zemen Bank Mobile app.

- Android users: version 6.0 and above
- iOS users : version 9.0 and above

Where can you find our app:-

Please use the following URL or search Play Store or App Store depending device

- **iOS** :https://apps.apple.com/us/app/zemen-mobile-banking/id1559580014
- **Android**: https://play.google.com/store/apps/details?id=com.ZemenBank.MobileApp

Pre-login features

The Zemen bank Mobile banking app pre-login screen contain features , such as to find the nearest Branch and ATM, contact the bank, exchange rate etc.

With Pre-login feature you can:
- Login to your account
- Use fingerprint option, if your phone support bimoetric login
- Self-register to the Mobile Banking channel if you are are the banks customer
- Reset your forgotten password
- see the day's exchange rate
- Find branch using map and list
- Calculate the days currency
- Touching the "More icon" open up next second screen
- In addtion you can check the banks news, Terms & Conditions and login to USSD
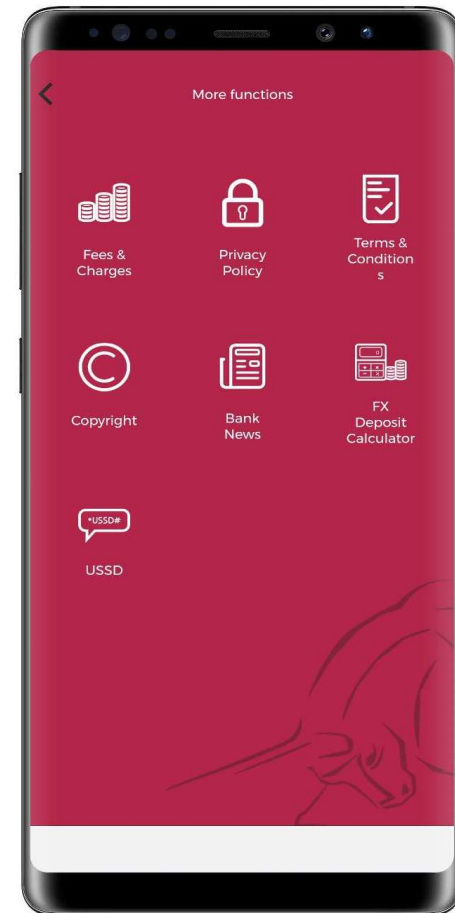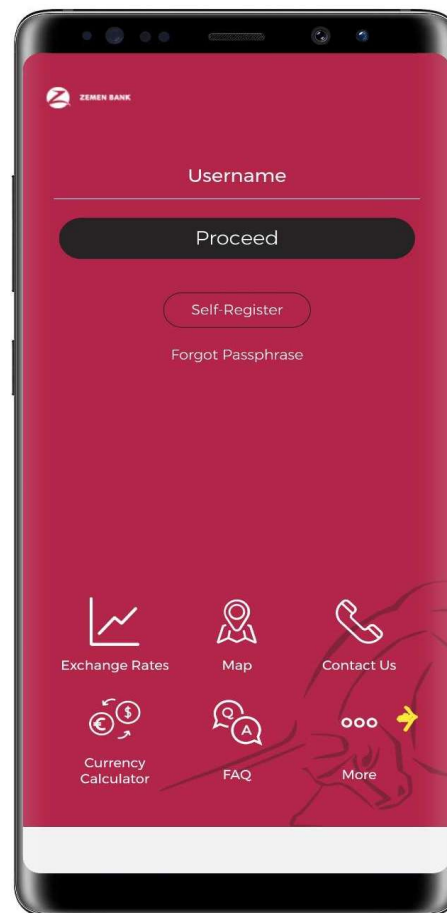
Forgot your password(passphrase)

Previously as a customer, you had to come in person to the bank to reset your account, now you can do so from anywhere securely.

How to reset your forgotten password:
1) Tap "Forgot Passphrase"
2) Write your user name and the last four digit of your account number when the second screen appear
3) Tao "Next"
4) You will be able to receive a system generated OTP*1 either through SMS or email or both
5) Copy->Paste or write the received OTP on the One Time Password area.
6) Enter your Password/Confirm Password
7) Tab proceed
8) You have now Read-Only *2 access to your account
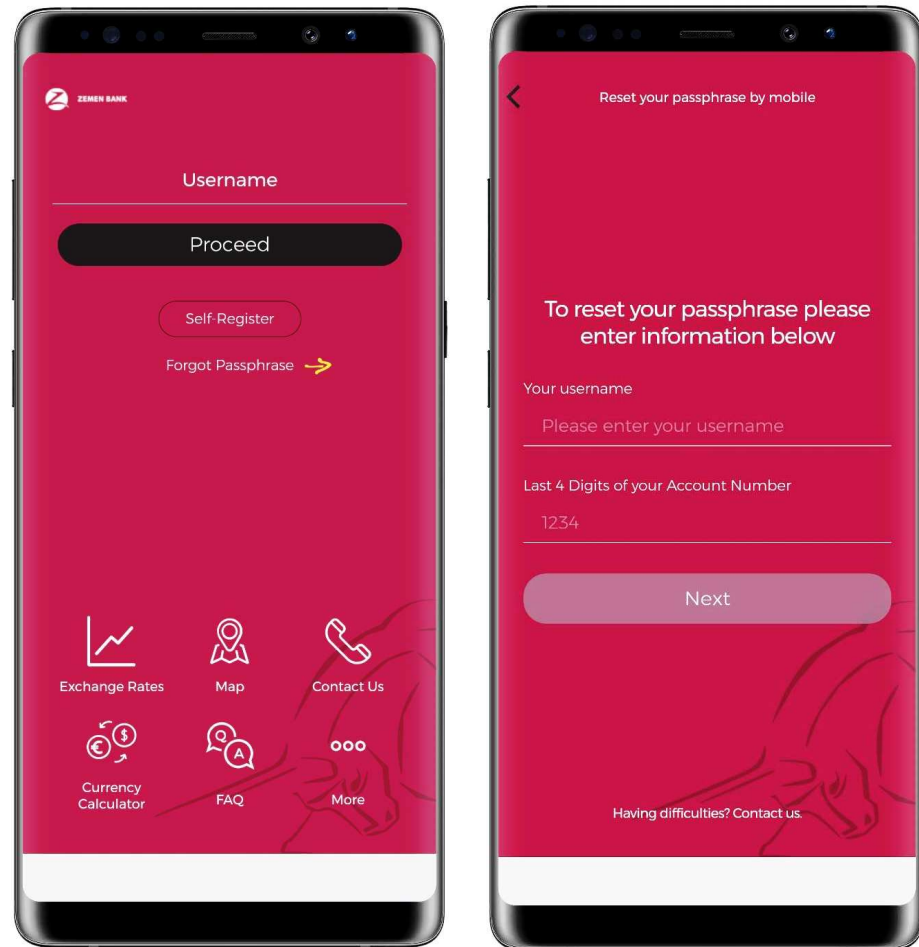
*1 OTP is a randomly system generated One Time Password that is only used for one time and expire after one time use.
*2 Read-only is a view access to your account, with this access you will **not** be able to transfer to any account. If you require access other than read-only, please come to our nearest branch.

The Home Screen

The Home screen is a screen you view upon you login; it contains mostly used tools and shortcuts, such as payments, Card management, etc. As you see on the screen on the. They are briefly described below.

Home screen tools and shortcuts:
1) Account and Balance, if you would like to see the detail please tap the area.
2) Tapping a "SHOW ALL" button open up and list down all the available accounts, such as saving, checking, loan etc.
3) Tapping the icon on the top right corner opens up Setting and configuration, such as logout, changing default account etc.
4) Email contains important messages, related to transactions and communication with the Bank
5) Tapping this icon let you stay on the Home screen.
6) If you would like to deactivate your card , view you ATM card , this is the place to select
7) Tapping this icon open up the list of payment method and your access privilege level
8) From this icon you can send message to the bank, **Activity Calendar *3** etc.
9) Bank instructions for different services. This feature will be released soon with its full feature.
10) A short-cut to open frequently used payment templates

3* Activity Calendar: A full month transaction in a single view with color code(green for income and red for expense)

Navigating between features

Features and tools on the app are navigated either horizontally or vertically. The default screen design is navigated horizontally, however, you can toggle between vertically by pressing the icon (example. if you long-press "Z-Cash" , it will toggle to a vertical menu.

How to navigate accounts:
- Scroll horizontally , this will display the account with their respective transactions
- To see list of accounts press "SHOW ALL" button

How to navigate between Payments and other features:
- Long press the name, e.g. Z-Cash, Transfer to Other, if it the display looks like the screen on the top right corner of this page screenshot. This will display the vertical layout
- Press back to toggle back to the horizontal menu

Horizontal versus Vertical menu:
- Use horizontal menu to see the whole list at once
- Use vertical menu to perform some action
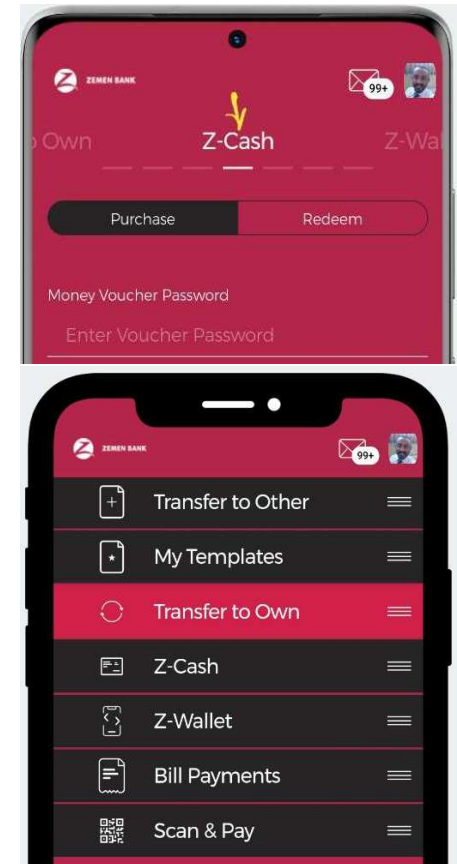
Transfer & Payments

Transfer & Payments feature let you send money to your own account, to other accounts within Zemen Bank, or let you send money to none-Zemen Bank customer using the Z-Cash and Z-Wallet, Pay Bill, schedule your payments use Scan QR Code to pay for merchants, save payment as document to use for future use.

How to use Transfer & Payments:

- Press the transfer icon on the bottom of the app screen on the home screen, under "7" as see on the left screenshot.
- The screen on the right shows, please note that all the payment method shown on the right screenshot might not be available on **your** screen because of your access privilege given.(please see number 8 from the table of content "Access privilege (Read-Only, FT, Z-Cash etc.")

A brief description of Payment method

1) "Transfer to Other" helps to pay within Zemen Bank customer
2) "My Template" help you to save frequently used payments as document or template to use for next time.
3) "Transfer to Own" help you make payments within your own account
4) "Z-Cash" help you send money vouchers to a walking customer that does not have an account at Zemen Bank.
5) "Z-Wallet" help you to send money to **none**-Zembank customers with a more advanced features, including creating a Virtual account and **Card** that a walking customer can download an app and use.
6) Pay Bills to Cable TV, Telecom, Airlines, School etc.
7) Scan & Pay let you generate a QR code as a merchant or as an individual customer for an easy payment method
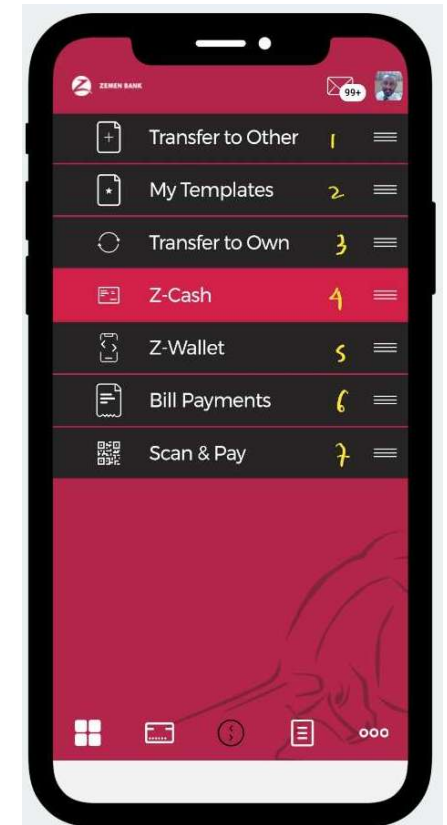
Access privilege (Read-Only, FT, Z-Cash etc.)

Access privilege is related to the resource you are given to access on the account, for example you might not have access to activate or deactivate card, you might not be eligible to use the Bill payment feature. This could depend on your agreement with the bank.

Depending on your privilege, you might not or you might have privilege to use one of the payment method listed on the right screenshots. For example if Bill Payment access is not granted to you due to various reason, this feature will be missed from your menu.
Or if you are have no associated card or if you have a card and Card Activation or inactivation access has not granted to you Card you might not see the screenshot from the left.
If you have not given any privilege the least privilege you will have will be a Read-only access
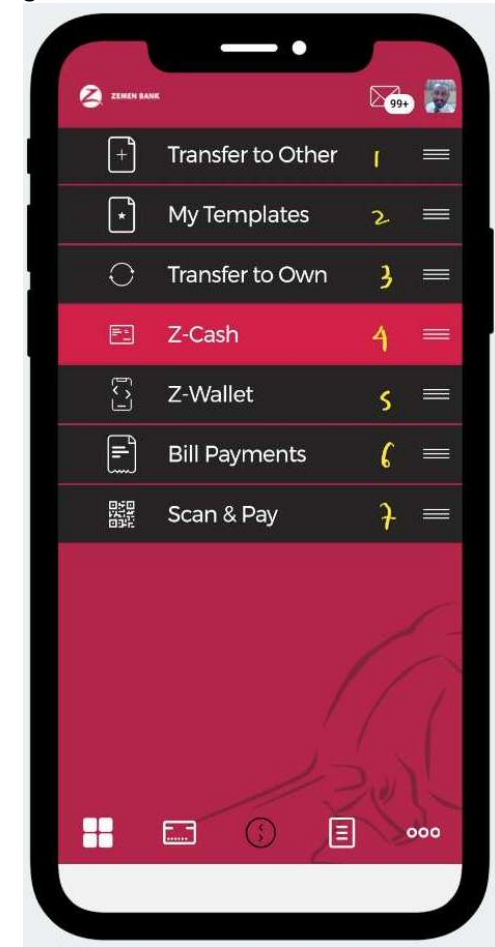
Setting

Setting menu contains configuration, notification and other details such as your profile details etc

To access setting:
- Go to the right corner of the screen

What is available on setting:
- My Profile
    - Help you verify the email address and Mobile Numbers are correct
    - Login activity such as your last successful and failed login attempts with date and time
- Settings
    - Help you to change your login password on demand , setting and changing posting/or transaction password
    - Setting default accounts and currency, which the system gives priority in terms of accessibility.
    - Setting Wallet account etc.
- Notification
    - you can setup notification to receive notification when certain actions are taken such as when a balance decrease or increase , when a certain currency changes value or any transaction on a specific account is performed
- Logout
    - logout from the app. If you do not logout, the app itself will log you out if inactivity on the screen is there for more than three minutes consecutively for security reason.