

SPOTCASH MOBILE APPLICATIONS USER GUIDE



SpotCash

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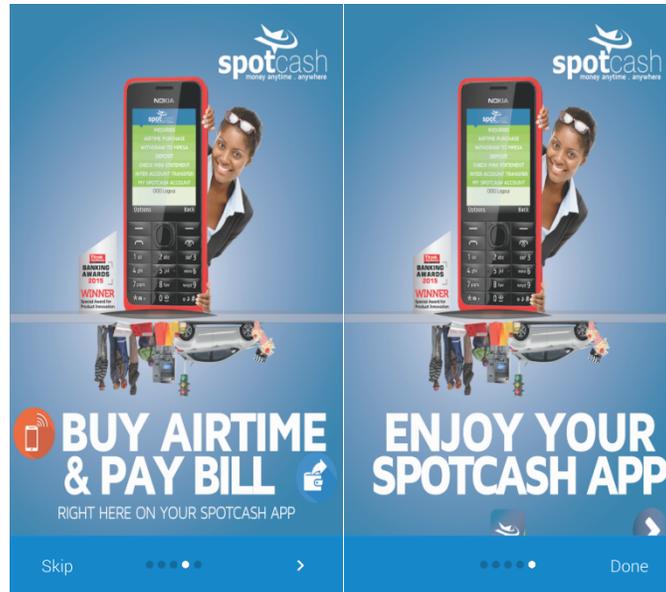
CHAPTER 1 INTRODUCTION

SpotCash mobile application is an application that integrates to core banking systems, telecommunication companies' infrastructure and mobile money transfer systems to offer services such as Balance Enquiry, Cash Withdrawal, Cash Deposit, Loan Application, Loan Disbursement, Loan Repayment, Share purchase among others.

CHAPTER 2 ACCESSING THE APPLICATION

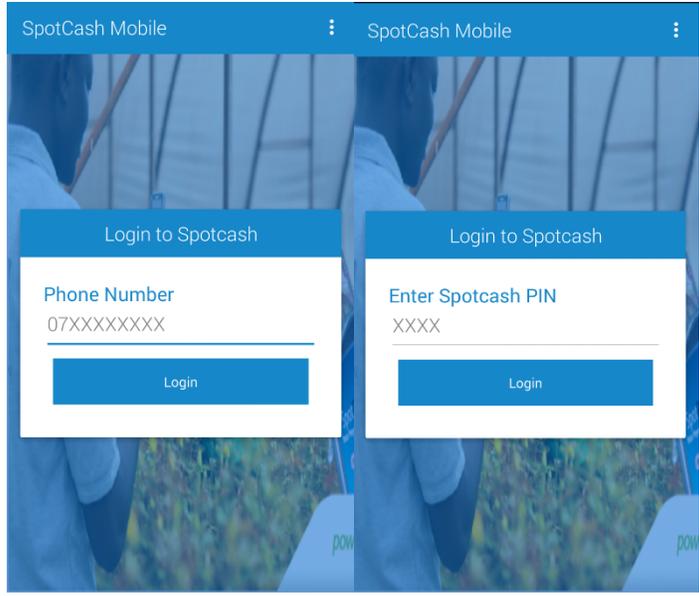
To access the SpotCash mobile application, the user shall visit Google Play Store for android users, Windows Store for windows phone users and Apple Store for iPhone users. The user shall be required to search for the application, download and install. On first time running of the application after installation, the user shall be taken through a few interfaces showing the functions they can perform which include, deposits, withdrawal, enquiries, airtime purchase etc. as shown below;



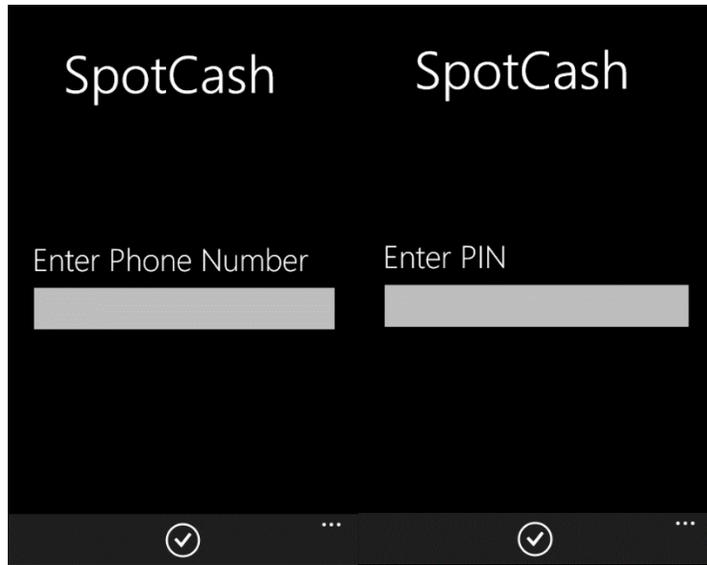


Being a financial system, security of the application is paramount and hence, to access the SpotCash application, one would require a phone number and a secret PIN. To login, enter your phone number and PIN and then tap the “Login” button. The application will grant you access based on the validity of your credentials.

For first time login, a one-time authentication of the customer’s phone number shall be done where the customer shall receive an SMS with a one-time PIN. For android, authentication shall be done automatically but windows users shall be required to input the PIN.



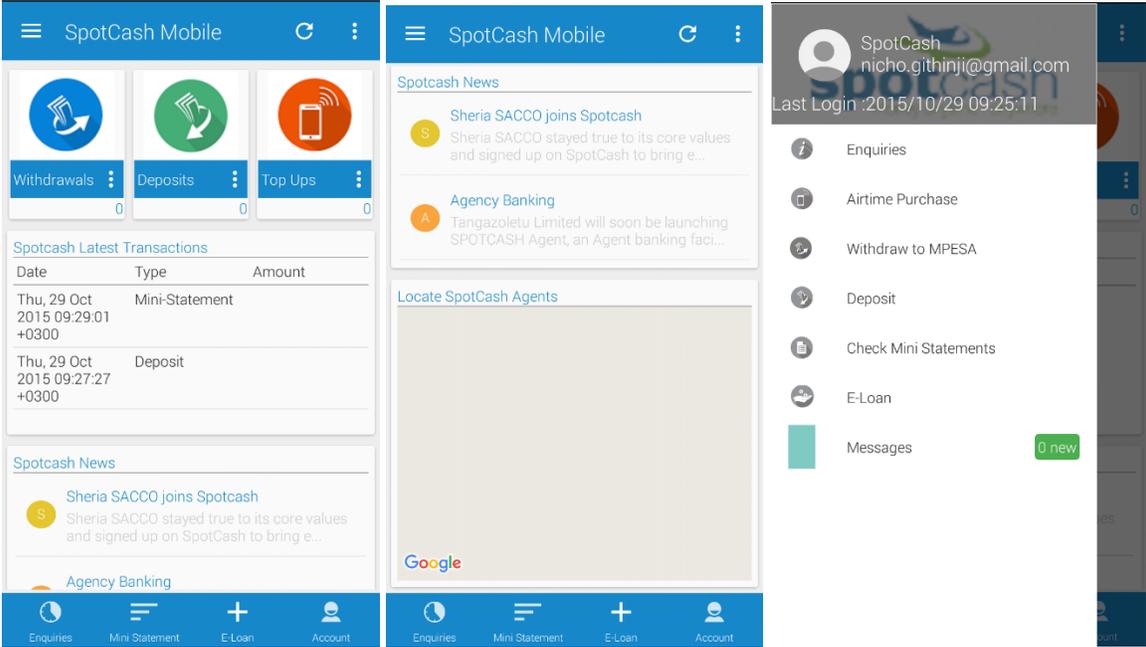
Android Login Pages



Windows Login Pages

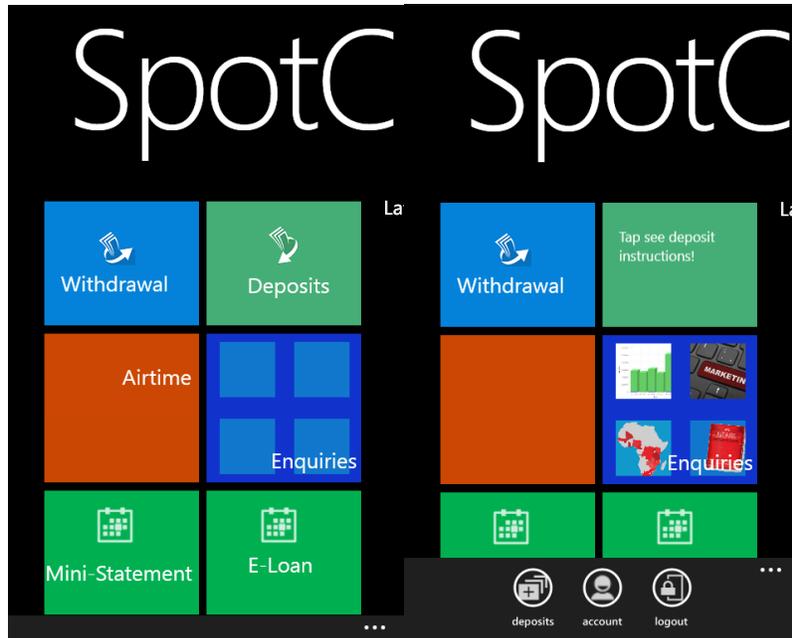
CHAPTER 3 THE DASHBOARD

On successful login, you will be redirected to the applications dashboard showing various functionalities and summaries of information.



Android Phone Dashboard

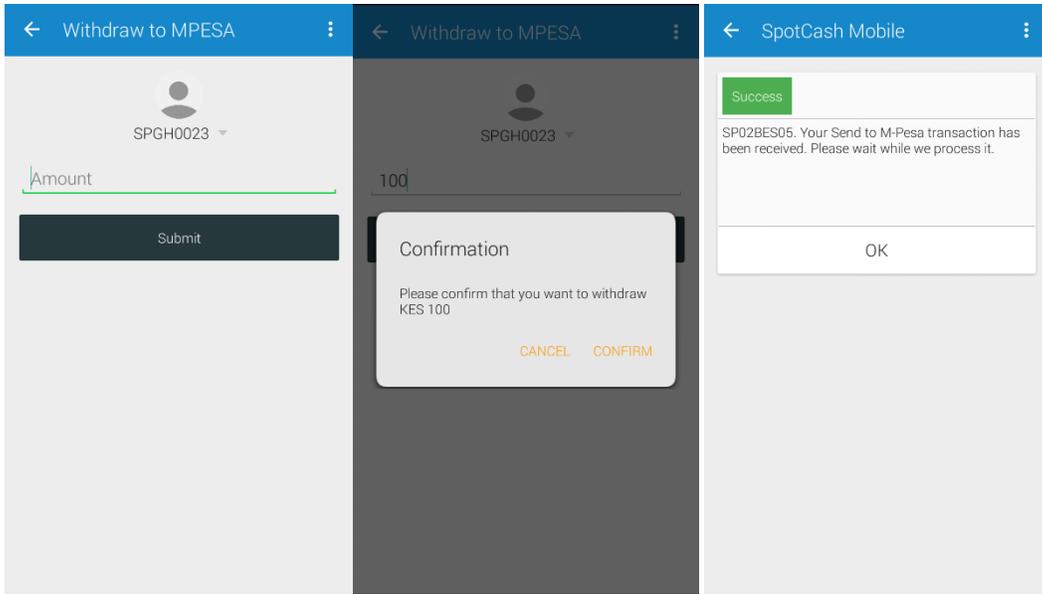
At the top are functionalities on Withdrawal, Deposits and Top-ups.



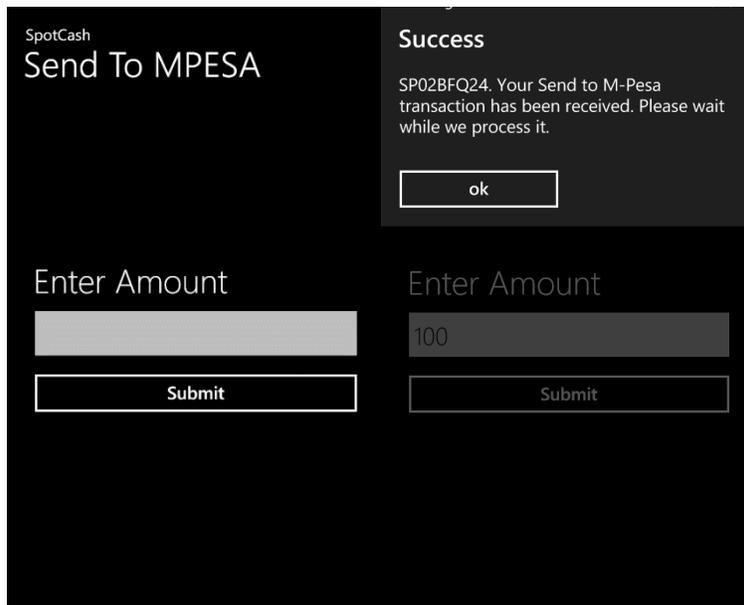
Windows Phone Dashboard

3.1 Withdrawal

The withdrawal function allows customers to withdraw money from their FOSA account to their M-pesa. To withdraw, go to Withdrawal, Enter amount and tap on the 'Submit' button. A pop up will appear requesting the customer to confirm the transaction, otherwise cancel.



Withdrawal on Android

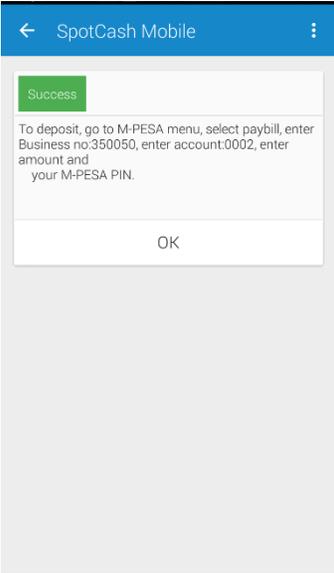


Withdrawal on Windows

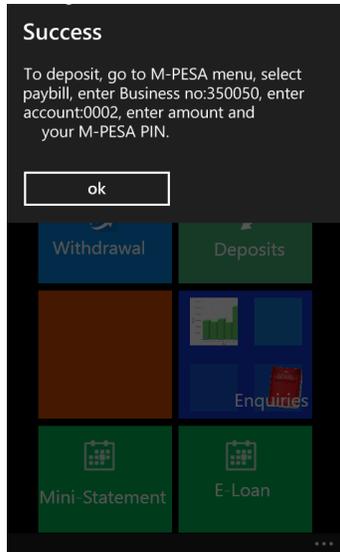
On submission, a success message will be displayed informing the customer that the request has been received and it's being processed. On processing, the customer shall be notified via SMS and a push notification.

3.2 Deposit

The deposit function allows customers to deposit money to their FOSA account from their M-pesa. To deposit, go to deposit and instructions on how to deposit shall be displayed to the customer as shown below,



Deposit on Android

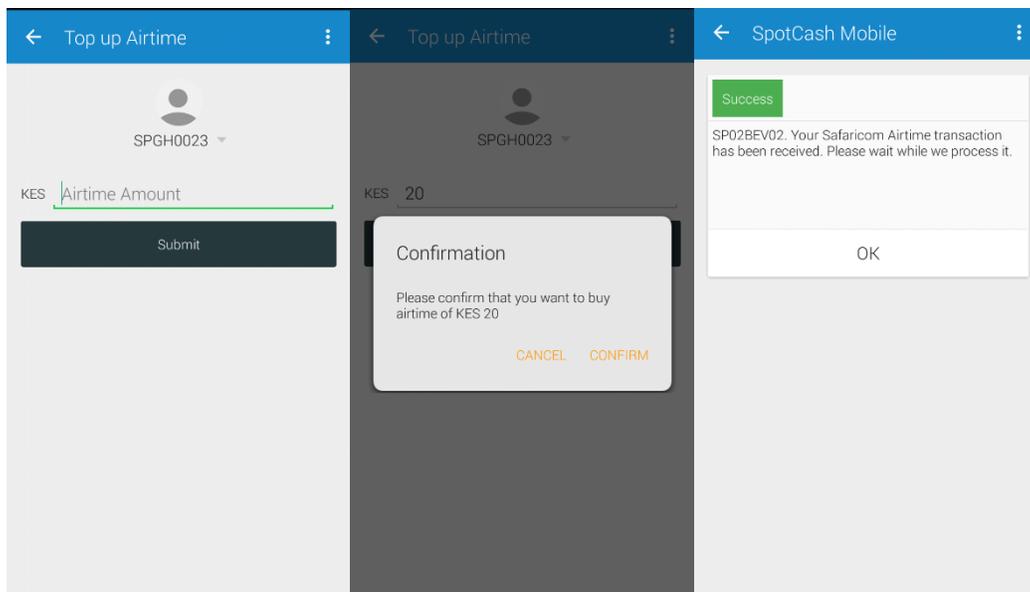


Deposit on Windows

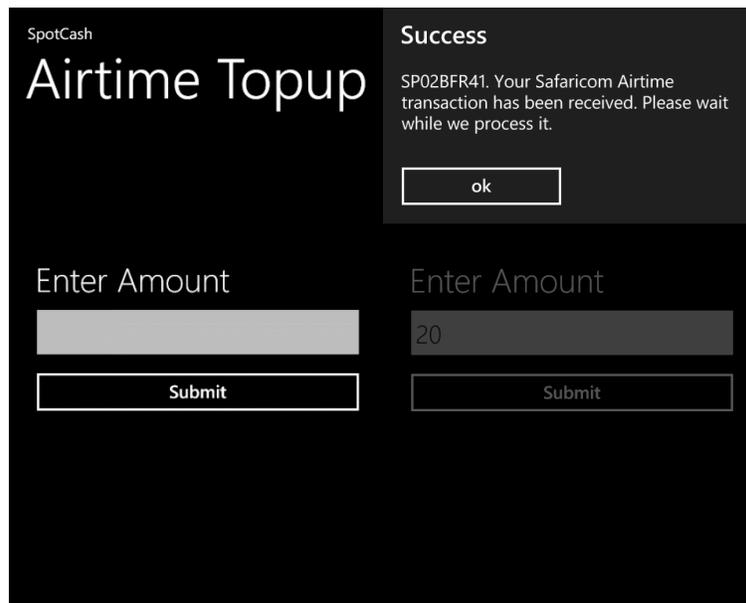
Tapping the 'OK' button will take the customer back to the dashboard.

3.3 Top Ups

The Top Up function allows the customer to purchase airtime from their FOSA account. To top up, go to Top Ups, Enter amount and tap on the 'Submit' button. A pop up will appear requesting the customer to confirm the top up, otherwise cancel.



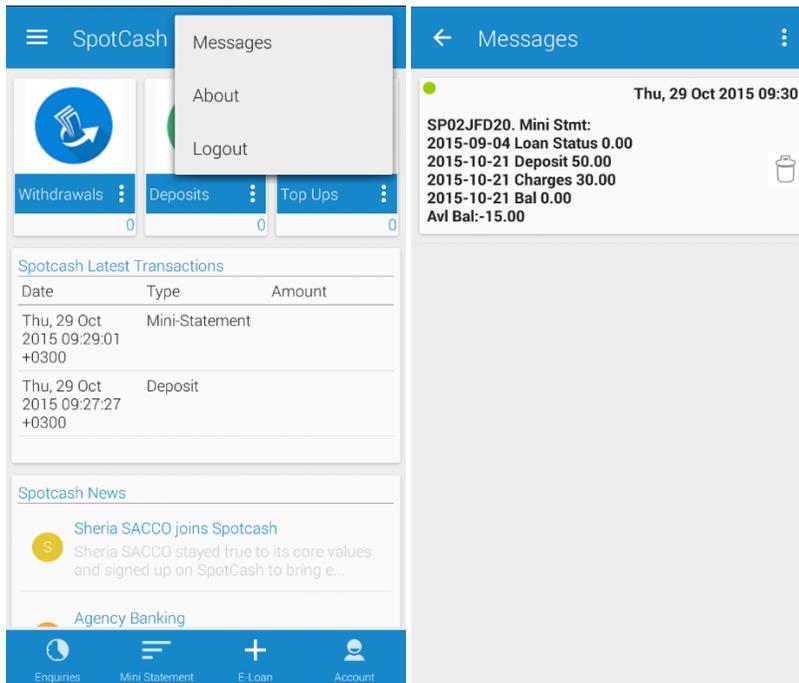
Top-Up on Android



Top-Up on Windows

All transaction messages shall be displayed at the messages window which can be viewed at the top right option menu under messages. Clicking on the messages menu item will list all the messages received and allows the user to delete the message.

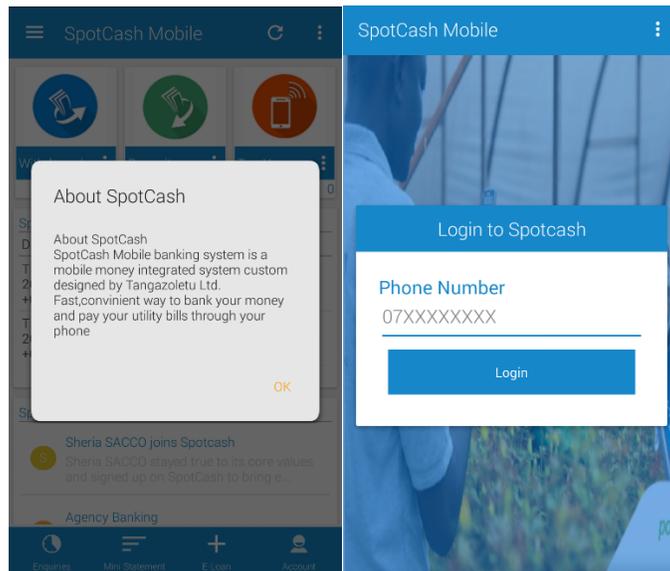
NB: Windows does not have messages.



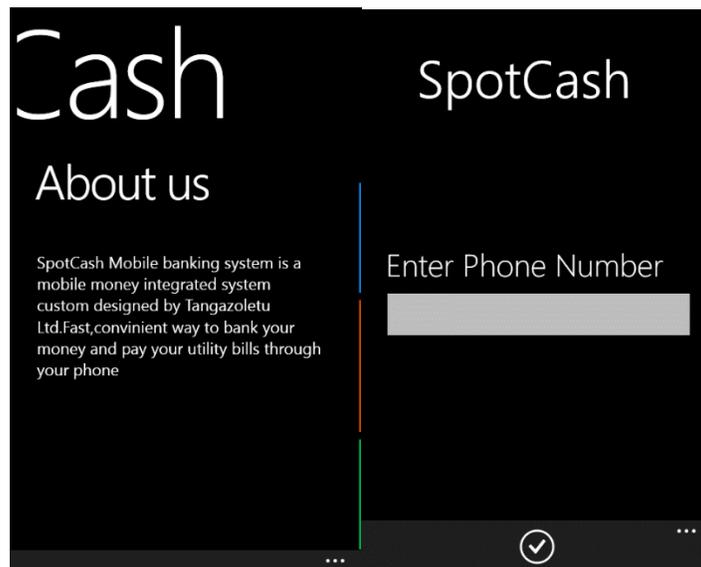
Messages on Android

Other items under the options menu include About and Logout.

The About options gives the customer a brief description of the SpotCash Mobile Banking system while Logout allows the SpotCash application user to terminate their session and return to the applications login page respectively as shown below,



About and Logout on Android



About and Logout on Windows

3.4 SpotCash Latest Transactions

The SpotCash application keeps a log of the latest transactions as shown above. The transaction description includes the Date, Type of transaction and the Amount transacted.

Spotcash Latest Transactions		
Date	Type	Amount
Wed, 26 Aug 2015 10:03:54 +0300	Mini-Statement	
Wed, 26 Aug 2015 10:03:26 +0300	Airtime top-up	10
Wed, 26 Aug	Withdrawal	14

Transactions on Android

Latest SpotCash Transactions		
23-08-2015	Withdraw	100
23-08-2015	Deposit	
23-08-2015	Deposit	
23-08-2015	Withdraw	100
23-08-2015	Deposit	
23-08-2015	Airtime	20
23-08-2015	Account Deposit	

Transactions on Windows

3.5 SpotCash News

This section keeps the application users updated with the latest news from SpotCash.

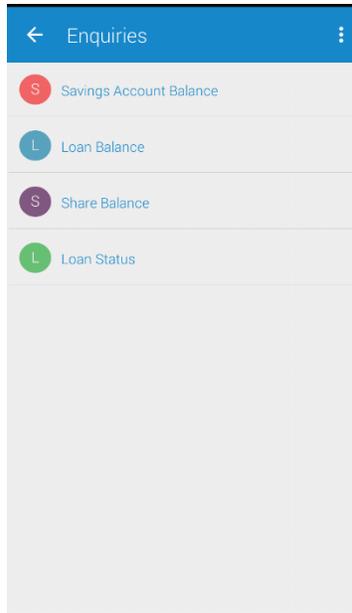
3.6 Locate SpotCash Agents

This section allows the customers who want to use the services of a SpotCash Agent to locate the nearest SpotCash Agents using google maps.

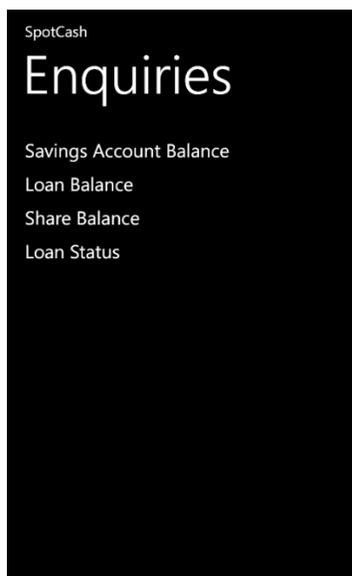
At the bottom of the dashboard are four functionalities which include Enquiries, Mini Statements, E-Loan and Account.

3.7 Enquiries

This sections allows the customer to make enquiries on Savings Account Balance, Loan Balance, Share Balance and Loan Status.



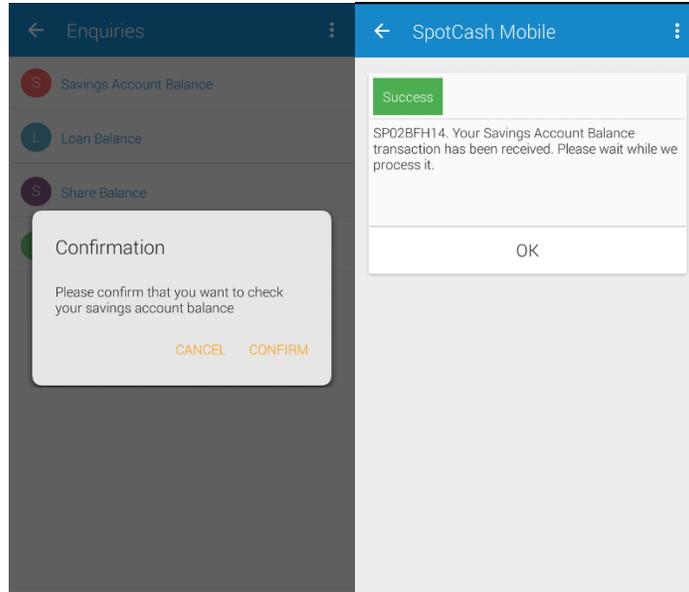
Enquiries on Android



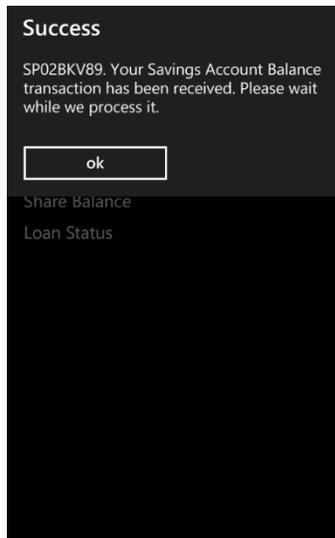
Enquiries on Windows

3.7.1 Savings Account Balance, Loan Balance, Share Balance and Loan Status

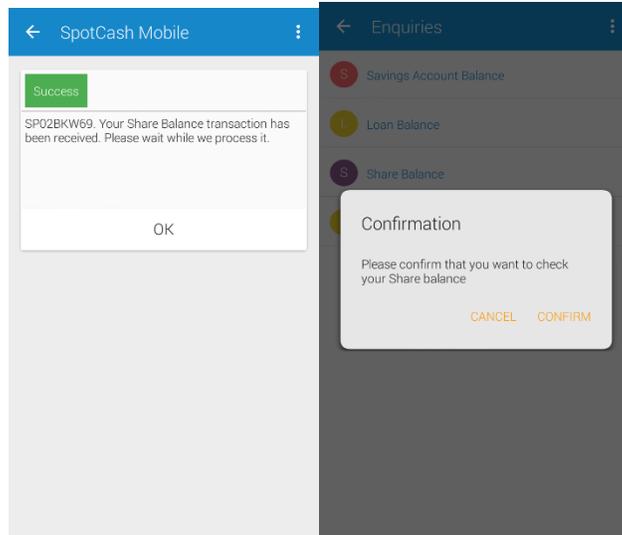
This options allows the users to check their savings account balance. To check the balance, go to Savings Account Balance and a pop up will appear requesting the customer to confirm the transaction, otherwise cancel.



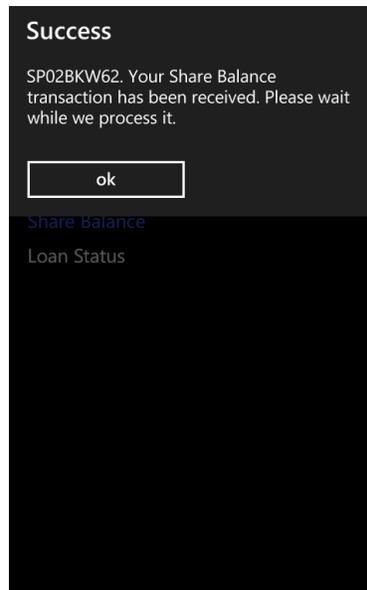
Savings Account Balance enquiry on Android



Savings Account Balance enquiry on Windows



Share Balance Enquiry on Android



Share Balance Enquiry on Windows

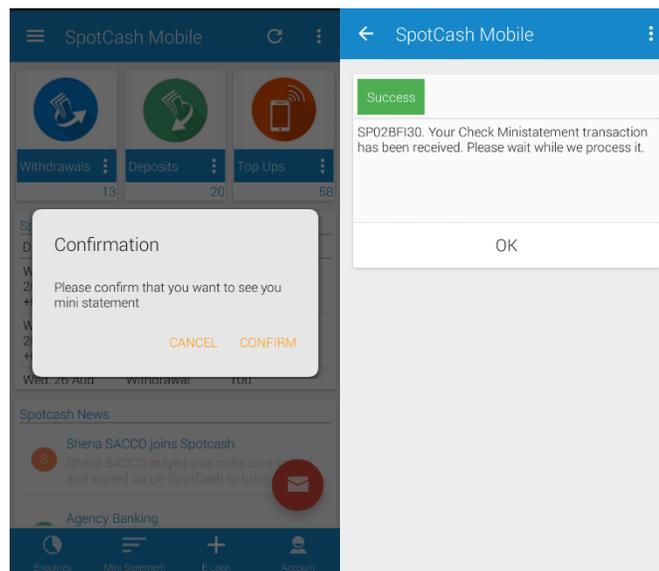
On submission, a success message will be displayed informing the customer that the request has been received and it's being processed. On processing, the customer shall be notified via SMS and a push notification.

The same process is done for Loan Balance, Share Balance and Loan Status. All enquiries are followed by notifications via SMS and a push notification.

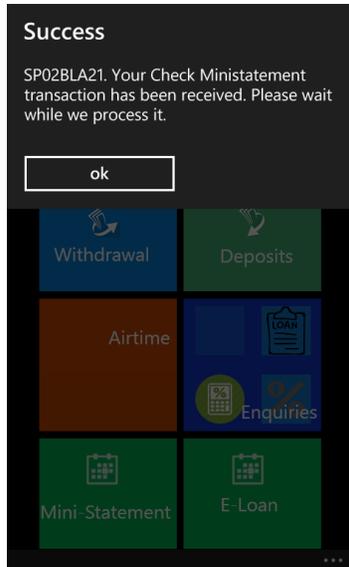
3.8 Mini Statements

This section allows the customer to get a summary of financial transactions that have recently been done. To get the mini statement, go to mini statements and a pop up will appear requesting the customer to confirm the transaction, otherwise cancel.

On submission, a success message will be displayed informing the customer that the request has been received and it's being processed. On processing, the customer shall be notified via SMS and a push notification.



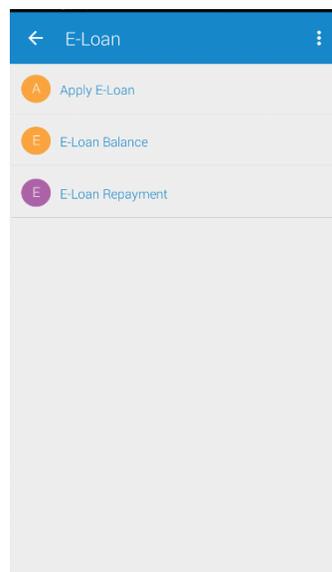
Mini-statements on Android



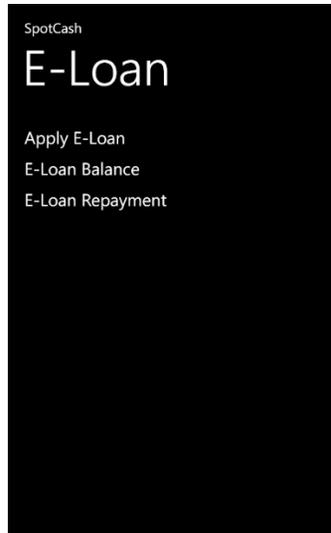
Mini-statements on Windows

3.9 E-Loan

This option allows the customers to apply for E-loans, check their e-loan balance and pay from their e-loans via Apply E-Loan, E-Loan Balance and E-Loan repayment options respectively.



E-loan on Android

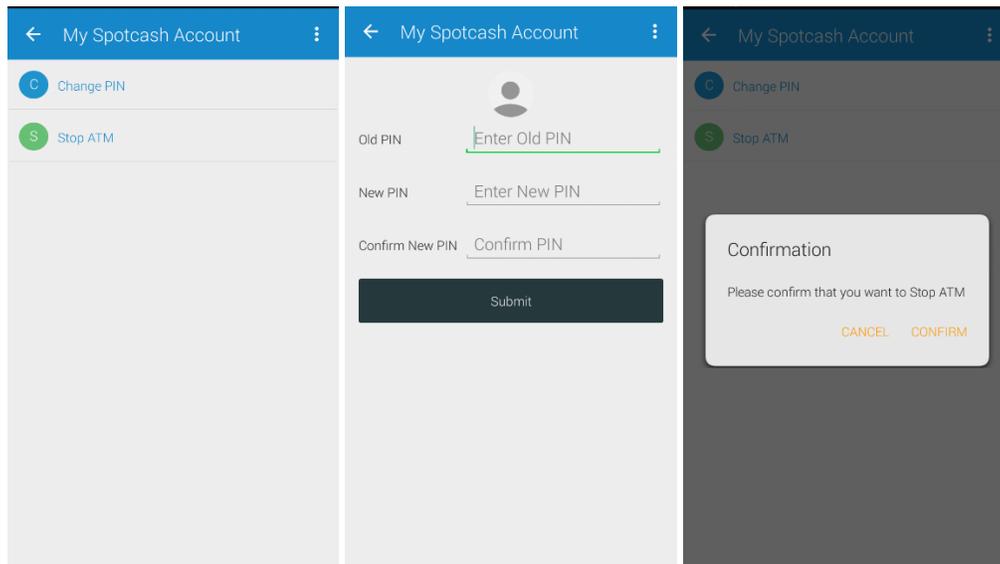


E-loan on Windows

3.10 Account

This option allows the customers to change their PIN and stop ATM.

To change PIN, tap on the Change PIN option and the customer will be prompted to enter their new PIN. To stop ATM transactions, tap on the Stop ATM option and the customer will be prompted to confirm, otherwise cancel.



My Account on Android

SpotCash

Account

Change PIN
Stop ATM

SpotCash

Change PIN

Enter New PIN

Confirm New PIN

Submit

Success

SP02BK95. Your Stop ATM transaction has been received. Please wait while we process it.

ok

My Account on Windows