AZI-PAY AZIZI BANK MOBILE WALLET

AZI-PAY: Payment Innovation by AZIZI BANK
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Introduction

There was a time when general public had no choice but to carry loads of cash in their wallets when they went out shopping. Be it a scarf which was worth AFN 300 or headphones which cost AFN 3000, carrying around thick, heavy notes of hard cash was the only available mode of payment. However, with the advancement of technology and digitization of methods, general public now have a lot of payment options available, which can help eliminate the use of hard cash. Debit cards, credit cards and any other cards make the payment process much easier.

If a person has forgotten his/her wallet at home while out shopping though, how will he/she be able to pay for the shopping he/she has done? How will he/she be able to withdraw from their account through ATM?

Now, with the further advancement of technology, Banks are now taking a step further to the introduction of Mobile Payments. These processes allow general public to make payments directly from their mobile phones without the use of cards or any other solid material at hand. This means that payments could be even easier, faster and a person would be able to pay them out anywhere and anytime.

Mobile Wallet is a simple mobile-based virtual wallet, which a person can load money in using their ATM Cards. A person can use this money later with any of the online or offline merchants for things like buying coffee, buying a dress from a shop or even buying grocery.

"AZI-PAY Azizi Bank Mobile Wallet Application", the mobile wallet from AZIZI BANK, allows a person to use his/her smartphone as an electronic wallet to make and receive payments. It is launched in January 2018; and the upgraded version is launched on 20th September 2020; the Application offers users with an efficient alternative to cash transactions. The AZI-PAY Wallet Application provides people across the country an adoptable and convenient way of paying Utility Bills and Perform Mobile Top-Up of Different Telecom Companies, Do ATM Withdraawals without using ATM CARD and many new transactions through various Mobile platforms such as Android, iOS.

Features:

Some of the key features of AZI-PAY Azizi Bank Mobile Wallet Application are as follows:

1. The application is now available in 3 Languages i.e Pashto, Dari, and English.
2. Users can now do withdrawal transaction from ATM without using ATM CARD through the ATM CASH OUT option of AziPay.
3. Users are now able to send money to their loved ones, and their loved ones can directly withdraw the amount from ATM Machines across the country.
4. Wallet KYC is now possible through the Mobile Wallet Application itself.
5. Users can now view their Bank Account Mini Statement and Bank Account Balance, directly through mobile wallet application.
6. Now users can add card directly to Wallet Application for each transaction involving ATM CARD, user will be asked to enter CARD PIN only.
7. Users can load money into Wallet using their INSTA-CARD, Master Debit Card and once transactions over APS (Afghanistan Payment System) goes live, users will be able to load money into Wallet using all APS member banks' cards.
8. Users can pay Breshna Electric Supply Company electricity bills easily with no extra

charges through their mobile phones.

9. Users can do Mobile Top Up of any MNOs.
10. Users can pay merchant payment at all the stores where AZI-PAY is accepted with no extra charges.

Download and Installation:

Azi-Pay Azizi Bank Mobile Wallet Application can be downloaded from Google Playstore for Android devices or Appstore for IOS devices. Once the download is completed the device will automatically start the installation process, and once the installation is done, the application can be opened.

Initial Configuration and User Registration for New Users/Users:

When AziPay Wallet is downloaded and installed and it is opened, the user will see the following INTRO SCREEN:
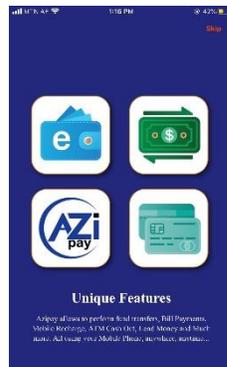
Figure 1 First Intro Screen
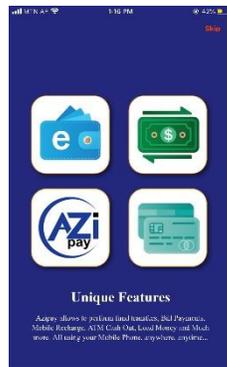
Figure 2 Second Intro Screen

Figure 3 Third Intro Screen

Figure 4 Fourth Intro Screen
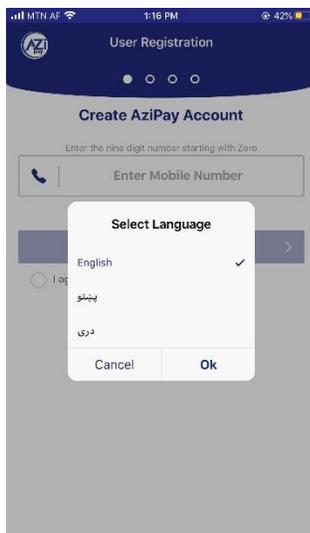
Figure 5 Fifth Intro Screen

The Above are the INTRO SCREENs and user can directly skip this on any screen or can scroll to last screen and click the continue button in FIGURE 5 FIFTH INTRO SCREEN.

Once the continue button is pressed, the following screen will be available as in FIGURE 6 LANGUAGE SELECTION.

Here the user can select the language out of the 3 available languages. The English language is by default selected.

Here the user has to select the language and presses the OK button.

Now on the next screen, the user has to enter valid mobile number, either with country code or without country code i.e. 077*****27 or 9377*****27 as in FIGURE 7 ENTER VALID MOBILE NUMBER.
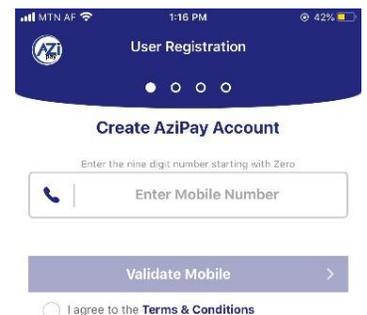
Figure 6 Language Selection Screen

Figure 7 Enter Valid Mobile Number

After Entering the valid mobile number, the user has to click and check the RADIO button for agreeing to TERMS and CONDITIONS as in FIGURE 7 ENTER VALID MOBILE NUMBER.
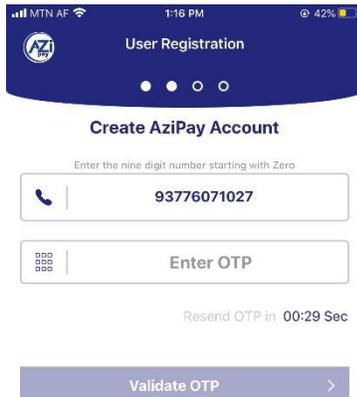

Figure 8 ENTER OTP SCREEN

After entering valid mobile number and agreeing to TERMS and CONDITIONS, the user has to click the VALID MOBILE button as in FIGURE 7 ENTER VALID MOBILE NUMBER, and at this time after that the mobile number validation is completed, and if mobile number is correct, the user will receive OTP (One Time Password) on mobile number which the user has to enter on OTP screen as in FIGURE 8 ENTER OTP SCREEN.

Once the OTP is entered correctly, the user has to press the VALIDATE OTP Button as in FIGURE 8 ENTER OTP SCREEN.

If the correct OTP has been entered by user, the user will be taken to next screen.

the next screen is FIGURE 9 ENTER USER DETAILS; here the user has to enter the details such as First Name, Last Name, Father's Name, Gender Selection, Marital Status, Date Of Birth, Valid Email ID, Four Digit MPIN (Mobile PIN) and then Confirm MPIN.
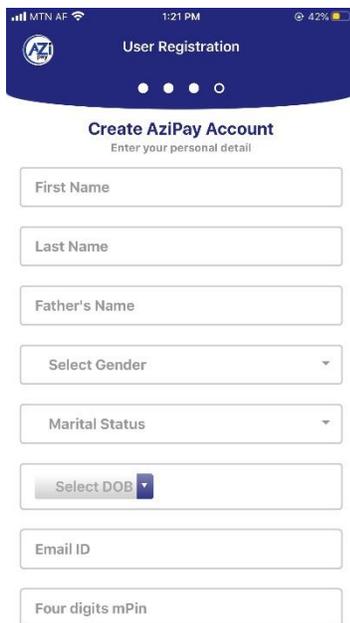
Once all these details are entered, the user presses the CONTINUE BUTTON as in FIGURE 10 ENTER USER DETAILS.

If user has forgot to enter any of the mandatory field, the registration will not go ahead, and app will require the required details from user.

MPIN or Mobile PIN is the PIN that the user will be entering while logging in to Application or while doing wallet based transactions.
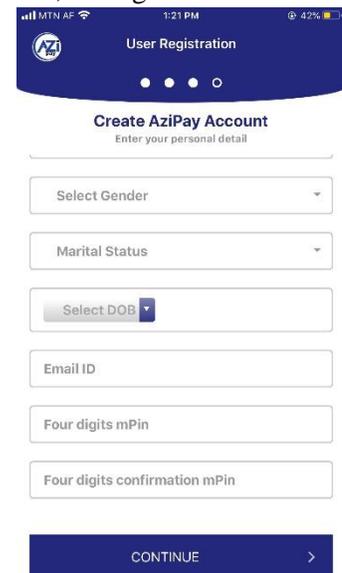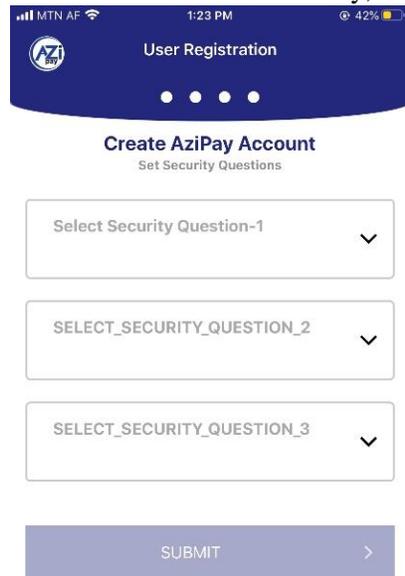

Figure 9 Enter User Details

Figure 10 Enter User Details

Once the necessary details are entered and CONTINUE BUTTON is pressed, next screen is for setting the security questions:

in this new version of AziPay, the user will be asked to set 3 Security Questions as in FIGURE 11 SET SECURITY QUESTIONS.

Theses security questions will be asked for some transactions inside the applications.

User has to click on "Select Security Question-1" and has to select the security questions, and the field for answering the security question will be enabled where user can enter the answer of the question. And same is to be done for other 2 questions. Once all the security questions are answered and continue button is pressed, the success for registration messages will be provided on the very next screen as in FIGURE 13 SUCCESS MESSAGE.
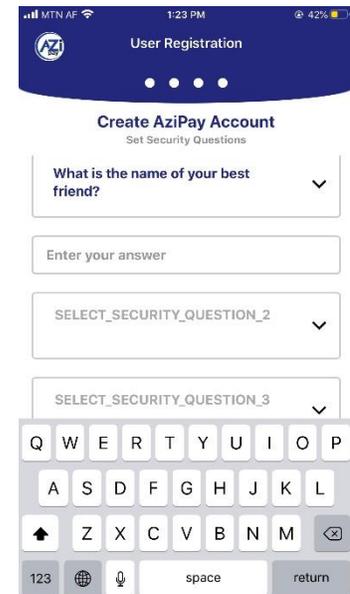

Figure 11 Set Security Questions
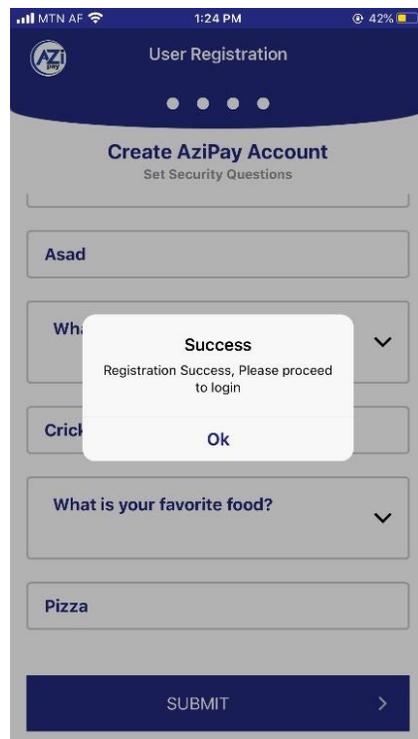

Figure 12 Set Security Questions

Figure 13 Success Message

Initial Configuration and User Registration for Existing Users/Users:

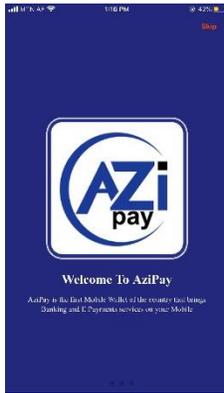When AziPay Wallet is downloaded and installed and it is opened, the user will see the following INTRO SCREEN:

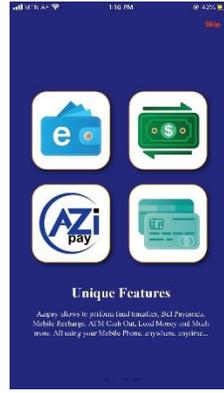*Figure 14 First Intro Screen*

Figure 15 Second Intro Screen

Figure 16 Third Intro Screen

Figure 17 Fourth Intro Screen
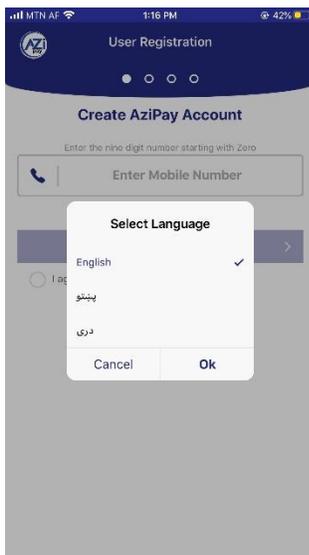

Figure 18 Fifth Intro Screen

Figure 19 Language Selection Screen

The Above are the INTRO SCREENs and user can directly skip this on any screen or can scroll to last screen and click the continue button in Figure 18 FIFTH INTRO SCREEN.

Once the continue button is pressed, the following screen will be available as in FIGURE 19 LANGUAGE SELECTION.

Here the user can select the language out of the 3 available languages. The English language is by default selected.

Here the user has to select the language and press the OK button.

Now on the next screen, the user has to enter valid mobile number, either with country code or without country code i.e. 077*****27 or 9377*****27 as in FIGURE 20 ENTER VALID MOBILE NUMBER.
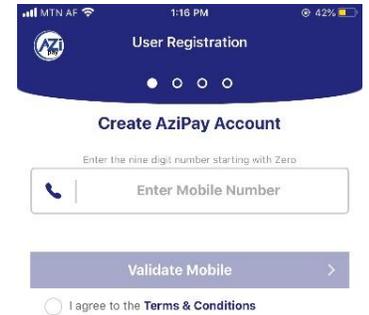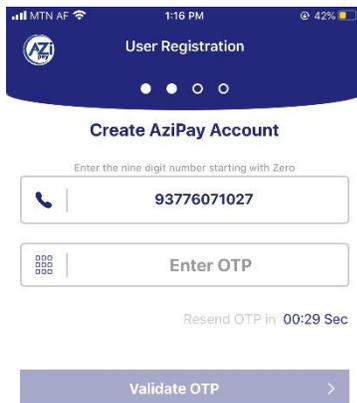

Figure 20 Enter Valid Mobile Number

After Entering the valid mobile number, the user has to click and check the RADIO button for agreeing to TERMS and CONDITIONS as in FIGURE 20 ENTER VALID MOBILE NUMBER.

After entering valid mobile number and agreeing to TERMS and CONDITIONS, the user has to click the VALID MOBILE button as in FIGURE 20 ENTER VALID MOBILE NUMBER, and at this time after that the mobile number validation is completed and if mobile number is correct, the user will receive OTP (One Time Password) on mobile number which the user has to enter on OTP screen as in FIGURE 21 ENTER OTP SCREEN.

Once the OTP is entered correctly, the user has to press the VALIDATE OTP Button as in FIGURE 21 ENTER OTP SCREEN.

If the correct OTP has been entered by user, the user will be taken to next screen.
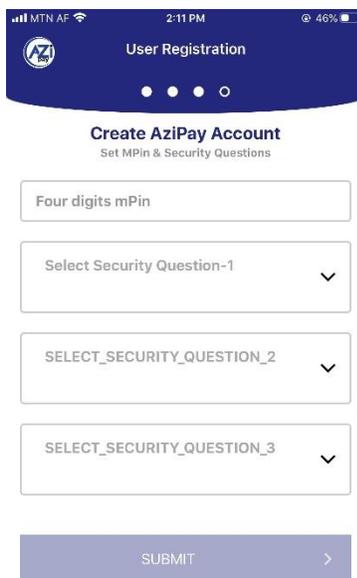
Figure 21 ENTER OTP SCREEN

if the user was already available in OLD AZIPAY and his wallet was active   in OLD AziPay and had recent activity, so that user will be migrated to new AziPay Application.

So for the migrated user, the screen that will be made available is the screen in FIGURE 22 SET PIN AND SECURITY QUESTIONS.

In this screen, the user has to set only the NEW PIN and NEW SECURITY QUESTIONS.

The user has to enter the four digits new MPIN, and then confirms the four digits new MPIN.

After that the user has to set 3 security questions, and has to click on the SUBMIT button as in FIGURE 22 SET PIN AND SECURITY QUESTIONS.

if everything is fine, the registration will be success and success message will be provided and shown to user as in FIGURE 23 SUCCESS MESSAGE
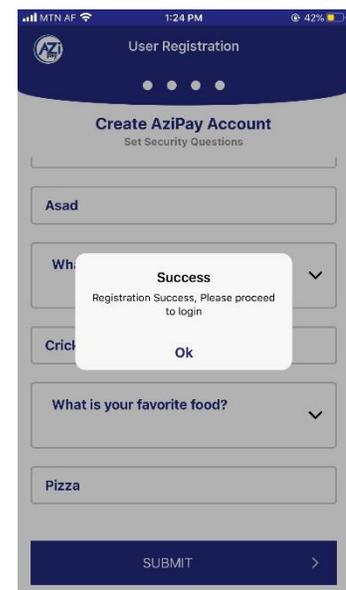
Figure 22 Set PIN and Security Questions

Figure 23 SUCCESS MESSAGE

Login to Application:

The user of AziPay Application can be log in to Application using MPIN or Mobile PIN and Biometric Login.
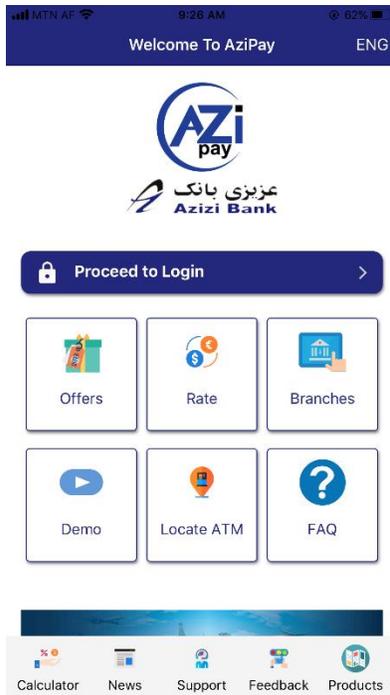

Figure 24: Pre-Login Screen

Figure 25 Login Screen with PIN

Here in FIGURE 24 PRE-LOGIN Screen user has to click on the "Proceed to Login" button and the next screen of login will be shown as in FIGURE 25 LOGIN SCREEN WITH PIN.

In FIGURE 25 LOGIN SCREEN WITH PIN, user can directly enter the PIN and click on PROCEED and application will be logged in.
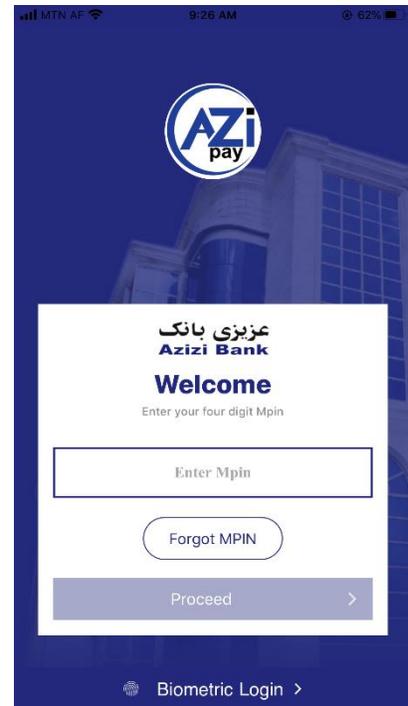
If user mobile is having the feature of biometric login, then the application can be opened with finger lock feature.

In FIGURE 25 LOGIN SCREEN WITH PIN user has to click on "Biometric Login" and the Biometric login option will be popped out and user can place finger on finger lock and app will be opened as in FIGURE 27 HOME SCREEN.

If user is an already registered one and the user is just changing device, then on first login, the user will be able to login to wallet using PIN ONLY, and on the next login, the Biometric login will be enabled.
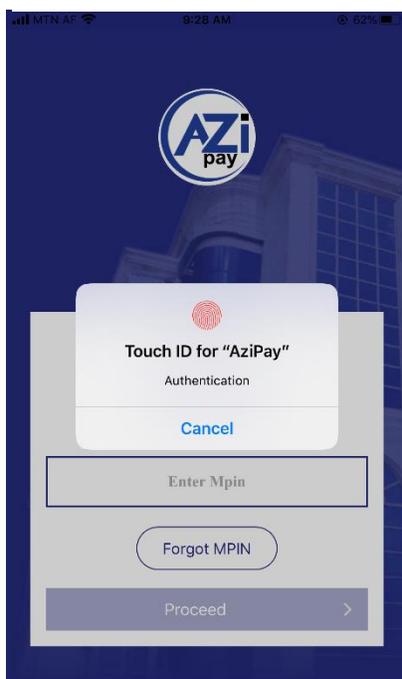

Figure 26 Login Screen with Biometric

Figure 27 Home Screen

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Adding Card to Wallet Application:

In this new version of AziPay, the users can now add the debit card to wallet application which will allow the easy process of transactions. The user will not be asked to enter card number again and again. Only PIN of the card will be asked.

In order to add new card, the user has to click on "ADD Card" option from Home Screen as in FIGURE 28 CLICK ON ADD CARD.

The ADD CARD page will be opened and the user hast to enter the following details:
1: Card Number (Master Debit Card and Insta Card)
2: Month
3: Year
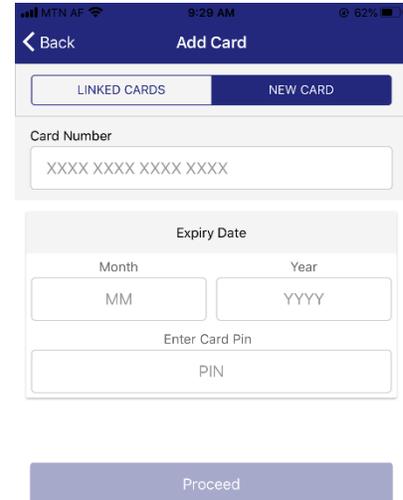And click on Proceed button as in FIGURE 29 ENTER CARD DETAILS.

Figure 28 Click on Add Card

Figure 29 Enter CARD Details

Figure 30 Success Message

If the details are entered correctly, the success message will be given as "Card Added Successfully" as in FIGURE 30 SUCCESS MESSAGE.

Add Money to Wallet Application:

Now that the card is added, user can now add money to the wallet. The new AziPay Application comes with two currency wallets:

1. **<u>AFN</u>**
2. **<u>USD</u>**

User can add money in any of these two wallet and enjoy and get benefited from both the wallet account in a single wallet account.
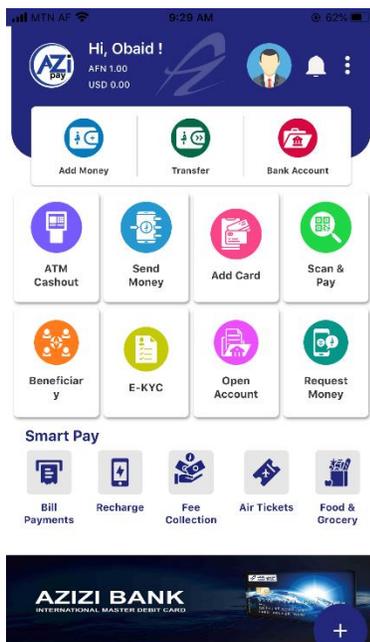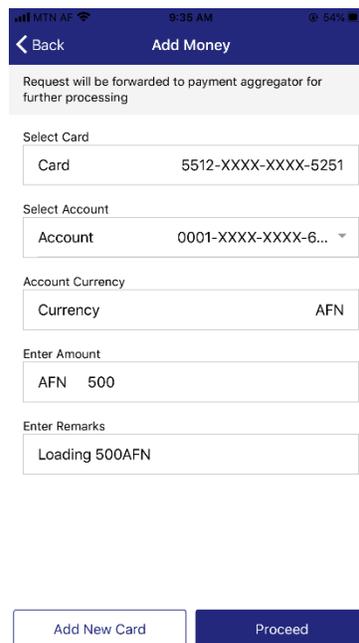

Figure 31 Click on Add Money
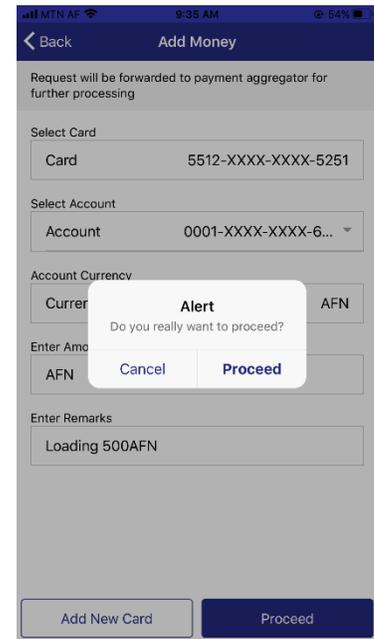

Figure 32 Fill In Details
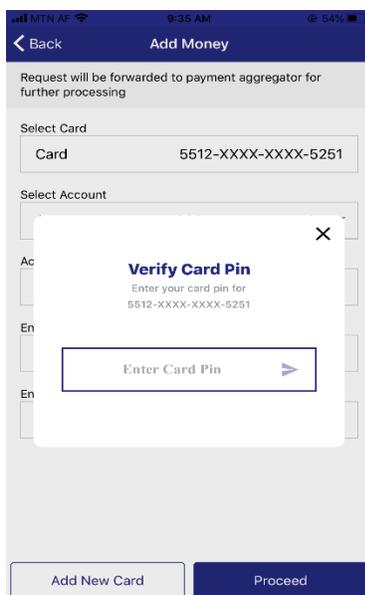

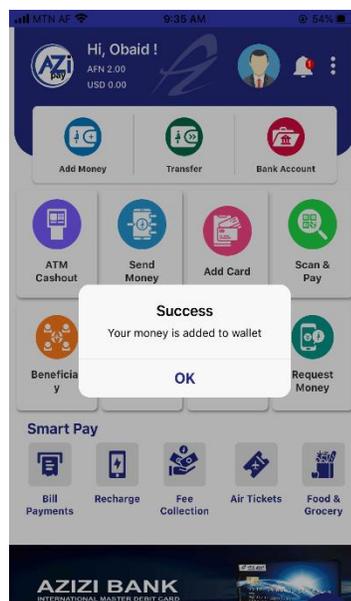*Figure 33 Click on Proceed Button*

Figure 34 Enter Card PIN

Figure 35 Success Message

The user has to selected the "Add Money" option from Home Screen as in FIGURE 31 CLICK ON ADD MONEY, the Add Money page will be opened. The user has to fill in the details such as:

1: Select Card,
2: Select Account from which user wants to add money,
3: Select Wallet Currency, to which the user wants to add money,
4: Enter the amount to add into wallet,
5: Provide Remarks and then click the proceed button and again click the proceed button on ALERT message. Now the application will be asking for **<u>Debit Card PIN</u>** which user uses on ATM. If PIN is correct, the money will be added to wallet.

Fund Transfer using Mobile Wallet Application:

In the upgraded version of AziPay, we are having the following types of fund transfers:

1. **Wallet to Wallet (Transfer funds from one wallet to another wallet).**
2. **Wallet to Account (Transfer funds from wallet to Bank Account).**
3. **Account to Wallet (Transfer funds from your account to your friend and family wallet accounts).**
4. **Account to Account (Transfer Funds from your Bank Account to other Accounts in the Bank).**

Wallet to Wallet: the process of Wallet to Wallet Funds Transfer requires the creation of Beneficiary. Users can create two types of Beneficiaries:

1: Bank Account Beneficiary
2: Wallet Account Beneficiary

Creation of Bank Account Beneficiary: when user wants to send money to their friends and family members account, the beneficiary has to be registered. In order to register Bank account beneficiary user has to follow the following process:

The user has to select the beneficiary Option from Home Screen as in Figure 13. The user will be
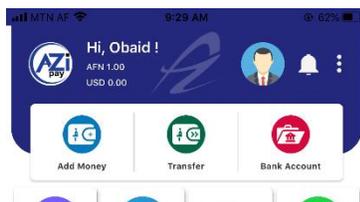

Figure 16 Success Message
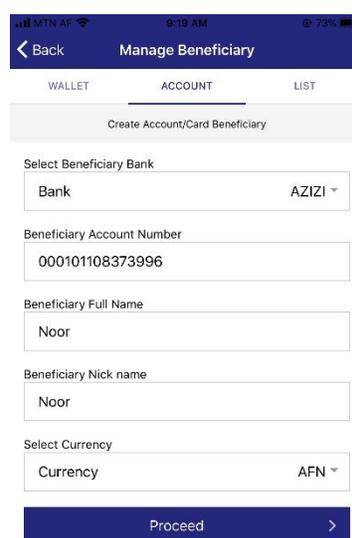
Figure 36 Select Beneficiary Home Screen

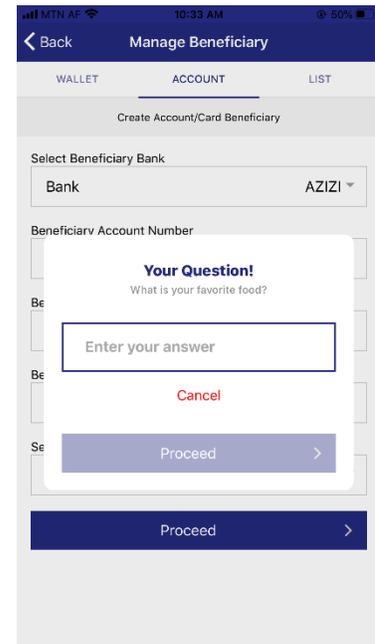*Figure 37 Fill-In Details for Bank Account Beneficiary*

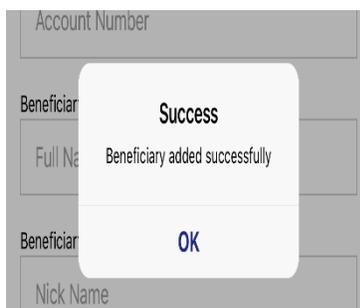*Figure 38 Answer Security Question*

Figure 39 Success Message

presented with Add Account Beneficiary Page as in FIGURE 14. Here the user has to fill in the required information such as selection of Bank, Entering the Beneficiary Account Number, Beneficiary name, nick name, select the currency and click the proceed button. Here the security question which was set during the registration will be asked, the user has to answer it and the beneficiary will be added and success message will be given.

Adding Wallet Beneficiary:

In order to process the funds transfer between wallets, the wallet beneficiary has to be added, and users can add it using the following process:
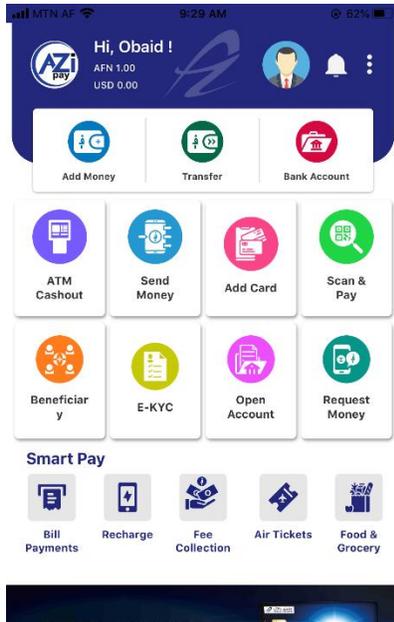

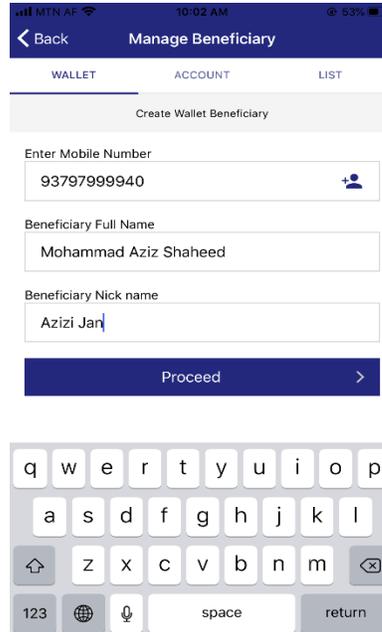*Figure 40 Select Beneficiary Option Home Screen*

Figure 41 Fill-In the details

The user has to select the beneficiary Option from Home Screen as in FIGURE 40 SELECT BENEFICIARY OPTION HOME SCREEN. The user will be presented with Add Wallet Beneficiary Page as in FIGURE 41 FILL-IN THE DETAILS. Here the user has to fill in the required information such as entering Mobile Number, Entering Beneficiary Name and Nick Name and click the proceed button. Here the security question which was set during the registration will be asked, the user has to answer it and the beneficiary will be added and success message
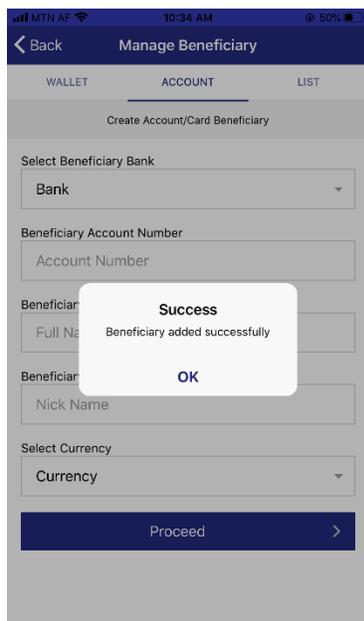

Figure 42 Success Message

will be given.

In order to view the list of beneficiary already added, user can view it by clicking the LIST tab in Manage Beneficiary page as in 43 LIST OF BENENFICIARY.
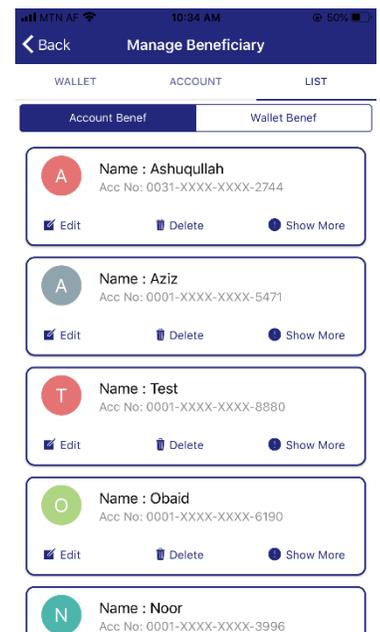

Figure 43 List of Beneficiary

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Wallet to Wallet Funds Transfer:

using the upgraded version of AziPay the users can do the wallet to wallet funds transfer by following the following process:
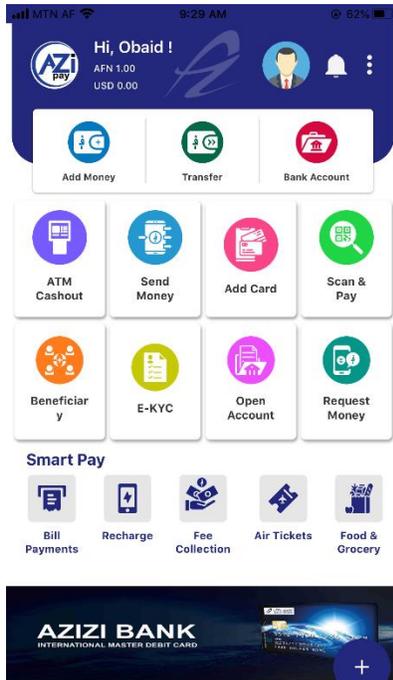

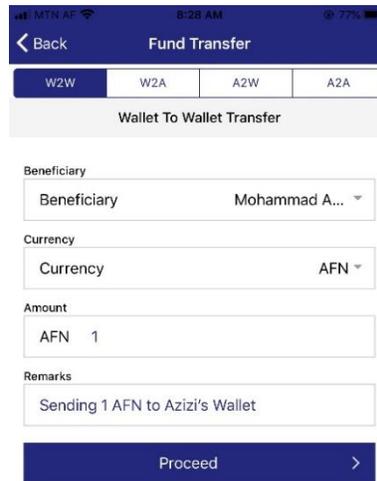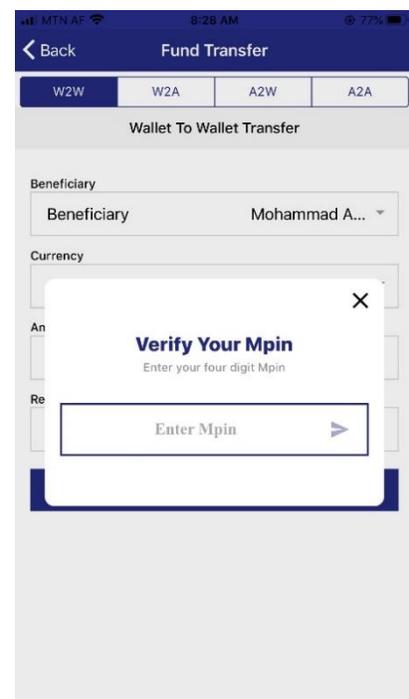*Figure 44 Select Transfer Home Screen*

Figure 45 Fill-In Details

Figure 46 Provide MPIN

In order to process the wallet to wallet transaction, the user has to select the TRANSFER option from Home Screen as in FIGURE 44 SELECT TRANSFER HOME SCREEN. The user will be provided with the Wallet to Wallet screen as in FIGURE 45 FILL-IN DETAILS. Here the user has to fill in the details such as

1: Selection of the beneficiary
2: Selection of the currency
3: Entering the amount and remarks
and finally clicking the proceed button.

The user will be asked to enter the MPIN as in FIGURE 46 PROVIDE MPIN. If the PIN is correct the success message will be given as in FIGURE 27 SUCCESS MESSAGE.

Figure 47 Success Message

Wallet To Account Funds Transfer:

using the upgraded version of AziPay the users can do the wallet to Account funds transfer by following the following process:
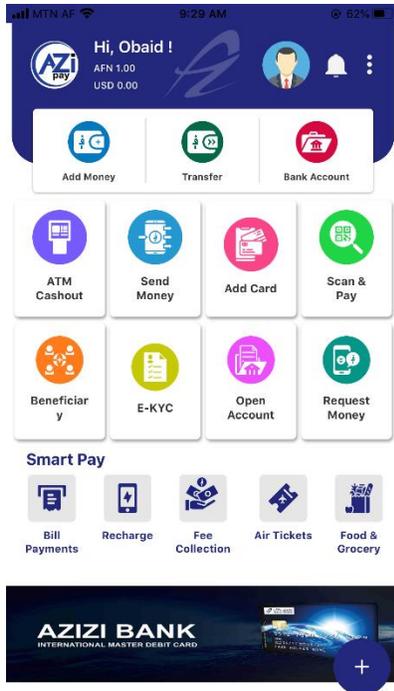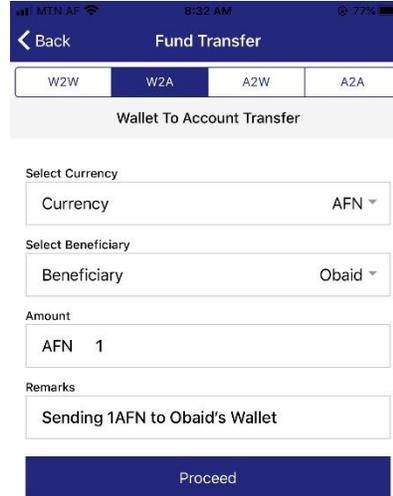

Figure 48 Select Transfer Option
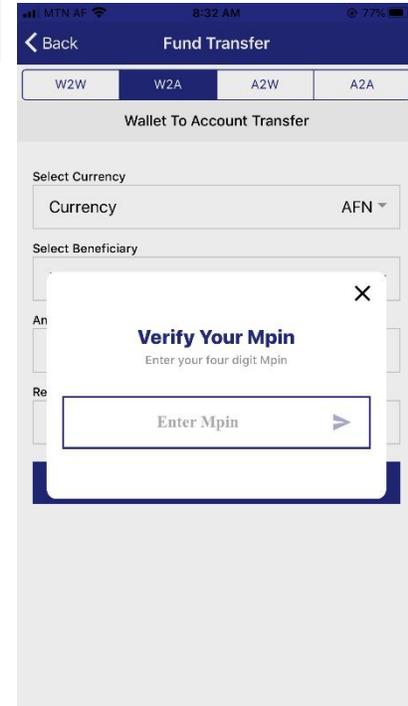

Figure 49 Enter Required Details

Figure 50 Enter MPIN

In order to process the wallet to account transaction, the user has to select the TRANSFER option from Home Screen as in FIGURE 48 SELECT TRANSFER OPTION.

The user will be provided with the Wallet to Account screen as in FIGURE 49.

Here the user has to fill in the details such as

1: Selection of the currency

2: Beneficiary

3: Entering the amount and remarks

and finally clicking the proceed button.

The user will be asked to enter the MPIN as in FIGURE 50 ENTER MPIN.

If the PIN is correct the success message will be given as in FIGURE 51.

Figure 51 Success Message

Account to Wallet Funds Transfer:

Using the upgraded version of AziPay the users can do the Account to Wallet funds transfer which means that now using AziPay, you can directly transfer funds from your account to your friends and family wallet account. In order to do this process, the user has to follow the following process:
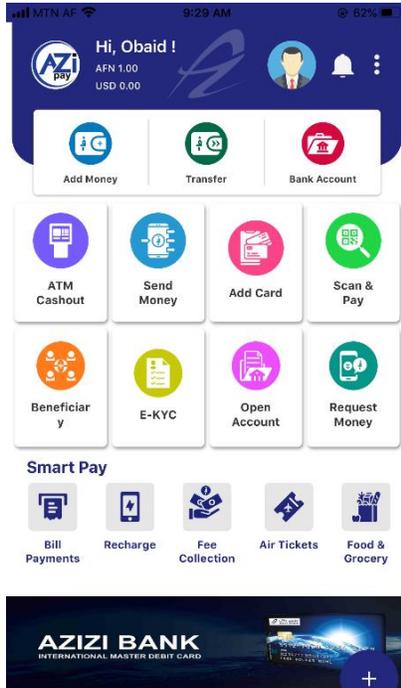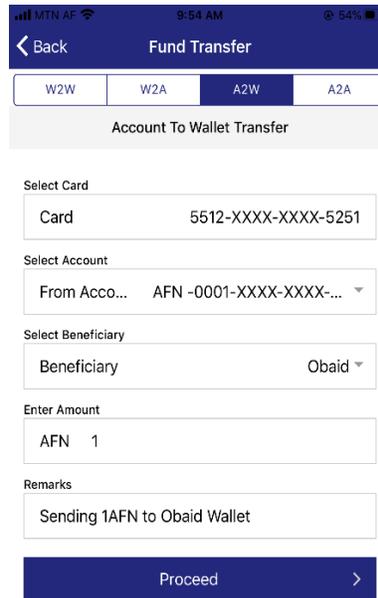

Figure 52 Select Transfer Option Home Screen

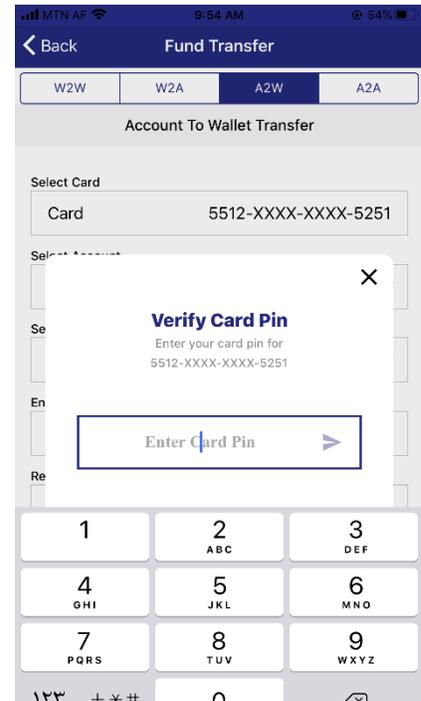
Figure 53 Fill-In Details

Figure 54 Enter Card PIN

User has to select the TRANSFER option from HOME SCREEN as in FIGURE 52 SELECT TRANSFER OPTION HOME SCREEN. The user will be presented with Account to Wallet Screen as in FIGURE 53 FILL-IN DETAILS and user has to fill-in the details required and click proceed.

Now the user will be asked to enter CARD PIN the PIN that the user use to enter in ATM for doing transactions as in FIGURE 54 ENTER CARD PIN.

If the CARD PIN is entered correctly, the success message will be provided to user as in FIGURE 55 SUCCESS MESSAGE.

Figure 55 Success Message

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Account to Account Funds Transfer:

Using the upgraded version of AziPay the users can do the Account to Account funds transfer using the following process:

Figure 56 Select Transfer Option Home Screen
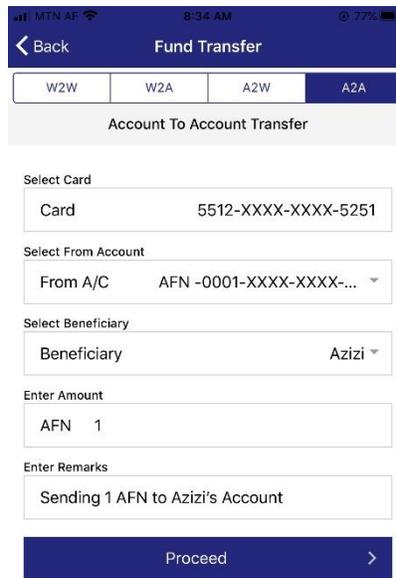
Figure 57 Fill-In Details
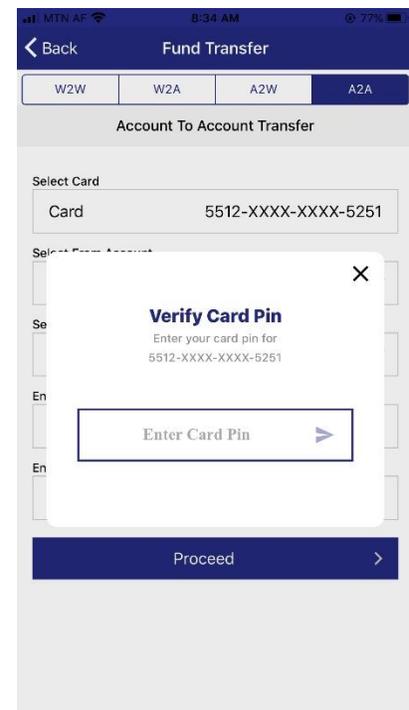
Figure 58 Provide CARD PIN

Figure 59 Success Message

User has to select the TRANSFER option from HOME SCREEN as in FIGURE 56 SELECT TRANSFER OPTION HOME SCREEN. The user will be presented with Account to Account Screen as in FIGURE 57 FILL-IN DETAILS and user has to fill-in the details required and click proceed.
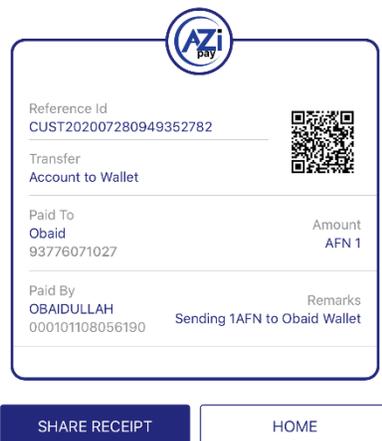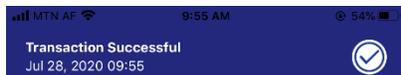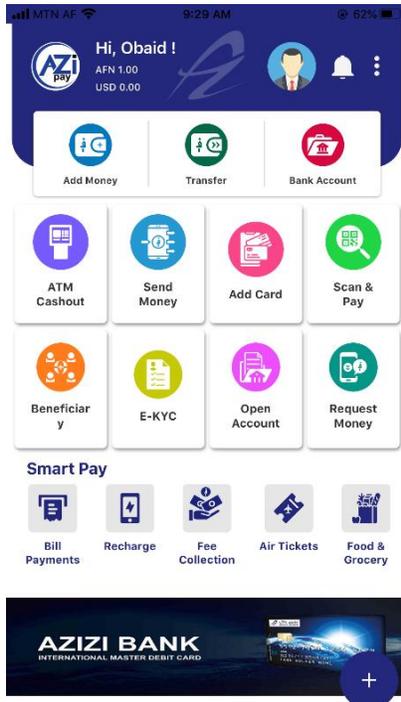
Now the user will be asked to enter CARD PIN the PIN that the user use to enter in ATM for doing transactions as in FIGURE 58 PROVIDE CARD PIN and the success message will be shown as in FIGURE 59 SUCCESS MESSAGE.

Deleting an Already Added Card:

Users can add multiple numbers of cards, and the cards can be deleted as well. To delete a card, the user has to follow the following process to delete a card:

Figure 60 Select Add Card
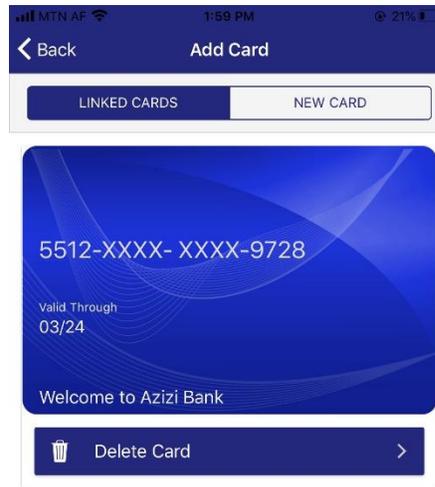
Figure 61 Click on Delete Card
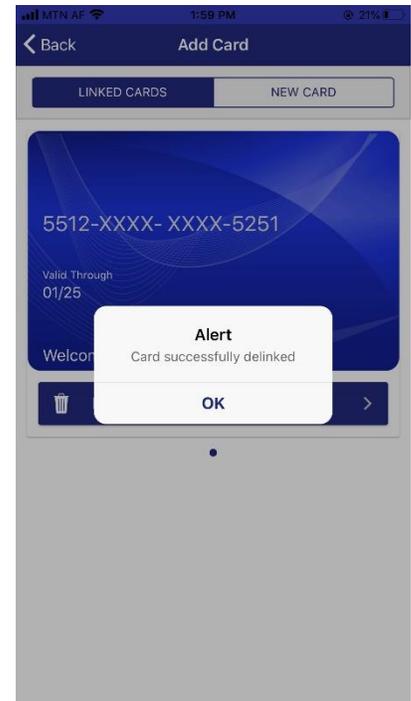
Figure 62 Success Message

To Delete an already added card, user has to select the Add Card Option from Home screen as in FIGURE 60 SELECT ADD CARD.

Now app will present the number of added cards in app and user can scroll between the cards, and if user wants to delete any card, then the user has to click on the DELETE CARD button below the card as in FIGURE 61 CLICK ON DELETE CARD, and after confirmation the card will be deleted or delinked from the applications and a success message will be provided to user as in FIGURE 62 SUCCESS MESSAGE.

Users can add any number of cards, there is no restriction on the same.
Master Debit Cards and Insta-Cards can be added to wallet only.

ATM CASH OUT:

This is the very new feature of AziPay where users can withdraw amount from their wallet or their account from Azizi Bank's ATMs.

To perform ATM CASH OUT, do follow the following process:

Figure 63 Select ATM Cash Out Option

Figure 64 Fill In the Required Details

Figure 65 Enter Your Card PIN
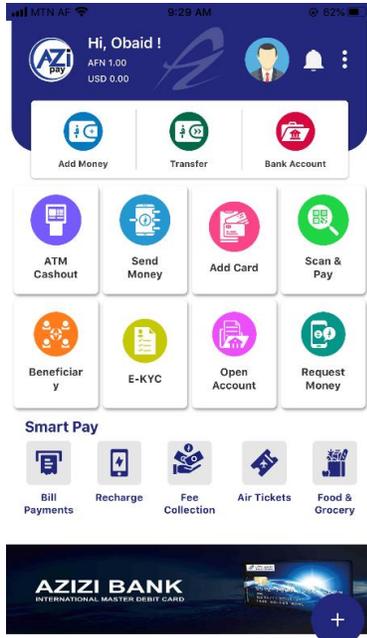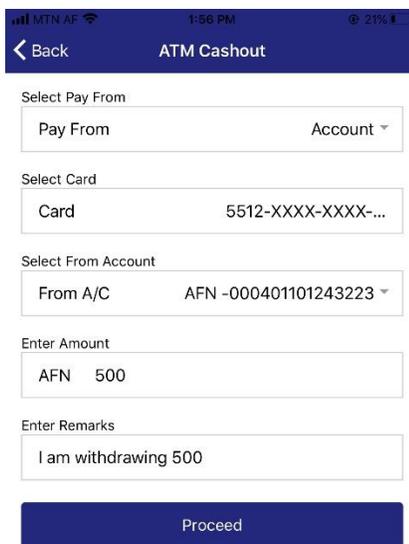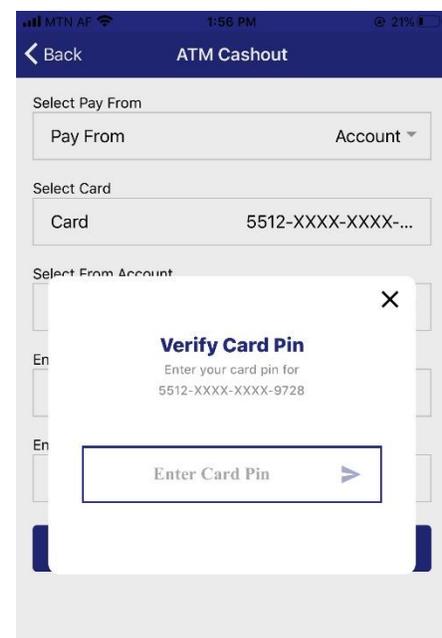

Figure 66 Success Message

User has to select the ATM CASH OUT option from Home Screen as in FIGURE 63 SELECT ATM CASH OUT OPTION.

The ATM Cash out screen will be presented, and here the user has to fill-in details such as in FIGURE 64 FILL-IN THE TREQUIRED DETAILS, and the details are:

Pay from: Here if the user wants to cash out Wallet amount, then selects WALLET, if the user wants to cash out from Bank Account, then selects the Account.

User has to enters the rest of the details accordingly and presses PROCEED button as in FIGURE 64 FILL-IN THE REQUIRED DETAILS.

The user will be asked for CARD PIN, and user enters the same as in FIGURE 65 ENTER YOU CARD PIN and success message will be given as in FIGURE 66 SUCCESS MESSAGE.

Here the user will be provided with REF NUMBER as in FIGURE 66 SUCCESS MESSAGE and the user will receive PASS CODE on SMS. To withdraw the amount from ATM, the user has to have both the REF NUMBER and PASS CODE. The receiver has to go ATM and PRESS the 3rd Button from top on the right side of ATM on ATM IDLE SCREEN. User has to select the Language, and then provides the amount received, and then has to enter the mobile number on which the SMS was received. Now the user has to enter the Reference number next, and if mobile number and ref number are correct, then the machine will ask for Pass Code which is received in SMS. If the details are correct the ATM will dispense the amount.

SEND MONEY:

This is the very new feature of AziPay where users can send amount from their wallet or their account to their loved ones whether they have wallet account or not, whether they are Azizi Bank's users or not, they can receive amount and can withdraw from ATM.
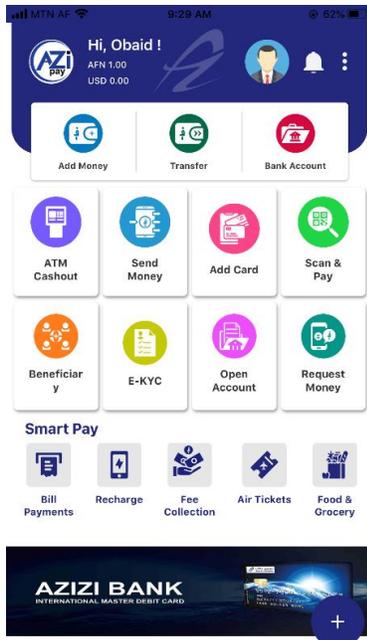

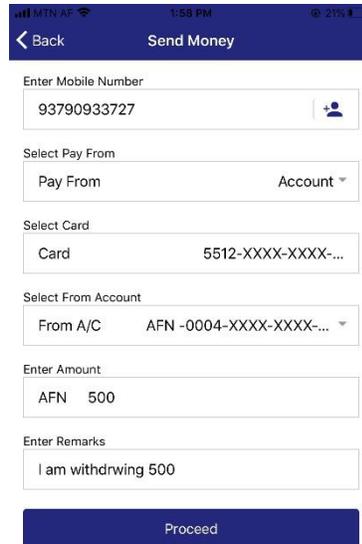Figure 67 Select Send Money Option

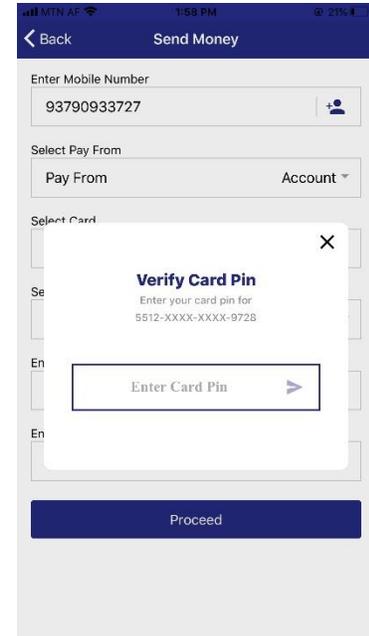Figure 68 Enter the Required Details
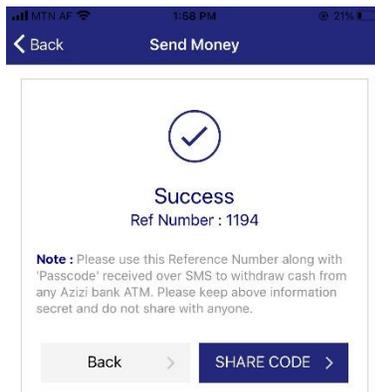

Figure 69 Enter CARD PIN

Figure 70 Success Message

User selects the Send Money option from Home Screen as in FIGURE 67 SELECT SEND MONEY OPTION.

The Send Money screen will be presented, and here the user has to fill-in details such as mobile number and:

Pay from: Here if the user wants to Send Wallet amount, then selects WALLET, if the user wants to Send from Bank Account, then selects the Account.

User selects the rest of the details accordingly and presses PROCEED button as in FIGURE 68 ENTER THE REQUIRED DETAILS. The user will be asked for CARD PIN, and user enters the same as in FIGURE 69 ENTER CARD PIN and success message will be given as in FIGURE 70 SUCCESS MESSAGE.

Here the sender will be provided with REF NUMBER and the receiver will receive PASS CODE on SMS. To withdraw the amount from ATM, the receiver has to have both the REF NUMBER and PASS CODE, so the sender has to call or SMS and provide the REF NUMBER to the receiver. The receive has to go ATM and PRESS the 3rd Button from top on the right side of ATM on ATM IDLE SCREEN, user has to select the Language, and then has to enter the amount received, and then has to enter the mobile number on which the SMS was received, and then has to enter the Reference number next, if mobile number and ref number are correct, then the machine will ask for Pass Code which is received in SMS. If the details are correct the ATM will dispense the amount.

Bank Account Balance Enquiry:

With the new and upgraded AizPay Application, the users can now check their Bank Account Balance directly in their AziPay Application.
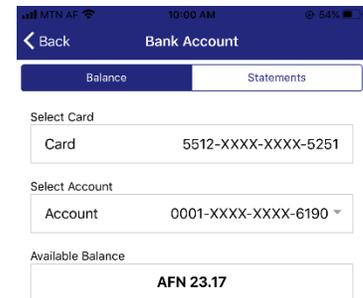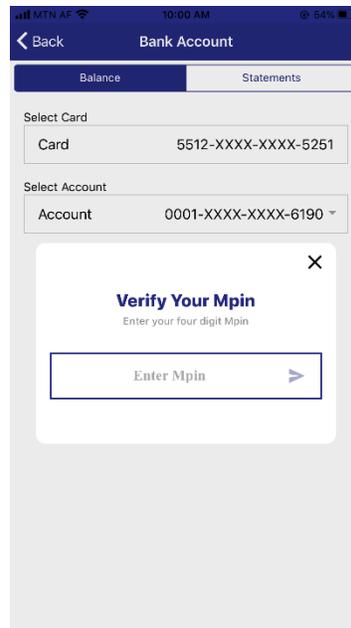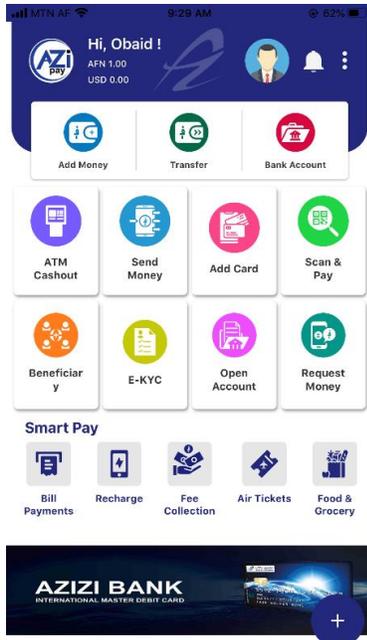
To check the Bank Account Balance, the user has to follow the following process:

The user has to select the BANK ACCOUNT option from Home Screen as in FIGURE 71 SELCT BANK ACCOUNT OPTION FROM HOME SCREEN.

The Bank Account page will be opened and here the user has to select the DEBIT CARD, and then selects the account from the list of available accounts which are linked to the DEBIT CARD and for which the user wants to check balance.

The user clicks the proceed Button and the app asks the user for MPIN as in FIGURE 72 ENTER THE REQUIRED DETAILS.

The user enters correct MPIN and the application shown the Bank Account Balance as in FIGURE 73 BALANCE IS SHOWN.
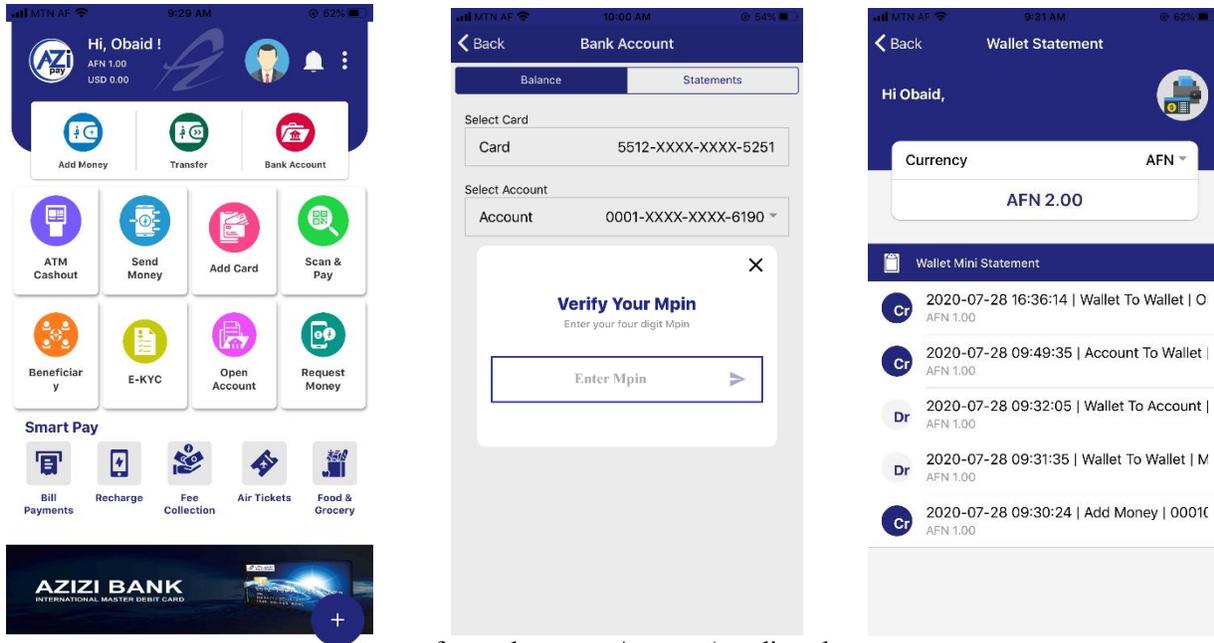
Figure 72 Enter the required details

Figure 73 Balance is Shown

Figure 71 Select Bank Account Option from Home Screen

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Bank Account Mini Statement:

With the new AziPay, users can now check the Bank Account Mini statement (Last 5 transactions

performed on Account) directly through application.

The following process has to be followed in order to check mini statement of the Bank Account:

The user has to select the BANK ACCOUNT option from Home Screen as in FIGURE 74 SELECT BANK ACCOUNT OPTION FROM HOME SCREEN.

The Bank Account page will be opened and here the user has to select Statement Option, and then selects the DEBIT CARD, and then selects the account from the list of available accounts which are linked to the DEBIT CARD and for which the user wants to check mini statement.

The user clicks the proceed Button and the app asks the user for MPIN as in FIGURE 75 PROVIDE REQUIRED DETAILS AND ENTER MPIN, the user enters correct MPIN and the application shown the Bank Account Mini statement as in FIGURE 76 BANK BALANCDE ENQUIRY SUCESS.
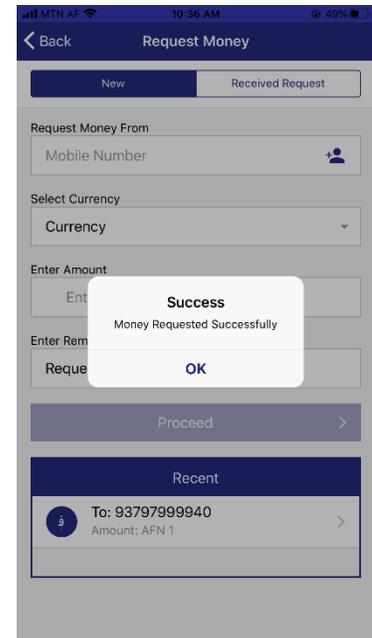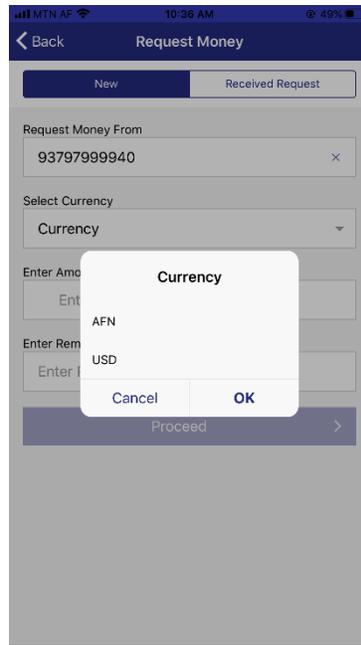
Figure 74 Select Bank Account Option from Home Screen

Figure 75 Provide Required details and enter MPIN

Figure 76 Bank Balance Enquiry Success

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Request Money:

Users can request their friends and family member for some amount through their AziPay
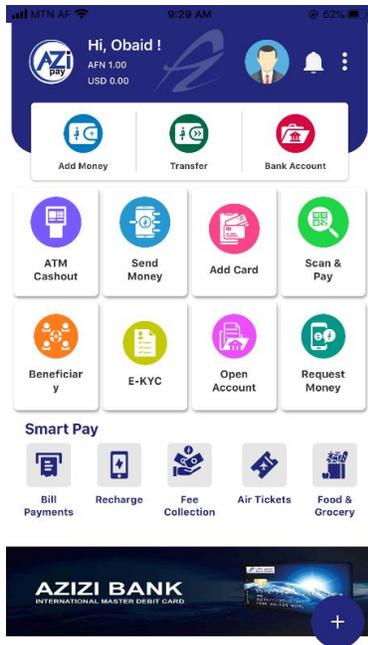
application.

In order to request money, the user has to follow the following process:

The

Figure 77 Select Request Money
option from Home Screen

Figure 78 Enter Required Details

Figure 79 Success Message

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User selects the Request Money option from Home Screen as in FIGURE 77 SELEC REQUEST MONEY OPTION FROM HOME SCREEN.

The Request Money page is opened, and user enters the required details such as REQUESST MONEY FROM, CURRENCY, AMOUNT, REMARKS and presses the Proceed button as in FIGURE 78 ENTERY
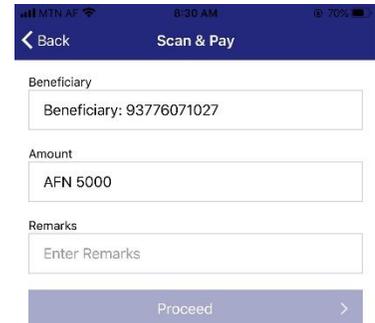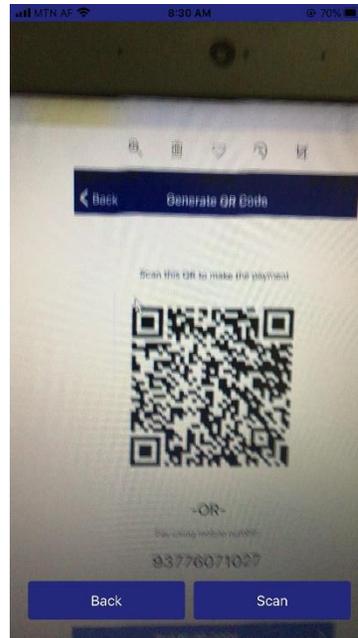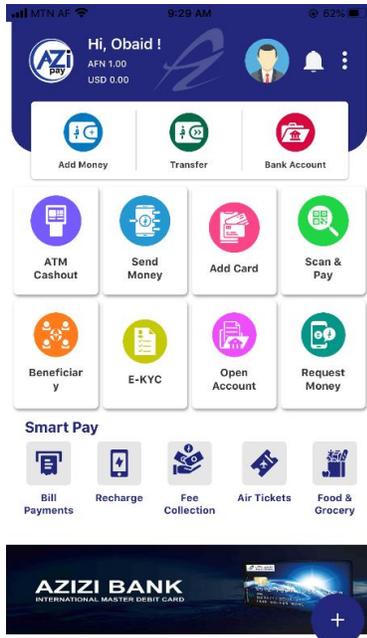
REQUIRED DETAILS.

If everything is well, the request will be sent to the wallet of the person from whom the user has request money.

In order to view all the requests received, the user can click the RECEIVE REQUEST tab from the same page as in FIGURE 80 LIST OF REQUESTS RECEIVED, and a list of all the requests will be shown.
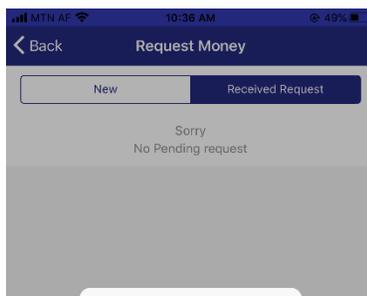
Figure 80 List of Requests Received
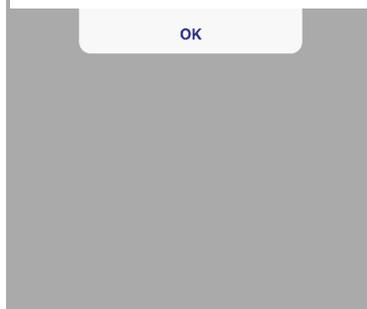
Scan and Pay:

  With the new AziPay wallet application, the users can scan and pay the payment for the goods purchased at AziPay Merchant site.

To pay using Scan and Pay Option of AziPay, the user has to follow the following process:

Figure 81 Select Scan and Pay Option from Home Screen

Figure 82 Place QR Under Mobile Camera

Figure 83 QR Code is Scanned

User Selects the Scan and Pay Option from Home Screen as in FIGURE 81 SELECT SCAN AND PAY OPTION FROM HOME SCREEN, and the QR Payment page opens.

Here the user has to scan the QR Code the user Has as in FIGURE 82 PLACE QR UNDER MOBILE CAMERA.

If the QR Code is scanned so the details will be shown in APP as in FIGURE 83 QR CODE SCANNED.

Here the user clicks the proceed button and the app asks for MPIN. The user enters MPIN and the payment is made on the QR Code and success message is shown as in FIGURE 85 SUCCESS MESSAGE.
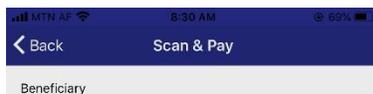
Figure 84 Enter MPIN

Figure 85 Success Message
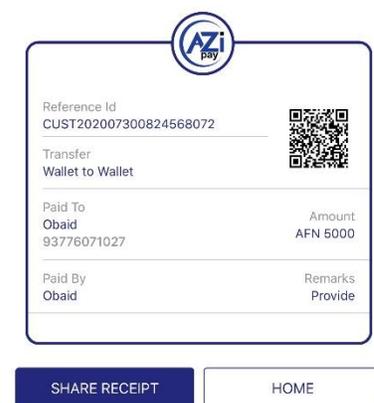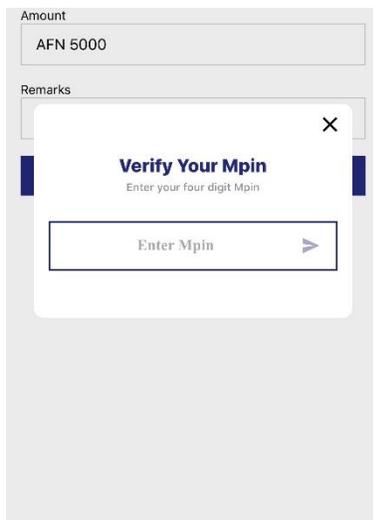
Request for Opening Bank Account:

The AziPay mobile Wallet users can ask for Opening an Account with Azizi Bank by requesting through AziPay.

Once the Request is received in AziPay, the report for Opening Account will be share with Marketing Team.

The Marketing Team then contacts the user and opens the account as per user's request.

In order to request for Account Opening the user has to follow the following process:

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User Selects the Open Account option from Home Screen as in FIGURE 86 SELECT OPEN ACCOUNT OPTION FROM HOME SCREEN.

The Open Account Page is presented to user, where user has to select and enter the required details and press SUBMIT button as in FIGURE 87 ENTER THE REQUIERD DETAILS.

Figure 86 Select Open Account Option from Home Screen
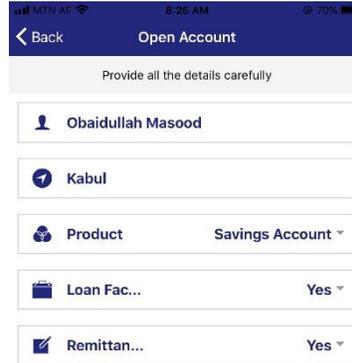
Figure 87 Enter the required details
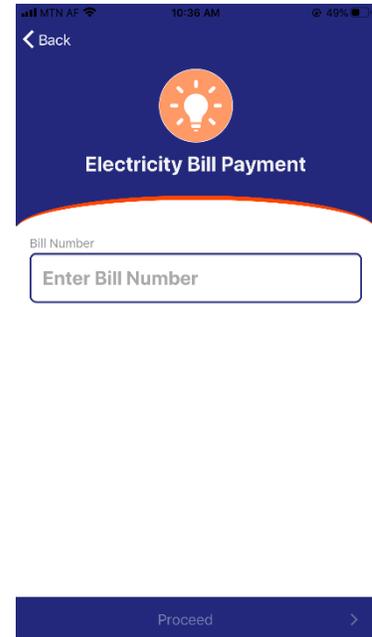
The request will be received in AziPay Admin.

The ADMIN generates the report on daily basis and provides the same to CALL CENTER.

The CALL CENTER contacts the user and opens the account as per Operations and Marketing Policy.

Bill Payment:

With the new AziPay Mobile Wallet Application, the user can pay various bill payments. Currently AziPay is having only Breshna Bill Payment, and soon many other service provider bill payments will be provided through AziPay.

In order to pay Breshna Bill Payment through AziPay, the user has to follow the following process:

Figure 91 Enter Bill/Account Number

The user selects the Bill Payment Option from Home Screen as in FIGURE 89 SELECT BILL PAYMENT

FROM HOME SCREEN.

The bill payment screen is opened to user, here the user selects the Electricity as in FIGURE 90 SELECT ELECTRICITY.
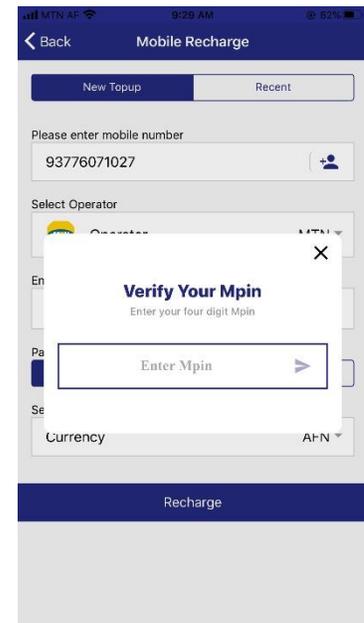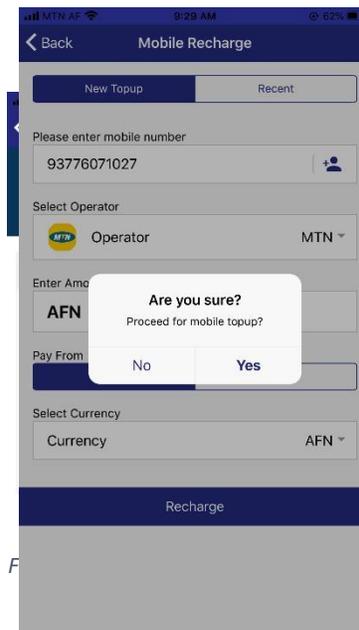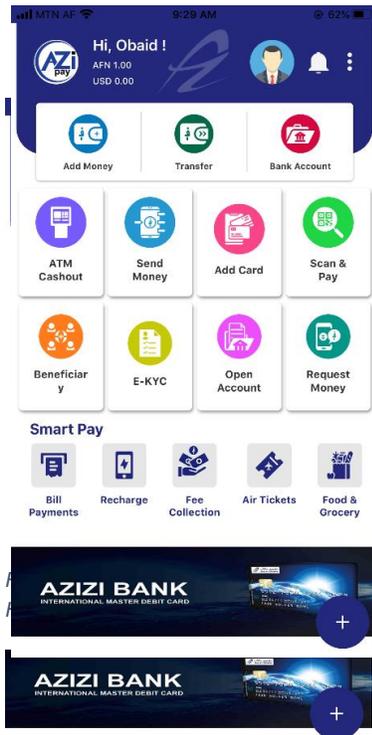
The Electricity Bill Payment Page is opened as in FIGURE 91 ENER BILL/ACCOUNT NUMBER, and here the user enters the Account Number from the Breshna Bill that is received from Breshna.

The application shows the details of the bill, and if the user understands that details is correct, the user clicks the PROCEED button and applications asks for MPIN.

The user enters correct MPIN and the Breshna Bill is paid.

Mobile Recharge:

With the new AziPay the Mobile Recharge can be performed by following the following process:

Figure 92 Select Recharge Option

Figure 95 Failed or Success Message   *Figure 93 Enter the Required Details*   *Figure 94 Enter MPIN*

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User Selects the RECHARGE option from Home Screen as in FIGURE 95 FAILED OR SUCCESS MESSAGE.

The Mobile Recharge screen is presented to user, the user enters the required information, and presses the RECHARGE Button as in FIGURE 93 ENTER THE REQUIRED DETAILS.

The application askes for MPIN as in FIGURE 94 ENTER MPIN, the user enters the MPIN and if balance is available the success messages will be provided and if balance is not available then the failed messages will be provided as in FIGURE 95 FAILED OR SUCCESS MESSAGE.
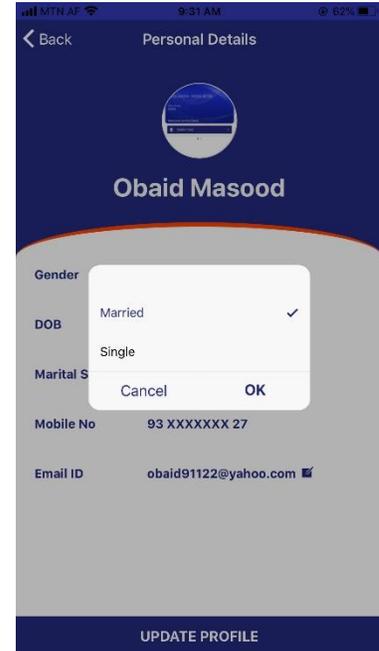
Update User
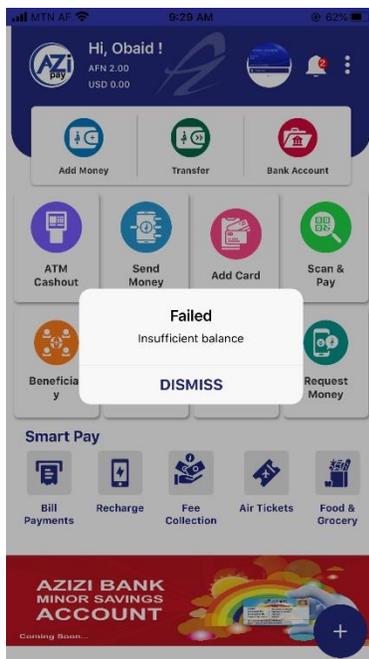
Profile:

With new AziPay version, user can now update their profile:

The users can update the following details:
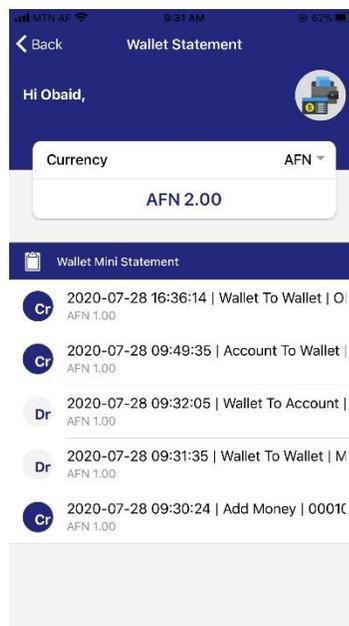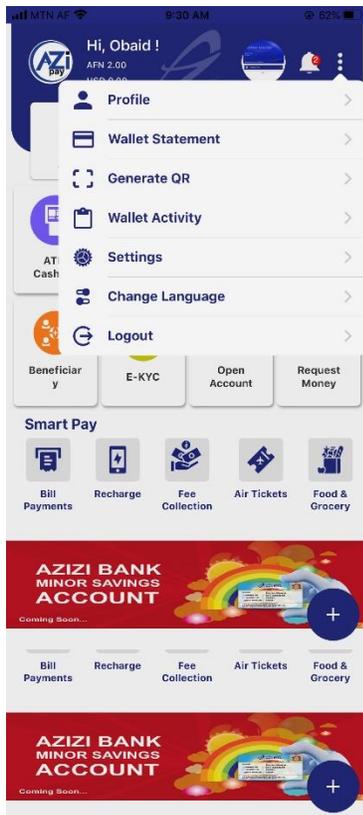
1.   Profile Picture
2.   Marital status
3.   Email Address

To update the same, the user has to follow the following process:

Figure 97 Click on Option to Update   *Figure 98 Example*

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The user has to click on the overflow menu available on the top right corner of the app as in FIGURE 96 SELECT PROFILE FROM OVERFLOW MENU, and it will open an overflow menu where a number of different options are available, here the user has to select the profile option.

The profile page will be opened and presented to user as in FIGURE 97 CLICK ON OPTION TO UPDATE.

The user here can update a number of different details such as Marital status, Email Address and profile picture as in FIGURE 98 EXAMPLE.

To update, the user has to click on the Option and a menu to update the option will be provided to user.

To update profile picture, the user has to click on the UPDATE Profile button, and success message will be shown to user.

Wallet Mini Statement:

With the new AziPay users can now view wallet mini statement and user has to follow the following process in order to view wallet mini statement:

In Order to view the Wallet Mini Statement, the user has to select the WALLET STATEMENT option from Over Flow menu on Home Screen as in FIGURE 99 SELECT WALLET STATEMENT FROM OVERFLOW MENU.

The Wallet Statement screen will be presented to user, and here user has to select the Wallet Currency for which the user wants to view the statement and the application will show the last five transactions as in FIGURE 100 MINI STATEMENT.

Figure 99 Select Wallet Statement
from overflow menu   *Figure 100 Mini Statement*

Generate QR CODE: With the new AziPay wallet users can generate QR Code and send it to friends and family who can scan it and pay the amount. To generate QR Code, Follow the process:

Select the GENERATE QR Code Option from overflow menu, enter the details and QR Code is generated.

Settings of the App: There are a number of setting that the user can set from the settings option of the app. So let's work on each option separately.

1: Change MPIN: user can change the MPIN for the wallet from CHANGE MPIN Option in settings of the app. To do the same, please follow the following process:
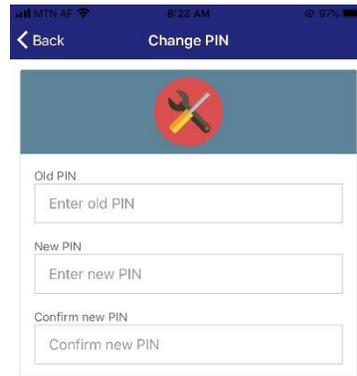
Figure 101 Select Generate QR

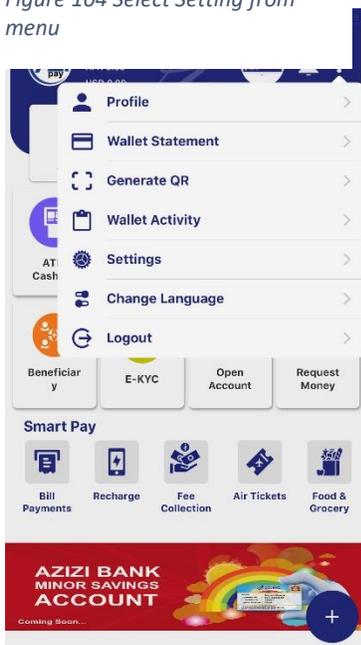*Figure 102 Enter Details*

Figure 104 Select Setting from menu
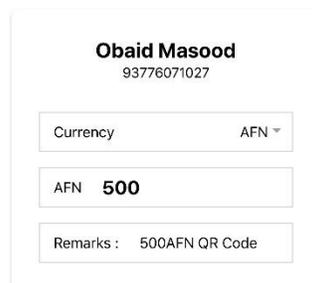
Figure 105 Select Change MPIN from menu

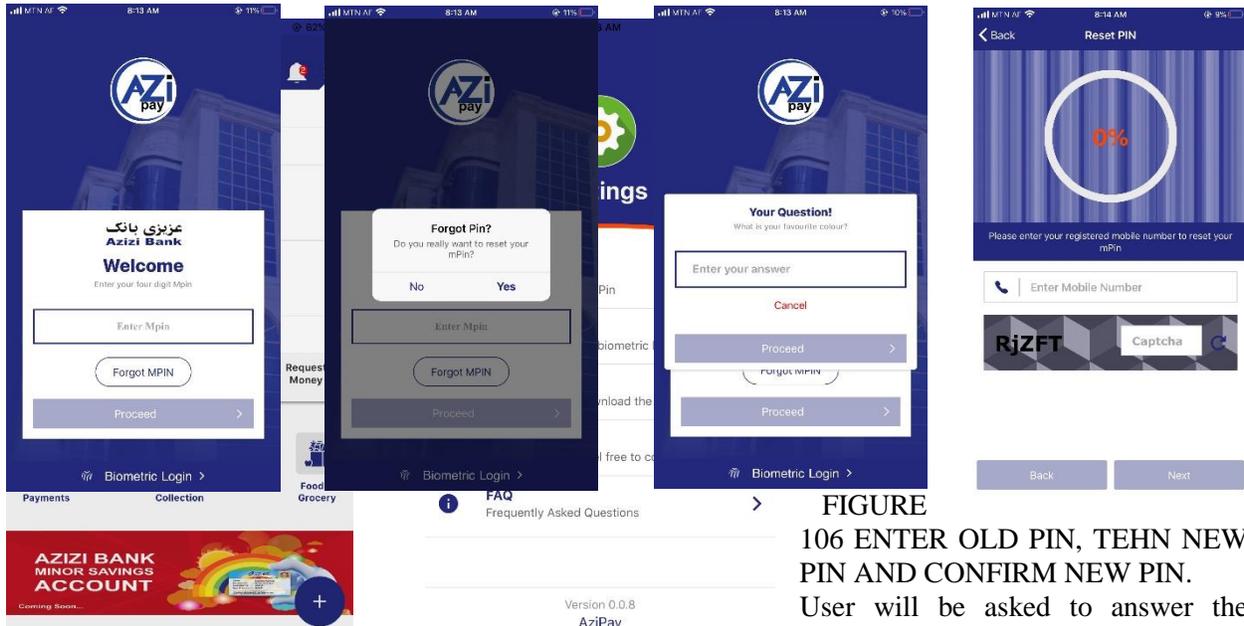*Figure 106 Enter Old PIN, then new PIN and Confirm new PIN*

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Select Change MPIN from menu list as in FIGURE 104 SELECT SETTING FROM MENU.

Provide OLD PIN, New PIN, and then Confirm the new PIN and click CHANGE MPIN button as in

FIGURE 106 ENTER OLD PIN, TEHN NEW PIN AND CONFIRM NEW PIN.

User will be asked to answer the security question, the user answers the security question and clicks the proceed button as in FIGURE107 ANSWER SECURITY QUESTION.

If security question is answered correctly, the PIN will be changed and success message will be shown as in Figure 83 MPIN CHANGED SUCCESSFULLY.
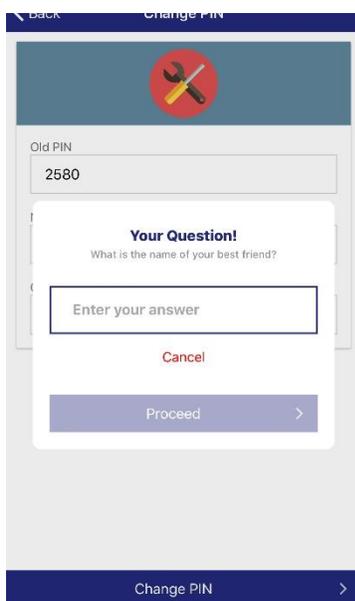
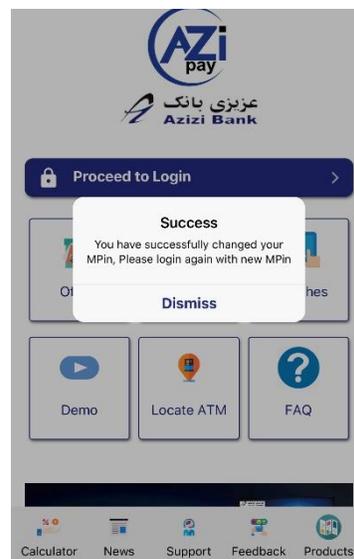Figure 107 Answer Security Question

Figure 108 MPIN Changed Successfully

1.1: Forgot MPIN:

If user remembers the password and wants to change the wallet password, for this process, the document already explains the process in section 1 of the settings on page 30 of this manual.

There are cases where the user does not remember the MPIN, and has to change the MPIN in order to login to application.

In order to change PIN using FORGOT MPIN option, the user has to follow the following process:

From login screen, the user has to

Figure 109 Select FORGOT MPIN

Figure 110 SELECT YES OR NO

Figure 111 Answer Security Question

Figure 112 ENTER MOBILE NUMBER AND CAPTCHA CODE

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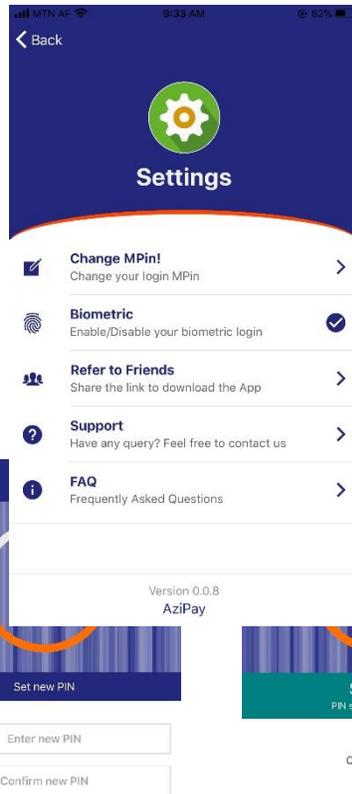select the FORGOT MPIN OPTION as in FIGURE 109 SELECT FORGOT MPIN.
On the next screen, the user will be asked to confirm if the he or she wants to change MPIN, so here the user has to click on the YES Button as in FIGURE 110 SELECT YES OR NO.

Figure 113 ENTER OTP   *Figure 114 SET NEW PIN*

Now the user will be asked to answer the security question that was set during registration. The application as in

Figure 114 Answer Security Question

user has to enter the security question asked by the application as in FIGURE 111 ANSWER SECURITY QUESTION. If Security question is answered correctly, the application will move to next step where the user has to enter his/her mobile number and also enter the CAPTCH code and click the next Button as in FIGURE 112 ENTER MOBILE NUMBER AND CAPTCHA CODE. If mobile number and captcha code is correct, then the application will send OTP to user which the user has to enter in the OTP field as in FIGURE 113 ENTER OTP. If the OTP is entered correctly, the user will be taken to Set new PIN page as in FIGURE 114 SET NEW PIN 114.

Here on Set New PIN, the user has to enter the new pin and then enters the PIN again in order to confirm it and then the user has to click on Next Button.
If the PIN is properly provided, the user will be taken to next screen and success message will be shown on the screen.

2: Enable or Disable Biometric Login:
The new AziPay Mobile Wallet Application comes with the enhanced security feature and biometric login is one of that. The user can enable or disable the Biometric Login by following the following process:

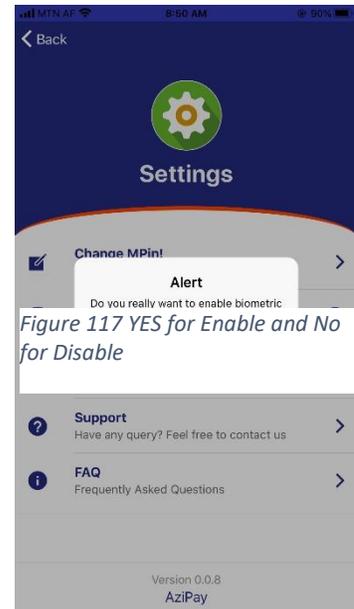*Figure 115 Select Setting from menu*　　*Figure 116 Select Change MPIN from menu*　　*Figure 117 YES for Enable and No for Disable*

Select the settings option from overflow menu as in FIGURE 109 SELECT FROM MENU and select the BIOMETRIC option.
Now an alert will be generated with YES and NO button as in FIGURE 111 YES FOR ENABLE AND NO FOR DISABLE.
If user wants to enable the BIOMETRIC LOGIN, then user clicks the YES button, otherwise clicks the NO Button.

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