



Getting started with MobiServe

What is MobiServe ?

BK MobiServe is a Mobile Banking service that provides you a safe and convenient way to do your banking using your mobile telephone. With Mobile Banking, you can monitor all your bank accounts in real time, view your account balances, get mini statement, transfer funds, pay bills, buy utilities, request checkbook, view exchange rates, get SMS and email notifications about any movement on your account and more.

How can I get it ?

You only need to have a bank account with Bank of Kigali and a mobile telephone. If you already have SMS Banking, you will use the same telephone number and same secret PIN on MobiServe. If you didn't have SMS Banking, you can register to MobiServe at any branch of Bank of Kigali.

How to Access it ?

If your mobile telephone has Internet connectivity, download MobiServe application from BK website at www.bk.rw or dial *334# to access the menu.

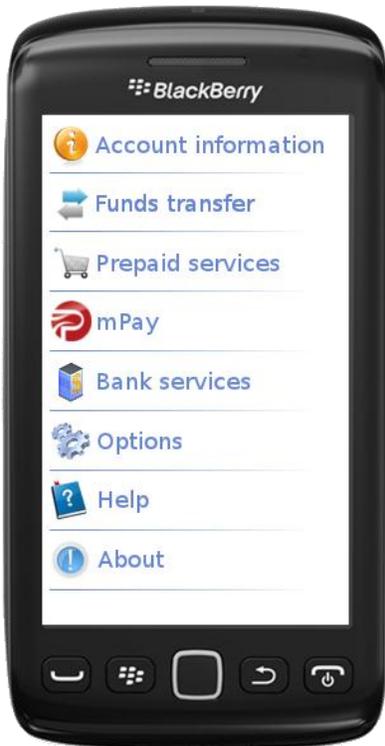
What services are offered on MobiServe ?

With MobiServe, you can access the following bank services on all your bank accounts:

1. View your account balance
2. Request mini statement
3. Transfer funds
4. Request Checkbook
5. Buy electricity(EWSA)
6. Top-Up airtime(MTN, TIGO, AIRTEL)

7. Pay TV(DSTV and StarTimes)
8. Pay for goods and services using mPay
9. Withdraw cash and send money through BK Yacu outlets
10. View foreign currency exchange rates
11. Manage account movement notifications(SMS and Email)

How to use MobiServe Mobile Application





Download and Install

1. Open your Internet browser and go to: www.bk.rw
2. Click on Download MobiServe link.
3. Confirm all installation notifications on your handset.

Login

1. Got to your applications installation directory on your handset.
2. Open the BK MobiServe application.
3. Select your preferred language(for first time usage only)
4. Enter your telephone number and your secret password.
5. Login

Usage

The mobile application interface can be navigated using the keys of the mobile handset. The following is a list of services offered on the mobile application.

To View the account balance

1. Browse Menu > Account information > Account balance > Get account balance
2. Select your bank account

3. Enter your password
4. Submit

To get a mini statement

1. Browse Menu > Account information > Mini statement > Get mini statement
2. Select your bank account
3. Enter your password
4. Submit

To transfer funds

1. Browse Menu > Funds transfer > Transfer funds now
2. Type the beneficiary account in full format(example: 00040123456789)
3. Type the amount
4. Type the comment
5. Select your bank account
6. Enter your password

5. Submit

To pay for goods and services using mPay

1. Browse Menu > mPay > mPay now
2. Type the PayCode received from the merchant
3. Submit
4. Verify the payment details: Merchant name and Payment amount
5. Type your PIN
6. Confirm or Decline
7. After confirmation, you will receive a printed receipt from the merchant

To withdraw cash at BK Yacu outlets

1. Browse Menu > BK Yacu > Cash withdrawal
2. Input the amount you want to withdraw
3. Select your bank account
4. Enter your password
5. Confirm
6. After confirmation, you receive a one time PAN and a secret passcode
7. You will need to provide the PAN and the secret passcode for the withdrawal at the outlet. The outlet assistant will ask for valid identification document before dispensing the cash.

To send money to non-registered people through BK Yacu outlets

1. Browse Menu > BK Yacu > Send money

2. Input the amount you want to withdraw
3. Input the name and telephone number of the beneficiary
4. Select your bank account
5. Enter your password
6. Confirm
7. After confirmation, the beneficiary receives a one time PAN and a secret passcode through SMS text.

8. The beneficiary will need to provide the PAN and the secret passcode for the withdrawal at the outlet. The outlet assistant will ask for valid identification document before giving out cash.

You can select Options > check status to inquire the status of the withdrawal later.

To request a checkbook

1. Browse Menu > Bank services > Request checkbook > Request checkbook now
2. Select the bank branch where you will collect the checkbook from
3. Select the bank account
4. Enter your password
5. Submit

To get foreign currency exchange rates

1. Browse Menu > Bank services > Exchange rates > Get exchange rates now
2. Enter your password
3. Submit

To buy electricity

1. Browse Menu > Prepaid services > Electricity > Buy electricity now
2. Enter the electricity meter number
3. Type the amount
4. Select the account that will be charged
5. Enter your password
6. Submit

To top-up MTN airtime

1. Browse Menu > Prepaid services > MTN Airtime > Buy MTN airtime now
2. Enter the mobile telephone number you want to top-up
3. Type the amount
4. Select the account that will be charged
5. Enter your password
6. Submit

To change your password

1. Browse Menu > Options > Change password
2. Type your current password
3. Type the new password
4. Re-type the new password for confirmation
5. Submit

To change the language

1. Browse Menu > Options > Change language
2. Select the new language
3. Enter your password
4. Submit

To setup SMS notifications about your account movements

1. Browse Menu > Options > SMS alerts
2. Tick all your accounts you want to receive SMS alerts for
3. Enter your password
4. Submit

To setup email notifications about your account movements

1. Browse Menu > Options > Email alerts
2. Tick all your accounts you want to receive Email alerts for
3. Enter your password
4. Submit

To know more about BK and its products

1. Browse Menu > BK Information

To get help

1. Browse Menu > Help

For more information and support, please call BK customer care on 4455.

How to use MobiServe by dialing *334#

Login

1. Dial *334#
2. Enter your password
3. Send

Usage

The USSD interface is based on a menu accessible by dialing *334#. Different items on the menu are selected by replying to the USSD console with the specified menu item number. The following is a list of all services which are offered.

To View the account balance

1. Select Menu > Account information > Account balance
2. Select your bank account
3. You get your account balance details

To get a mini statement

1. Select Menu > Account information > Mini statement
2. Select your bank account
3. You get mini statement details

To transfer funds

1. Select Menu > Funds transfer
2. Select your bank account
3. Enter the beneficiary account in full format(example: 00040123456789)
4. Enter the amount
5. Enter the comment
6. Enter your password to confirm
7. You get the details about your transfer

To pay for goods and services using mPay

1. You will receive a PayCode from the merchant
2. Dial *334*0*PayCode# or Select Menu > mPay and send the PayCode
3. Verify the payment details: Merchant name and payment amount
4. Enter your PIN to confirm the payment
5. After confirmation, you will receive a printed receipt from the merchant

To withdraw cash at BK Yacu outlets

1. Select Menu > BK Yacu > Cash withdrawal
2. Input the amount you want to withdraw
3. Select your bank account
4. Enter your password
5. Confirm
6. After confirmation, you receive a one time PAN and a secret passcode

7. You will need to provide the PAN and the secret passcode for the withdrawal at the outlet. The outlet assistant will ask for valid identification document before dispensing the cash.

To send money to non-registered people through BK Yacu outlets

1. Select Menu > BK Yacu > Send money
2. Input the amount you want to withdraw
3. Input the name of the beneficiary
4. Input the telephone number of the beneficiary
5. Select your bank account
6. Enter your password
7. Confirm
8. After confirmation, the beneficiary receives a one time PAN and a secret passcode through SMS.
9. The beneficiary will need to provide the PAN and the secret passcode for the withdrawal at the outlet. The outlet assistant will ask for valid identification document before giving out cash.

To request a checkbook

6. Select Menu > Bank services > Request checkbook
7. Select the bank account
8. Select the bank branch where you will collect the checkbook from
9. You get the details about the checkbook request

To get foreign currency exchange rates

1. Select Menu > Bank services > Exchange rates
2. You get the details about the current exchange rates

To buy electricity

1. Select Menu > Prepaid services > Electricity
2. Select the account that will be charged
3. Enter the electricity meter number
4. Enter the amount
5. Enter your password to confirm
6. You get the details about the purchase

To top-up MTN airtime

1. Select Menu > Prepaid services > MTN Airtime
2. Select the account that will be charged
3. Enter the mobile telephone number you want to top-up
4. Enter the amount

5. Enter your password to confirm
6. You get the details about the top-up

To change your password

1. Select Menu > Options > Change password
2. Enter the new password
3. Re-enter the new password for confirmation
4. You get notified about password change

To change the language

1. Select Menu > Options > Change language
2. Select the new language
3. You get notified about the new language

To setup SMS notifications about your account movements

1. Select Menu > Options > SMS alerts
2. Select enable/disable alerts for the listed account(s).
3. You will get SMS notifications on any movement on the accounts

To setup email notifications about your account movements

1. Select Menu > Options > Email alerts
2. Select enable/disable alerts for the listed account(s).
3. You will get email notifications on any movement on the accounts

To know more about BK and its products

1. Navigate Menu > BK Information

To get help

1. Navigate Menu > Help

MobiServe Frequently asked questions

What is MobiServe and how do I get started ?

MobiServe is a Mobile Banking service that provides you a safe and convenient way to do your banking using your mobile telephone. Please check the getting started guide.

What do I need in order to use MobiServe ?

You need to have a bank account with BK and own a mobile telephone.

How much does it cost to use MobiServe ?

Using MobiServe is free. When you dial *334#, the mobile operator will not charge you. When you use the mobile application, it will use the Internet connection on your handset. The data transmitted from your mobile application is minimal thus the Internet charges are minimised. However, the bank will charge fixed service fees for every transaction.

What are the service fees?

Service fees are small fixed charges on every transaction. The current service fees are the following per service:

12. View your account balance: 50 Rwf
13. Request mini statement: 50 Rwf
14. Transfer funds: 300 Rwf
15. Request Checkbook: 50 Rwf
16. Buy electricity(EWSA): 50 Rwf
17. Top-Up airtime(MTN, TIGO): 50 Rwf
18. View foreign currency exchange rates: 50 Rwf
19. Receive account movement notification(SMS and Email): 50 Rwf
20. To pay for goods and services using mPay:
 1. 50 Rwf for payment amount below 5,000 Rwf
 2. 100 Rwf from payment amount between 5,000 Rwf and 50,000 Rwf
 3. 200 Rwf for payment amount between 50,000 Rwf and 100,000 Rwf
21. To withdraw money from BK Yacu outlets

The following is the table of fees charged when using BK Yacu to withdraw cash. Fees are charges depending on the withdraw amount.

AMOUNT FROM	AMOUNT UP TO	FEE
300,001	500,000	4,000
150,001	300,000	2,500
75,001	150,000	1,500
40,001	75,000	800
20,001	40,000	400
10,001	20,000	300
5,001	10,000	250
2,501	5,000	200
500	2,500	100

22. To send money to non-registered people through BK Yacu outlets

The following is the table of fees charged when using BK Yacu to send money to non-registered people.

AMOUNT FROM	AMOUNT UP TO	FEE
250,001	500,000	3,000
100,001	250,000	2,500
50,001	100,000	1,000
20,001	50,000	750
10,001	20,000	500
5,001	10,000	400
500	5,000	150

23. All other services: Free

What is the password/PIN and how do I use it ?

The password is a secret code used to access your account on MobiServe. You must choose a strong password which no one can easily guess. Do not use your name, telephone number, birth date or birthplace or of your relatives as someone else might know it. You are required to change your password very often in order to avoid someone knowing it.

What if I have forgotten my password ?

Go to the nearest branch and ask to reset your password. The branch agent will verify your authenticity by checking your details in the bank and will help reset your password.

What if I loose my mobile phone ?

1. Call the bank's customer care on 4455 to disable all access to your MobiServe.
2. Proceed with the SIM swap procedure with your mobile operator immediately.
3. Go to the bank's branch and ask for reactivation and reset your password.