Consumer Portal User Manual

# Sybase Money Mobiliser 5.1

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# Contents

# Sybase Money Mobiliser

**Note:** The current user interface is available only in English.

Sybase® Mobiliser Platform is a state-of-the-art mCommerce solution that gives consumers the ability to bank, make payments, and transfer money through a mobile device. Money Mobiliser acts as an intermediary between a consumer and a member bank or third-party vendors running Money Mobiliser.

# Consumer Portal

**Note:** The portal feature descriptions and illustrations pertain to the out-of-the-box version of Money Mobiliser.

The Consumer Portal includes functions for managing your Money Mobiliser account. For example, you can manage your accounts (also known as wallet) with multiple sources of payment instruments such as bank accounts, credit cards, and a stored value account (SVA). Additionally, you can pay bills, send money to family or friends, and add airtime top-up. Whether you are paying your electric bill or sending money to a friend, Money Mobiliser can help you.

## Signing Up for a Consumer Account

The Consumer Signup page lets you to create one of two types of consumer accounts: money or mBanking.

**Note:** A bank account is not required to use Money Mobiliser.

### Prerequisites

A valid mobile number, postal address, and e-mail address.

### Task

1. From the Mobiliser Login page, click **Consumer Signup**.
2. Choose one of the consumer types:
   - Money — is a mobile wallet used for financial transactions such as sending money, paying bills, and adding airtime top up.
   - mBanking — is a mobile wallet with the same features as the Money account but lets you monitor payments and transfers using the mobile browser and smart client channels.
3. Enter all required information.

   The default time zone is Europe/Berlin.

   **Tip:** If you call customer support, you must know your security question.
4. Enter the CAPTCHA characters.
5. Accept the terms and conditions, then click **Continue**.
6. Accept the terms of the license agreement, then click **Next**.
7. Review your information and click **Continue**.

   A one-time passcode (OTP) is sent to your mobile phone.
8. Enter the OTP.

   **Note:** If you do not receive the OTP, click **Resend**.
9. Click **Continue** to finalize your registration.
10. Click **Continue** again to return to the Mobiliser Login page.

## Logging in to the Consumer Portal

### Prerequisites

A registered Money Mobiliser user name, which is case-sensitive.

### Task

1. Enter your user name and password.

   **Note:** If you forget your password, click **Forgot Password** and submit the required information. A temporary password is sent to your registered e-mail address. After you log in using the temporary password, you are prompted to change it immediately.

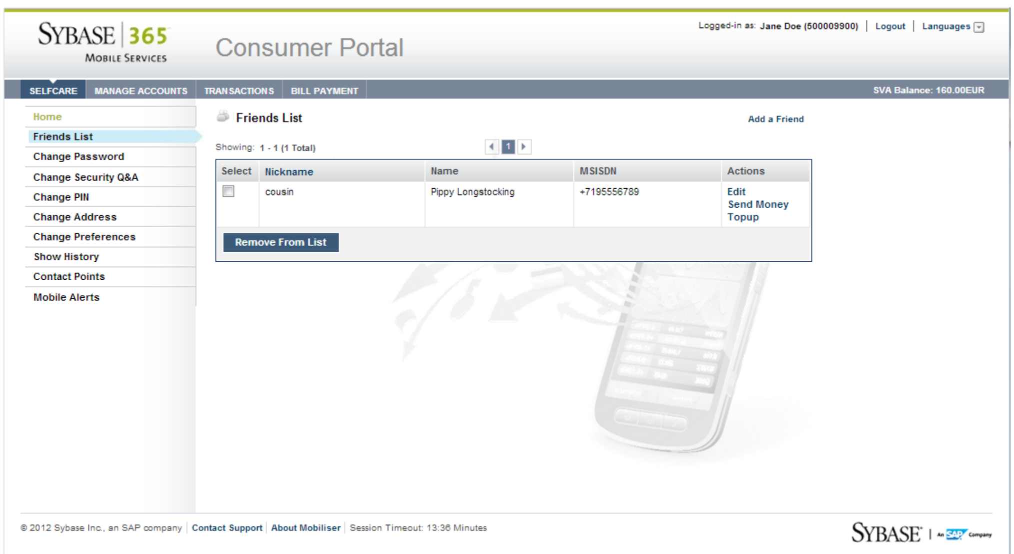
2. Click **Login**.

# Self Care

The Self Care option provides self-service functions for managing your personal information, such as your security question, password, PIN, address, contact points, mobile alerts, and preferences. You can also manage a friends list, which lets you send money or add airtime top up to the people on that list.

## Friends List

The Friends List lets you add, edit, and remove other Money Mobiliser users, to whom you can send money or airtime top up, either online or from your phone. For example, you can pay back a friend or give weekly allowances. Once you set up your friends list, you can send money or airtime top up immediately from your primary payment instrument to primary payment instrument of anyone on the list.




### See Also

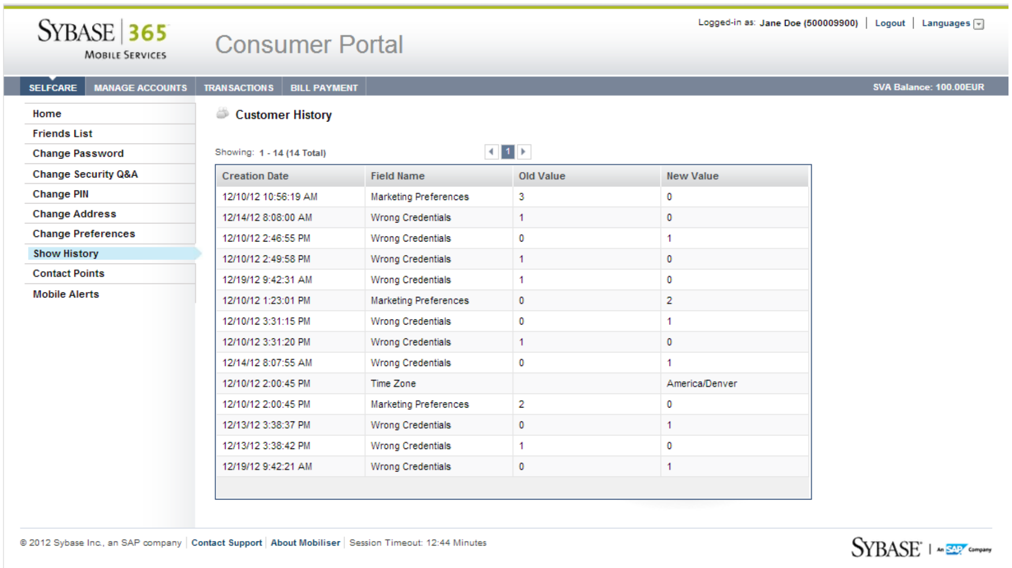
- *Send Money* on page 13
- *Airtime* Topup on page 15

## Preferences (Money)

The Preferences option lets Money Mobiliser consumers to change whether they prefer e-mail messages, SMS, or both, for marketing notifications. You can also turn off marketing notifications.

## Show History

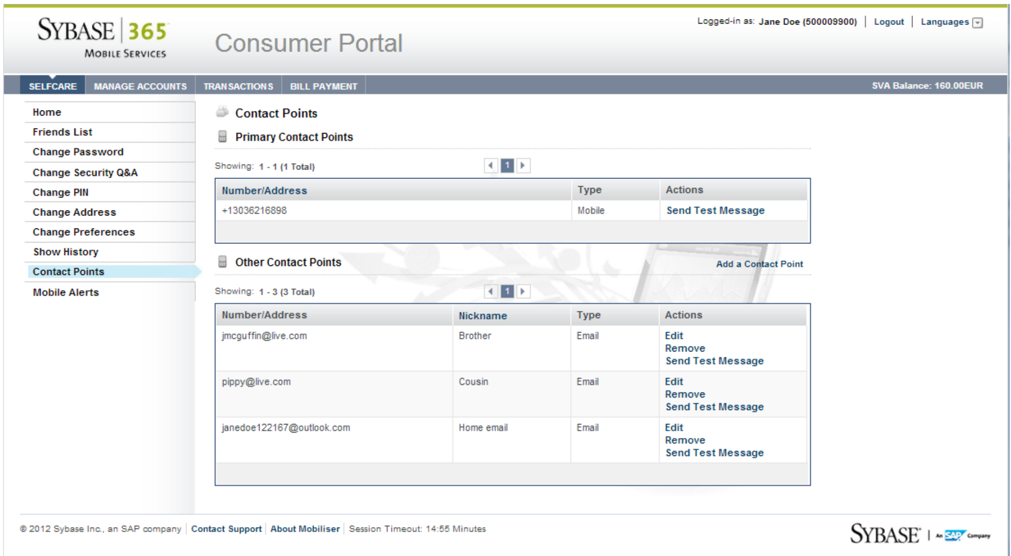
Show History tracks data changes such as changes in time zone and preferences, or if you did not log in successfully. It does not show when you add a friend or a bank account. You can always view all of your history; that is, there are no date or size constraints.




## Contact Points

The Contact Points option lets you add, edit, or remove contact points, and send test messages to any contact point. When you set up mobile alerts, you must choose one or more contact points.

You can have only one primary contact point, which is the registered MSISDN of your Money Mobiliser account. You cannot modify or remove the primary contact point; however, you can register more than one mobile device, fax, or e-mail address for the same account, or across multiple accounts. Therefore, joint account users can customize alerts and other features for their devices.




### See Also

- *Mobile Alerts* on page 7

# Mobile Alerts

The Mobile Alerts option lets you add alerts from a predefined list, or manage existing alerts. For example, you can receive daily or weekly balance alerts when a balance falls below the defined threshold for a payment instrument. You can also create multiple alerts for a particular payment instrument. Additionally, you can define quiet periods (also known as Do Not Disturb) within a calendar period, or disable messaging for specific days of the week, for example, weekends.

### See Also

- *Contact Points* on page 6

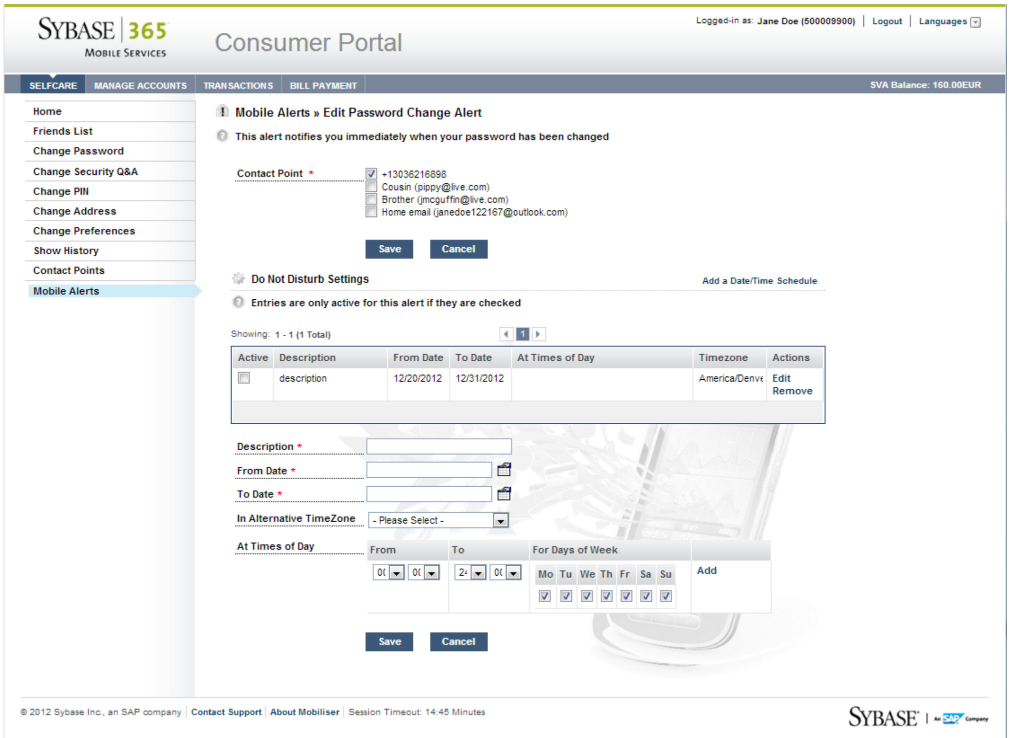
## Adding Mobile Alerts

### Task

1. Click **SELFCARE**.
2. In the left pane, click **Mobile Alerts**.
3. Click **Add an Alert**.
4. In the Actions column, click **Add** for the alert you want to add.
5. Choose the account for the alert.
6. Select one or more contact points.
7. Click **Save**.

## Adding a Date/Time Schedule

You can add, edit, or remove Do Not Disturb settings for an existing alert.




### Prerequisites

Add at least one mobile alert.

### Task

1. Click **SELFCARE**.
2. In the left pane, click **Mobile Alerts**.
3. In the Actions column, click **Edit** for the alert to which you want to add a date/time schedule.
4. Click **Add a Date/Time Schedule**.
5. Enter the required information.
6. Select the time and days for the Do Not Disturb Settings.
7. Click **Add**.
8. Click **Save**.

# Manage Accounts

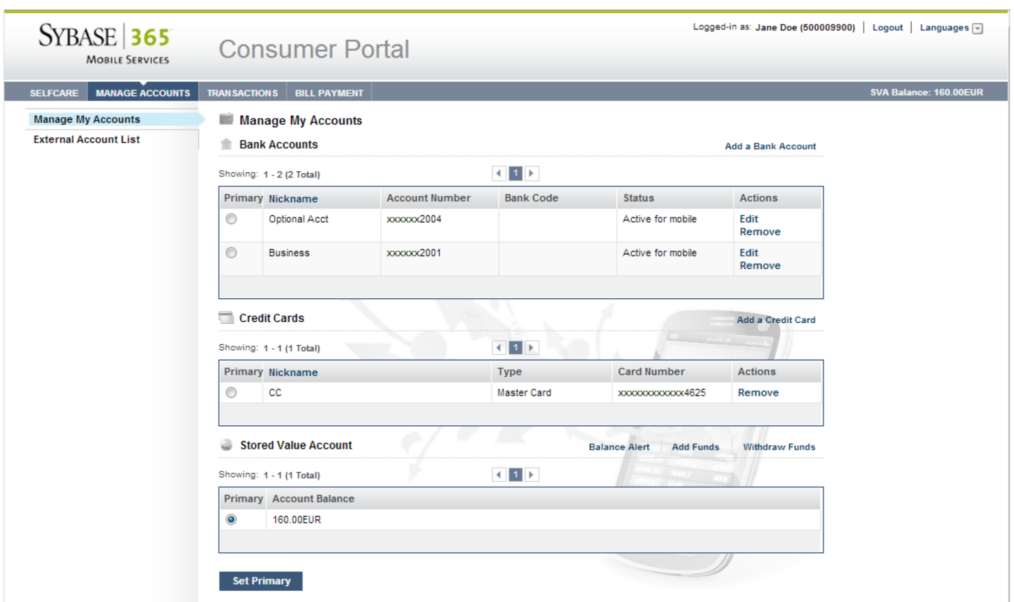
The Manage Accounts option provides a wallet, which you can use to set up different payment instruments. You need not have a bank account or credit card to use Money Mobiliser. When your Money Mobiliser account is created, a stored value account (SVA) is set up automatically and is set as your primary payment instrument. However, you can select either a bank account or credit card as your primary payment instrument. Any payment instrument in your wallet can be used for paying bills, but your primary payment instrument is used for person-to-person payments.

If you do not have a bank account or credit card, funds can be added to your account:

- If another user sends you money using the Send Money or Friends List features.
- Through a pickup code.
- By depositing cash into the account (cash-in) at a distribution center.

If you have a bank account or credit card, you can:

- Add funds from either one.
- Withdraw funds from your SVA and transfer them to your bank account.




### See Also

- *Friends List* on page 5
- *Send Money* on page 13

## Bank Accounts

The Bank Accounts option lets you add one or more bank accounts to your wallet. You can then optionally choose that account as your primary payment instrument. You can edit a bank account in your wallet, or remove one.

You can set up mobile alerts for each bank account in your wallet to notify you of its balance summary, transaction summary, or threshold summary. You can also make your bank account available for mobile transactions.

**Note:** You cannot view your bank account balance in the Money Mobiliser portal.

### See Also

- *Mobile Alerts* on page 7

## Credit Cards

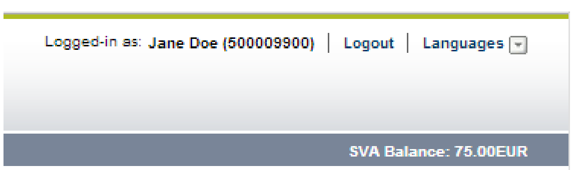
Use the Credit Cards option to add one or more credit cards to your wallet. You can add and remove credit card information only; only a customer service representative can make changes to your credit card information.

## Stored Value Accounts

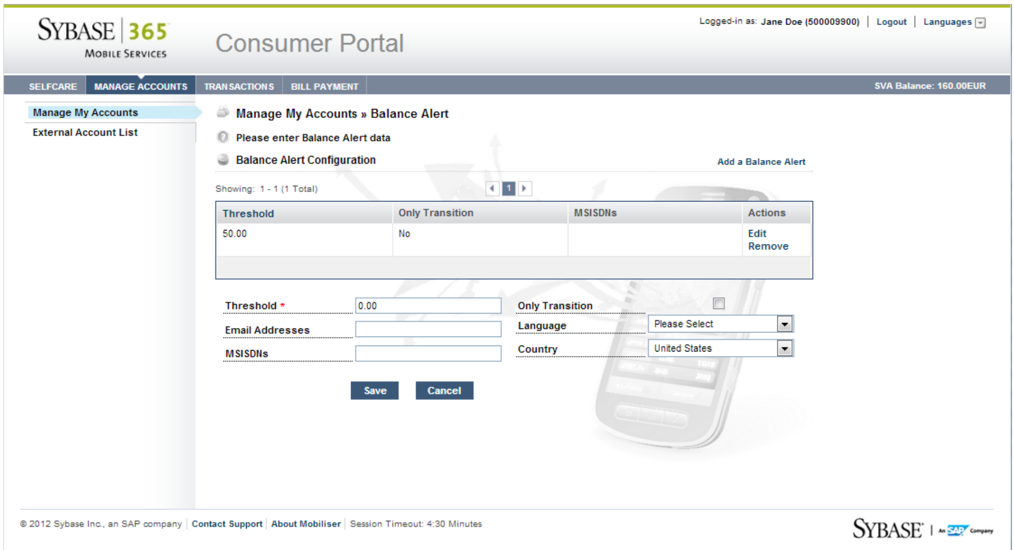
Use the Stored Value Account option to add funds to your SVA from a bank account or a credit card in your wallet. Additionally, you can transfer funds from your SVA to a bank account in your wallet.

**Note:** When you sign up to use Money Mobiliser, you are provided with only one SVA.

The SVA is set, by default, as the primary payment instrument, and the balance starts at zero. The balance of your SVA appears in the upper right of the navigation bar, and in View Transactions under the Transaction menu.




You can set up balance alerts to be notified when a balance falls below the defined threshold. You can have a balance alert sent to an e-mail address, an MSISDN, or both. If you select Only Transition, you receive an alert only the first time the threshold is reached. If you do not select Only Transition, you receive an alert each time you make a transaction and your balance is below the threshold.




### See Also

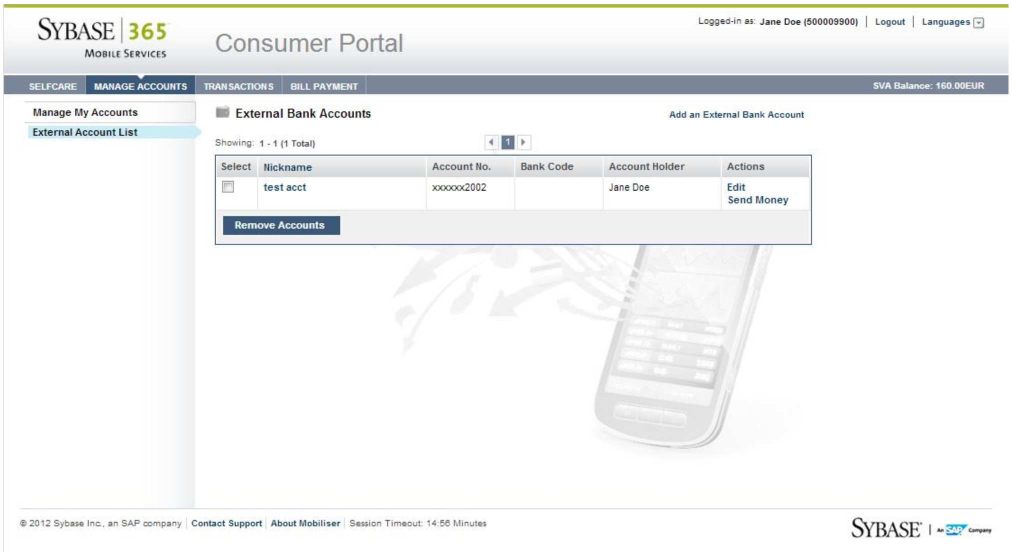
- *View Transactions* on page 13

## External Accounts

Use the External Accounts option to add a payment instrument to your wallet that you can use to send money to a third-party bank account that you do not own. You can send money from your primary payment instrument to any third-party account holders, whether or not they are signed up with Money Mobiliser.

External accounts are similar to the bank accounts and credit cards in your wallet, because you can use external accounts to pay bills. However, you cannot add money to your SVA from an external account, or transfer money from your SVA to an external account. You can edit and remove an external account from your wallet.

## Manage Accounts



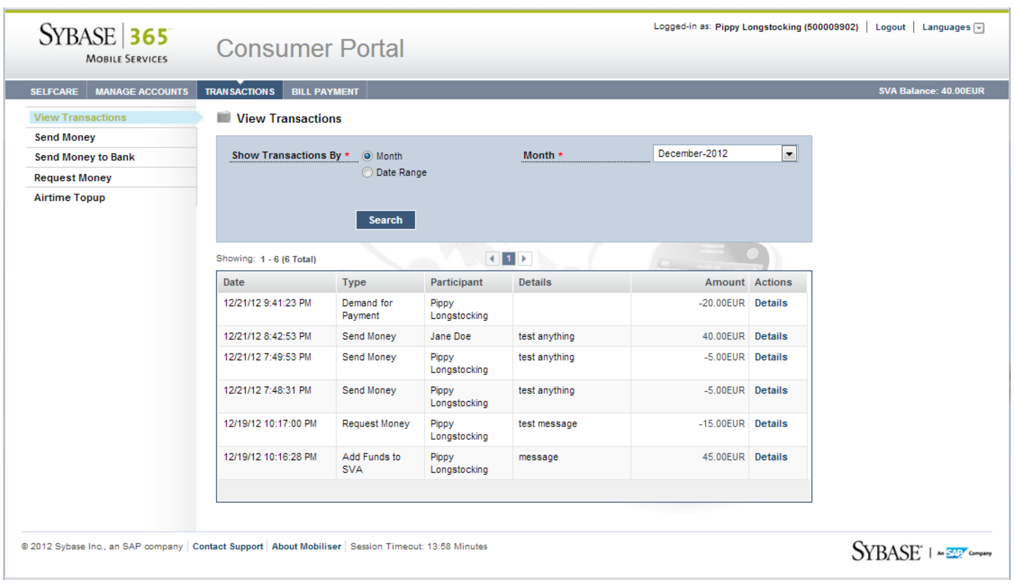
# Transactions

The Transactions option lets you view all your transactions, send money or airtime top up amounts to another Money Mobiliser user, send money to a bank, and request money from another Money Mobiliser user.

## View Transactions

The View Transactions screen displays all airtime top up, bill payment, and SVA transactions. The SVA balance appears in View Transactions any time money is transferred in or out of the SVA. Additionally, you can view all money transfers that are requested and sent between other Money Mobiliser users. To view your transactions, you must search by month or a specified date range.

**Note:** You can also view airtime top-up, request money, and bill pay transactions in the Bill History search results.




### See Also

- *Bill History* on page 19

## Send Money

Use the Send Money option to instantly transfer money to another Money Mobiliser user's primary payment instrument. This is similar to the Send Money feature in your Friends List; however, with a Send Money transaction, you must enter the recipient's MSISDN.

You can also send money to non-registered users. When you send money to a non-registered user, a pickup code is sent to them via a short message service. The non-registered user can then visit an agent location, and receive the money by providing the pickup code and MSISDN. At the time of pickup, the non-registered user is given the option to register as a Money Mobiliser consumer.

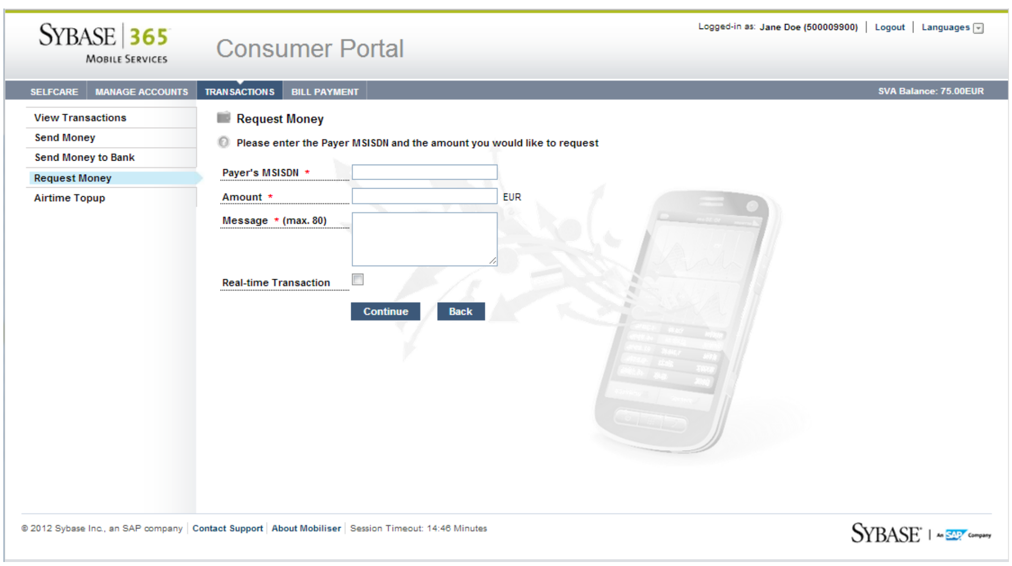
## Send Money to a Bank

Use the Send Money to a Bank option to send money from your primary payment instrument to a registered third-party bank account that is not set up as an external account. To send money to a bank, you must know the account number, bank code of the account holder, and the account holder's name.

## Request Money

Use the Request Money option to request money from other Money Mobiliser users. When you request money from another Money Mobiliser user, the funds are taken from his or her primary payment instrument. For example, if a bank account is set up as his or her primary payment instrument, the funds are sent from that bank account.

To have the money sent immediately, select Real-time Transaction. Otherwise, the Money Mobiliser user being asked to send money must manually send the money using the Open Bills feature.




### See Also

- *Manage Accounts* on page 9
- *Open Bills* on page 18

## Airtime Topup

Use the Airtime Topup option to add airtime minutes to your mobile phone or to the phone of another user. Purchase airtime minutes using your primary payment instrument. You can see all airtime top-up transactions in the View Transactions and Bill History search results.

To add airtime minutes, select the invoice type (Operator) and enter the amount. If you are adding airtime minutes to the phone of another user, enter that user's MSISDN. If you do not enter the MSISDN, then you are adding airtime minutes to your mobile phone.

### See Also


- *View Transactions* on page 13
- *Bill History* on page 19

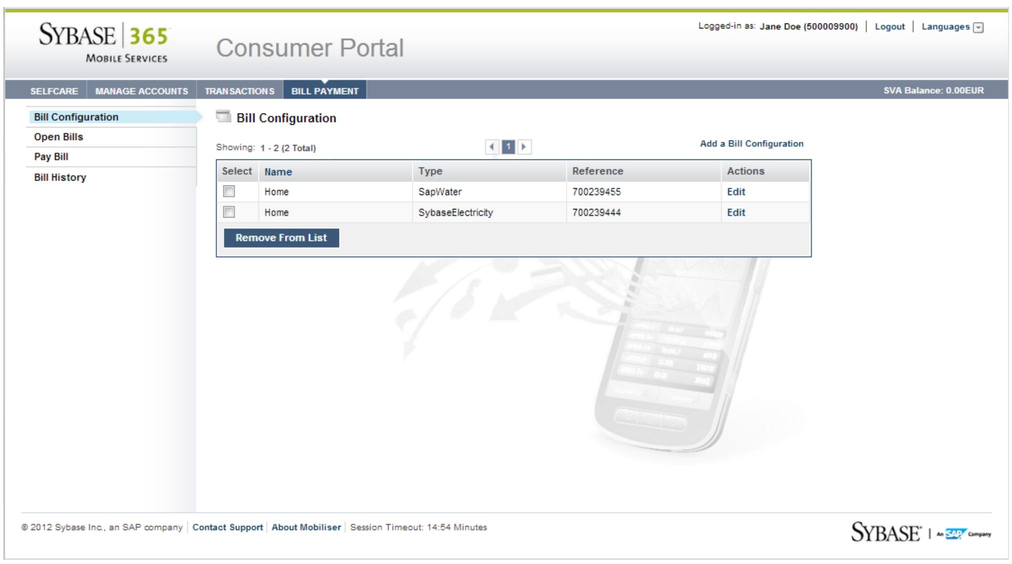
# Bill Payment

Bill payments in the Money Mobiliser are implemented with invoice types, bill configuration, and bills. The invoice type is configured by the invoice issuer (biller) for type of bill. The bill configuration contains consumer-specific configurations for an invoice type, creating a personalized reference to an invoice type. The actual bills belonging to a bill configuration contain at least the amount due and a reference number that is provided by the biller to the customer.

## Bill Configuration

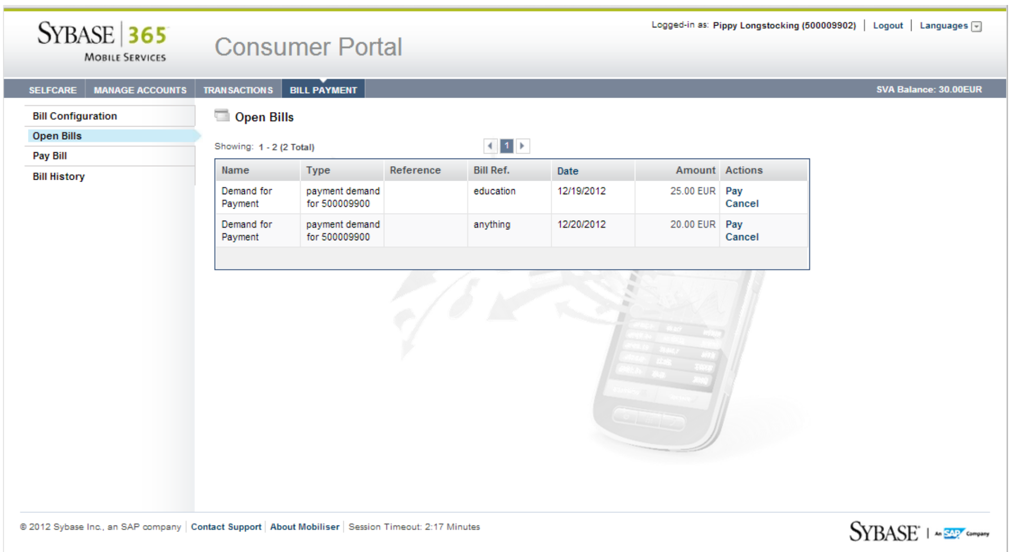
The Bill Configuration option lists your current bill configurations, which are linked to an invoice type that stores default configuration data for the bills. The bill configuration contains at least one reference number, provided by the invoice issuer, which identifies the customer's account, for example, your account number at the electricity company.

To make payments on demand, add a bill configuration using the available invoice types. You can also edit or remove a bill configuration. An invoice issuer can create multiple bills, for example, if one issuer provides bill payment for electricity and water, but the customer pays separately for each service.



# Open Bills

The Open Bills option displays all active bills from the issuer, or money that is being requested by another Money Mobiliser user. You can pay open bills with any of the payment instruments in your wallet. When paying an open bill, choose the payment instrument you want to use to pay the bill. After paying an open bill, it no longer appears in the list. You can also cancel an open bill at any time. Paid bills show up under Bill History.



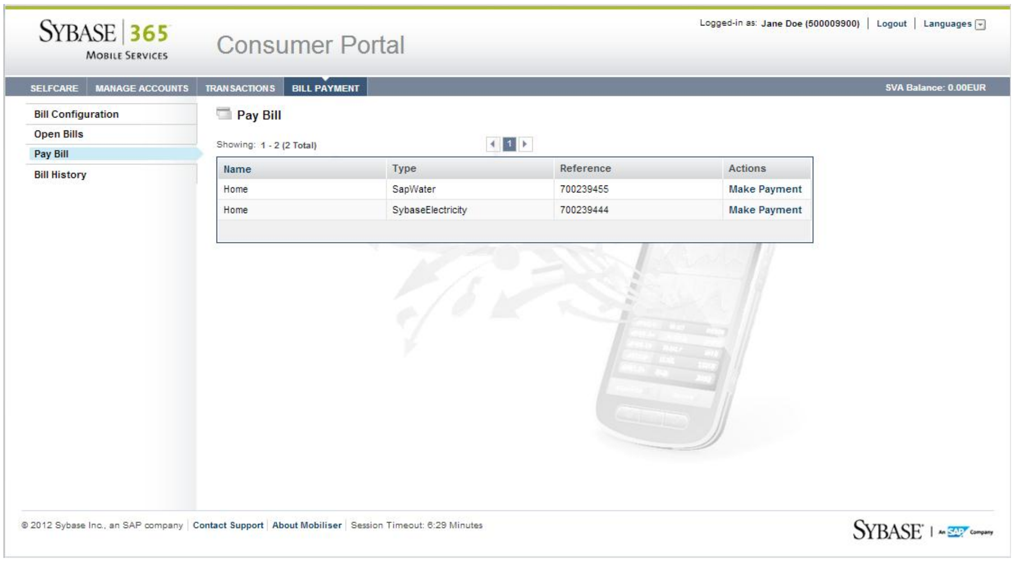

### See Also

- *Request Money* on page 14

# Pay Bill

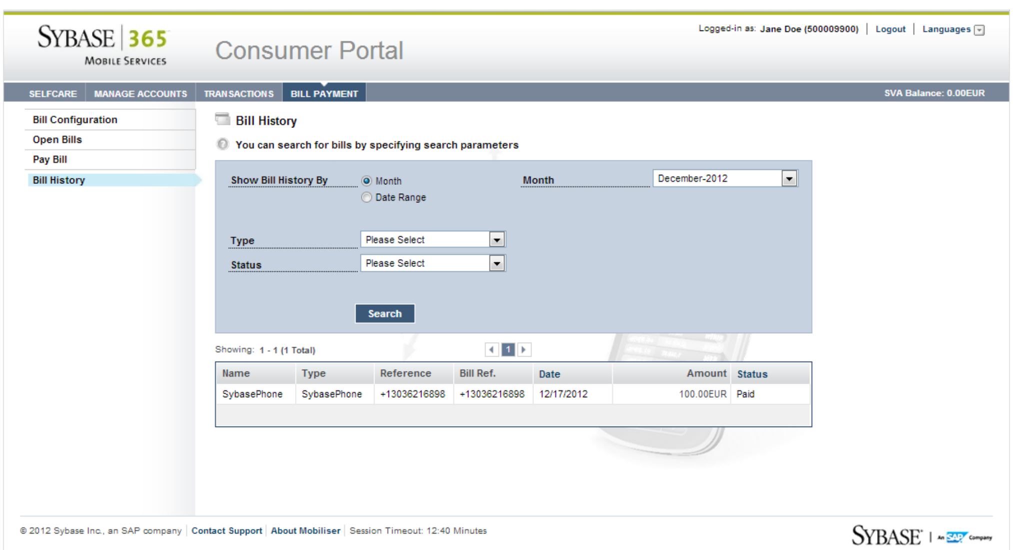
The Pay Bill option displays the bills that are set up under Bill Configuration. You can pay any of the bills immediately, but you cannot set up future payments or edit a payment. To pay a bill, you must enter the bill reference defined on the paper invoice, enter an amount for which you are paying, and select the payment instrument. The payment is immediately taken from your primary payment instrument.

**Note:** The issuer assigns the bill reference for the customer account, which is different for each bill.




# Bill History

The Bill History displays all bill payment, airtime top-up transactions, and non-real-time money requests. Each bill you have paid appears in Bill History, as well as in the View Transaction search results. You can search for bills by month, date range, type, or status. All search parameters are optional. However, if you are searching by type or status, the results display all bills with that parameter.



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