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# **NEW USSD (\*229#) PLATFORM**

# **FREQUENTLY ASKED QUESTIONS**

**Question:** **Why should I sign up for USSD Mobile Banking?**

USSD Mobile Banking is a reliable, secure, and fast way of accessing your bank 365 days a year wherever you are using any mobile device of your choice. It enables all First Capital Bank individual customers to perform menu driven transactions without internet connectivity or downloading any applications on your cell phone. All you need is to dial \*229# and you will be able to use First Capital Bank USSD Mobile Banking right away.

**Question: What are the eligibility criteria for using Mobile Banking?**

First Capital Bank USSD Mobile Banking is available for all individual account holders.

**Question: How do I access the new First** **Capital Bank USSD platform**

To access the new First Capital Bank USSD platform, dial \*229# on your cellphone and a menu of transactions will be displayed. Select transaction type of your choice and you be given an option to enter your PIN/Password.

**Question: Are there any changes in the way I log in on the new platform**

Yes, there are fundamental changes in the log in steps compared to the old USSD platform. When logging on the new platform you will follow the steps below;

* Dial \*229#
* A page with different transaction menus will be displayed on your phone
* Choose the transaction you want to carry for instance option 1 which is Airtime
* You be required to enter your PIN/Password at this stage

**REGISTRATION RELATED QUERIES**

**Question: Do I need to visit the bank to complete the registration process?**

You are no longer required to visit the bank or fill any forms to register to be USSD Mobile Banking platform. If you are an active account holder, you can register yourself using either your phone number or debit card anywhere anytime.

**Question: Currently I don’t have a debit card issued in my name can I register on the new First Capital Bank USSD Mobile Banking?**

Yes, the platform has a flexible registration which allows customers to alternatively register using their phone number even if they do not have activated debit cards. To self-register simply open an individual account with First Capital Bank Zimbabwe you will be good to go.

**Question: As a new customer/account holder, how do I register on the new First Capital Bank USSD Mobile Banking?**

If you are a new customer who is not registered on the Mobile Banking App or the old USSD platform, you will be required to register by following the instructions below,

* Dial \*229# on your mobile
* Register using either your Debit card or Phone Number and receive an OTP
* Choose option 0 and input the received OTP to complete registration

**Question: I already use** **First Capital Bank Mobile App how do I register or log in on the new** **USSD Mobile Banking**

If you already registered on First Capital Bank Mobile App there is no need to reregister on the new USSD platform. Use your existing First Capital Bank Mobile App Pin or Password to log in or transact by following instructions below,

* Dial \*229#
* A menu with different transaction types will appear
* Choose any type of transaction
* Enter your existing Mobile Banking App Pin or Password and proceed to transact

**Question: I was registered on the old USSD platform only but not on the First Capital Bank, Mobile Banking App, how do I log in or register on the** **new** **USSD Mobile Banking platform?**

If you were using the old FCB USSD platform but not registered on the Mobile Banking App, use the existing password you were using to access the old \*229# by following instructions below,

* Dial \*229#
* Choose any type of transaction
* Use your existing \*229# pin to log in

**Question: I am a USSD user and l wish to download the Mobile App. Which password do l use since the two platforms use the same Pin or Password.**

You have two options:

1. You can set your current pin/password for the USSD as your Mobile App pin/password.
2. If you choose a different pin/password for the Mobile App the system defaults your USSD pin/password to the one you would have set for the Mobile App. Any subsequent password resets from either USSD or Mobile app will take precedence over the old PIN/Password.

**TRANSACTION RELATED QUERIES**

**Question: What transactions can I perform on the platform?**

You can conduct a wide range of transactions on the new platform which include the following:

* Airtime Purchase for Econet (ZWL&USD), Telecel (ZWL) and Netone (ZWL)
* Own account, Internal and RTGS Transfers both in ZWL and USD
* ZIPIT Send in ZWL and USD
* Accounts enquiry for all your accounts
* Mini-statement delivery via SMS and on screen
* Bill payments in ZWL
* Select Billers in USD i.e., ZESA and ZOL
* Pin reset

**AIRTIME PURCHASES**

**Question: How do I purchase airtime on the new platform?**

Using the new USSD Mobile Banking platform you can purchase Econet, Netone and Telecel airtime by following steps below;

* Dial \*229# on your mobile
* From the menu displayed on your cellphone choose option 1 highlighted as Airtime
* Select whether you want to purchase Econet, Netone or Telecel airtime
* Select bank account you want to pay from
* Enter amount you want to buy and confirm

**FUNDS TRANSFERS**

**Question: On the** **new USSD Mobile Banking platform what are types of transfers I can perform?**

By following simple instruction available on the new platform, you perform a wide range of transfers both in USD and ZWL which include the following,

* Own Account Transfers,
* Internal Account Transfers
* RTGS transfers
* ZIPIT Send

**Question: Can I do my transfers in USD on the platform?**

Yes, you are now able to do all transfers in USD including ZIPIT Send and RTGS transfers using the new platform.

**ACCOUNTS ENQUIRY QUERIES**

**How can I view balances on my bank accounts?**

Using the new platform, you can view balances on all your ZWL and USD bank accounts at zero cost unlike the old platform. To view your balances kindly follow steps below,

* Dial \*229#
* From the menu displayed on your cellphone choose option 2 highlighted as Account Details
* Enter your PIN or Password
* Choose option 1 named Balance Enquiry and submit
* All accounts balances will be displayed for both USD and ZWL

**Can I get a detailed statement of my accounts’ transaction history?**

You can get can transaction history of all your accounts whether in USD or ZWL in a mini statement format. Using the new platform mini statement can be displayed on your phone screen or be delivered as SMS to your registered cell number.

* Dial \*229#
* From the menu displayed on your cellphone choose option 2 highlighted as Account Details
* Enter your PIN or Password
* Choose option 2 named Balance Enquiry and submit
* Select whether you want to view the mini statement via SMS or on screen and submit
* Select the account you want enquiry and submit
* The mini statement will be displayed on the screen or delivered via SMS

**BILL PAYMENTS**

**Question: What is the bill payment service?**

Bill payment is a ready functionality that provides First Capital Bank individual customers with a single point of contact for most of recurring bill payment needs which include paying for electricity bills, internet broadband and insurance premiums. Using this functionality, you can pay your bills in a convenient, reliable, and safe manner.

**Question: What are the types of bills that can be paid using** **USSD Mobile Banking platform**

Using new the First Capital Bank USSD Mobile Banking platform you make payments to a wide range of billers which include,

* ZESA Prepaid
* ZOL
* ICECASH
* ZUVA
* DANDEMUTANDE
* TELONE PHONE ADSL AND PHONE
* NYARADZO

**Question: Can I retrieve my previous purchased ZESA tokens**

Yes, you can retrieve your last two ZESA tokens using the new platform. All you need to do is to select a menu highlighted Retrieve Last 2 token on the platform and you will be able to view your ZESA tokens.

## **PIN RELATED QUERIES**

**Question: Which format of Passwords or PINs which are allowed when registering on the First Capital Bank USSD Mobile Banking platform**

* Customers can set their PINs which comprise of at least 4 digits e.g., 1234
* The new platform also allows the customers to set and use passwords in word format e.g., abcd
* Users can also set alphanumeric password such as Abc@123

**Question: Can I change my PIN on the platform?**

Yes, you can change your PIN anytime, anywhere by following the following instruction

* Dial \*229#
* Select option 7 named as Settings
* Enter your Pin/Password to proceed
* Choose Option 1 highlighted as Pin Change and submit
* Enter new pin and confirm

\*\*\*\*Please note that if you are already registered on the Mobile App, any changes to your Pin will affect Mobile App since the two platforms share pin/password.

**Question: What do I do if I forget my PIN?**

If you are already using Mobile Banking App you can reset your password by initiating forgot password process. Mobile Banking App and the new USSD Mobile Banking are now synchronised which means you can use one PIN or Password on these 2 platforms. Alternatively, please call our Call Centre on +263772192865, +263772192868, +263772192869 or +263772192872 and they will assist to reset your pin.