

5. Send Money- money send is a Cardless cash withdrawal from Awash Agents or ATM. You can send money to any beneficiary mobile number whether registered or not.

- Select account you want to debit by entering the number corresponding to the account.
- Enter beneficiary's phone number
- Enter amount
- Confirm transaction by selecting number 1 which corresponds to "yes"

The system generates 8 digit secret number, 4 will be sent to the sender and the remaining 4 will be sent to the beneficiary. You must send the partial secret code so that the beneficiary will be able to withdraw from Awash Agent or ATM.

6. Payments- **1-School Fees –**

All schools that have an account at our bank will be given school ID to enable them accept fee via electronic payment. The customer will apply the following step to make payment via m-wallet (USSD).

Steps: - Dial *901#

- Select Payment Menu from the available service
- Select School fee from the listed product
- Select the account to be debited
- Enter school ID
- Enter student ID
- Enter student name
- Enter amount to be paid
- Description (reason for paying)
- Make sure to confirm after every steps, and SMS will be sent from the bank to your mobile number.

2-Air lines E-Ticket

Before trying to make the payment, customers have to book or reserve online from Ethiopian airlines website. After getting reservation code or passengers reference number (PRN) via text you have two options to effect the payment. i.e.

- I-Using awash mobile wallet or,
- II-At any awash bank branch through cash.

2.1 using awash mobile wallet (USSD)

Dial *901#

*select No 6. (Payment) and follow the following steps.

- Select Airlines E-ticket
- Select account to be debited
- Select Airlines, in this time Ethiopian Airlines only
- Enter PNR (Passenger Reference Number)
- Enter the amount and description of the payment and confirm, SMS Notification with Airline ticket number will be sent to you.

2.2 At any awash bank branch through cash:

- Go to any Awash Bank branches and fill the cash deposit form and give it to the bank officer.

3-DSTV- Dial *901#

- Select No 6. (Payment) and follow the following steps.
- Select DSTV
- Select the account to be debited
- Enter DSTV smart number
- Enter amount
- Confirm and type reason for payment, and SMS will be sent to the customer mobile number.

4, Other Payment:

This payment feature is to be used for customers to make payment at various merchant location that have the service at Awash Bank. The steps are:

Dial *901#

- Select No 6. (Payment) and follow the following steps.
- Select Other Payment
- Select the account to be debited
- Enter Merchant ID
- Enter amount
- Confirm and type reason for payment, and SMS will be sent to the customer mobile number.

7. Other Services- under this you can get the below services. The steps are similar to what you have performed above.

- **Mini Statement-** if this service is requested, the system will send you an SMS containing the last five transactions.
- **Full statement-** you can request full statement and get it from your email or branch. You need to register your email during wallet account opening so as to get full statement from email. If you failed to get full statement from an email, please contact your branch.
- **PIN Change-** you can change old PIN to new one as frequently as you like. PIN number cannot exceed four digits.
- **Change Language-** you can select a language of your preference, Amharic, Afan Oromo, Tigrigna or English. If your preferred language is Amharic or Tigrigna, you cannot get list of all available services on your mobile phone screen. Therefore, you must enter # in the field to go to the next service menu. You should enter * to go back to the previous screen. If you change language, the system will automatically log you out, hence you need to login again using your PIN.

Other Security Measures

- Don't disclose your PIN to any other person.
- If you receive SMS alert notifying you a debit to your account that you are not aware of, call your branch immediately.
- Change PIN at a certain time interval like 3 months. Don't forget your PIN, if you forget it report to your branch in person.

Enjoy Awash Mobile Wallet!
Bank from your Palm anytime



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AwashBank
Nurturing Like the River

Awash Mobile Wallet User Guide



Customer Line 8980; **Address**
Tel: 011 557 00 00, Fax: 251-11-557 0136, P.O.Box 12638
E-mail: Contactcenter@awashbank.com swift code AWINETAA

Awash Mobile Wallet is a mobile banking services provided by Awash International Bank S.C. It is a very simple and convenient to use mobile banking system. Holder of any mobile device can use the service without internet connection but availability of a mobile network is required. It is cost free or the user is not charged by telecom operator for using the services.

How to Register for Awash Mobile Wallet and Operate Account Using Mobile Device

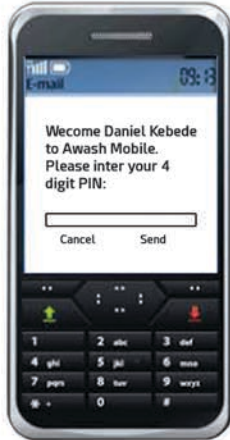
Any person can register for Awash Mobile Wallet at:

1. Awash Bank Branches
2. Awash Bank Agents
3. You can deposit to your wallet account at any Awash Bank branch or Agent
4. You can save up to a maximum of ETB 25,000.00 in your wallet account
5. You can withdraw cash from your mobile wallet up to a maximum of ETB 6,000.00 in a day or 24 hrs from Agents, ATM or even branch.

Logging into Awash Wallet

- Once registration is completed, SMS will be sent to the customer from Awash Bank SMS gateway confirming registration and containing four digits initial PIN (Personal Identification Number).

Dial *901# to begin
The following screen will be displayed.

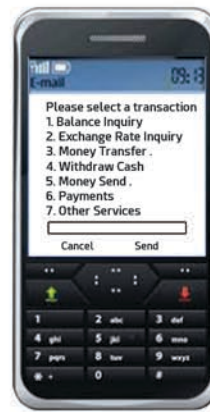


Enter your four digit PIN in the field to continue:
The system forces you to change your initial PIN by new one, then enter a new PIN that you can remember but similar number like 2222 are not allowed. You need to enter your new PIN twice to confirm.

After changing your PIN, you need to log in with the new PIN. Then the system allows you to the Mobile Wallet System, the following will be displayed in your mobile screen:

As can be seen from the image these are the services you can get from Awash Mobile Wallet.

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There are other sub menus under each of the above main menus, as indicated below:

1. Balance Inquiry

- Bank Account
- Wallet Account etc based on the number of account linked.

2. Exchange Rate Inquiry

2.1. Buying Rate

- USD
- GBP
- EURO

2.2. Selling Rate

- USD
- GBP
- EURO

3. Money Transfer

List of Accounts to be debited

- Bank Account
- Wallet Account etc based on the number of account linked.

4. Withdraw Cash

5. Money Send

- Bank Account
- Wallet Account etc based on the number of account linked.

6. Payments

The main purpose of this feature is to enable our esteemed client to pay the various payment such as :

- 6.1- School Fees
- 6.2- Air lines E-Ticket
- 6.3- DSTV and
- 6.4-Other payments

7. Other Services

7.1. Mini Statement

- Bank Account
- Wallet Account etc based on the number of account linked

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7.2. Full Statement

- Bank Account
 - Wallet Account etc based on the number of account linked
- #### 7.3. PIN Change
- #### 7.4. Change Language
- Amharic
 - Afan Oromo
 - Tigrigna
- #### 7.5. Cheque book request
- #### 7.6. Stop payment request

How to Get Available Services

Operating your account using USSD is quite simple. The steps are listed below in brief.

- To get services, always dial ***901#**.
- Enter your PIN correctly
- Select service by entering the number corresponding to the services in to the field.
- You have to complete one service before you proceed to another service. ● It is advisable to change your PIN at a certain time interval. If you forget your PIN, you need to apply to your branch, you can get a new PIN immediately.

1. Balance Inquiry- To inquire the balance of your account linked to M-Wallet, enter number 1 in the field. Then enter the number corresponding to the account you want to inquire its balance. The system will display your account balance on your mobile screen. You can proceed to other services by entering number 1 which corresponds to "yes", in the field.

2. Exchange Rate Inquiry- you can inquire the daily exchange rate (buying & selling) by following similar steps you do for balance inquiry.

3. Money Transfer- you can transfer any amount up to ETB 6,000.00 from your account to another account by following the steps below. Enter No 3 in to the field, enter the number corresponding to the account you want to debit, then enter the beneficiaries number correctly, enter the amount you want to transfer, then enter number 1 to confirm, finally you will get an SMS notification confirming account debited, beneficiary name and account, amount and available balance. If you make a mistake during transfer, please contact nearby branch. Using mobile channel, USSD, you can transfer unlimited amount from one bank account to another bank account. Note that the unlimited transfer is bank to bank account not mobile wallet.

4. Withdraw Cash- You can withdraw cash from Awash Bank agent from your bank account (without card) or from you Mobile Wallet account. Note that the accounts should be registered bank or wallet account. You need to be at agent location to initiate the transaction. Enter Agent ID, then enter the number corresponding to the account you want to debit, then enter amount you want to withdraw, select number 1 to confirm, you will receive an SMS confirming the transaction detail. Collect your cash from the agent, sign on one of the receipts, get a copy of your receipt.

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