



The First MicroFinanceBank
اولین بانک قرضه های کوچک



SMS BANKING USER MANUAL

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1. Introduction to SMS Banking

SMS Banking can be regarded as a type of mobile banking. It is a specialized facility made use of by the leading banks & financial institutions towards sending messages (SMS) to the respective mobile phones of the customers by making use of the SMS messaging technique. The messages can be in the form of alerts or notifications as well. Through the use of SMS Banking, the customers are enabled the ease of performing various types of financial transactions by using the SMS technology.

The services related to SMS Banking could be carried out as either Push or Pull messages. When it comes to push messages, these are the messages sent out by banks or financial institutions to the mobile phone of the customers without the user initiating any kind of information request. FMFB-A has already facilitated Push services known as “SMS Alerts” offering the following services:

- Reporting of credits like salary and other receipts of money into the bank account
- Reporting of debits or withdrawals from the bank account
- Authentication and generation of OTPs (One-Time-Passwords)

However, for the purpose of this manual, the concept of Pull messages is the SMS Banking services that enables the customers to initiate specific information requests or inquiries related to their associated banking accounts. Some of the common SMS Banking services offered by FMFB-A include the following:

- Account Balance Inquiry
- Mini-Statement Inquiry
- Cheque Book Request
- Block Cheque Request
- Unblock Cheque Request
- Cheque Status Inquiry
- Term Deposit Inquiry
- Loan Account Inquiry
- Account List Inquiry
- Currency Exchange Rate Request
- Bank Branch Location Inquiry
- ATM Location Inquiry

All the information that are present in the screenshots do not represent real values, entities, accounts etc. Customers are responsible for every request they initiate through the system and they are responsible to make sure that this document is up to date. FMFB-A does not accept any responsibility by offering this guide to its customers and keeps its rights to change this document anytime without informing any of the customers.

2. Benefits of SMS Banking

There are several points of benefits offered by FMFB-A SMS Banking as per following:

- Allows you to make requests and receive relevant banking information with the use of your phone.
- You can check account balance, receive mini-statement, request cheque book, currency exchange rate and many more.
- Offers higher convenience as there is no need for visiting the bank branches every time.
- Ease of gaining access to your bank account information as and when you need it.

3. Important Before You Start

Before using FMFB-A SMS Banking services, please carefully read the following important points:

- **Registration Process:** In order to use SMS Banking services, the customers are required to visit one of FMFB-A's branches to fill the Online Banking Registration Form and select Activation of SMS Banking Services.
- **Available Telecommunication Networks:** This service is currently available for holders of SIM cards from Roshan and MTN telecoms.
- **SMS/Carrier Charges:** Normal charges will be applied per SMS as set by the customer's carrier.
- **Case Sensitivity of SMS Codes:** The SMS Codes are not "Case-Sensitive".
- **Preventive Measures (Caution!):** The messages sent through SMS Banking channel are stored in the sent items folder in the message box in the customer's handset. To avoid a possible misuse, the customers are encouraged to delete such messages.

4. Initiating Requests Using FMFB-A SMS Banking Services

4.1. Balance Inquiry:

You can inquire the balance in the account by sending SMS to 599 in a specified format for a specific account.

- ✓ You can receive the balance of your account(s) that are mapped to you
- ✓ The balance which will be received as a response will be the available balance in the specified account as of that day and time.
- ✓ In case of wrong account details or a wrong SMS Code is provided, the appropriate error message will be sent as a response.

Message Format

BAL_(Space)Account Number or BAL_(Space)Nick Name

Sample Request

BAL 021103010001946 or BAL Ahmadi

Sample Response

Balance on Account 1946 is AFN 50,000.00

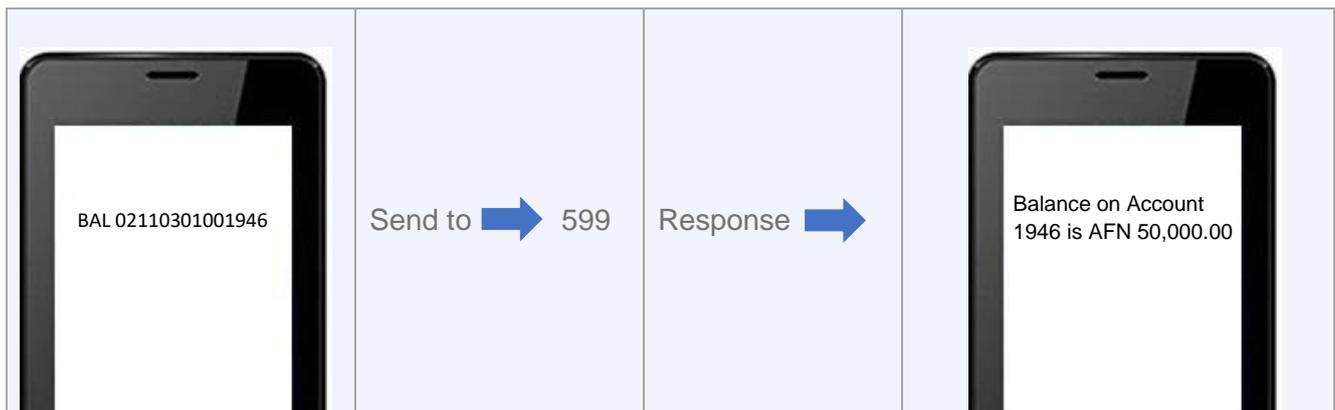


Figure 1: Balance Inquiry – SMS Banking

4.2. Mini Statement Inquiry:

You can inquire the last five transactions in the account by sending SMS to 599 in a specified format for a specific account.

- ✓ You can inquire the transactions only for those accounts which are mapped to you.
- ✓ The transactions received as a response will be the last five successful transactions in a specified account.
- ✓ If customer provides wrong account details or a wrong SMS Code, the appropriate error message will be sent as a response.

Message Format

STM_(Space)Account Number **or** STM_(Space)Nick Name

Sample Request

STM 021103010001946 **or** STM Ahmadi

Sample Response

Last 5 trans. on acct 1946 AFN:

19/10/2021 5,000 Dr
28/10/2021 35,000 Cr
28/10/2021 15,000 Dr
13/11/2021 10,000 Dr
21/11/2021 7,000 Dr

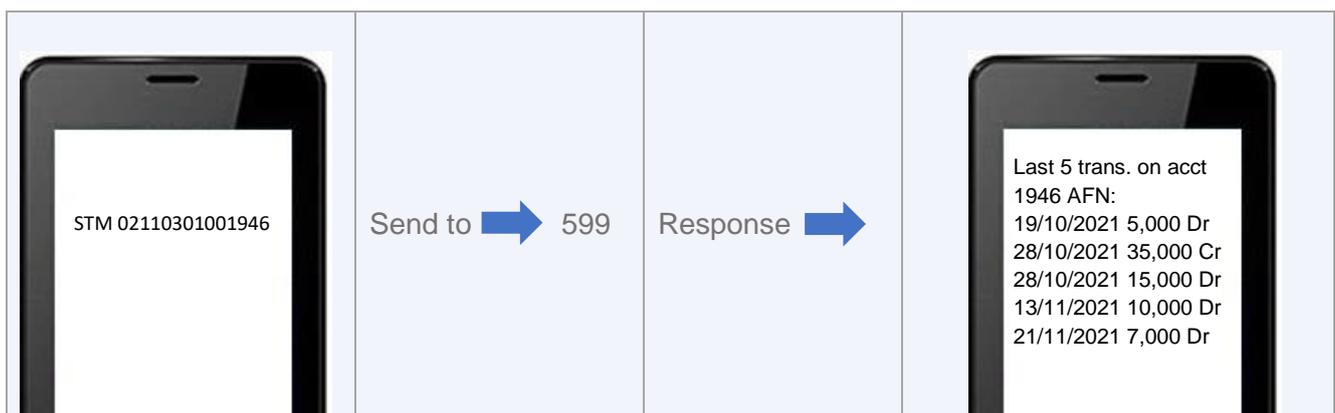


Figure 2: Mini Statement Inquiry – SMS Banking

4.3. Cheque Book Request:

You can initiate a request for a fresh cheque book by sending SMS to 599 in a specified format for a specific account.

- ✓ You can initiate a request for a cheque book for those accounts which are mapped to you.
- ✓ A request will be taken by FMFB-A as per the bank's policy for default number of cheques to be issued for the account.
- ✓ After you initiated a Cheque Book Request, you will receive a call from one of the Bank's representatives to validate the request and specify the bank branch for cheque book delivery.
- ✓ Once the cheque book is ready, the Bank's representative will contact you to collect your cheque book from the specified branch.
- ✓ If you provide wrong account details or a wrong SMS Code, the appropriate error message will be sent as a response.

Message Format

CBR_(Space)Account Number **or** CBR_(Space)Nick Name

Sample Request

CBR 021103010001946 **or** CBR Ahmadi

Sample Response

Cheque Book Request has been accepted. We shall get back to you. Reference: 2005442 Date: 23/10/2021 13:49:54

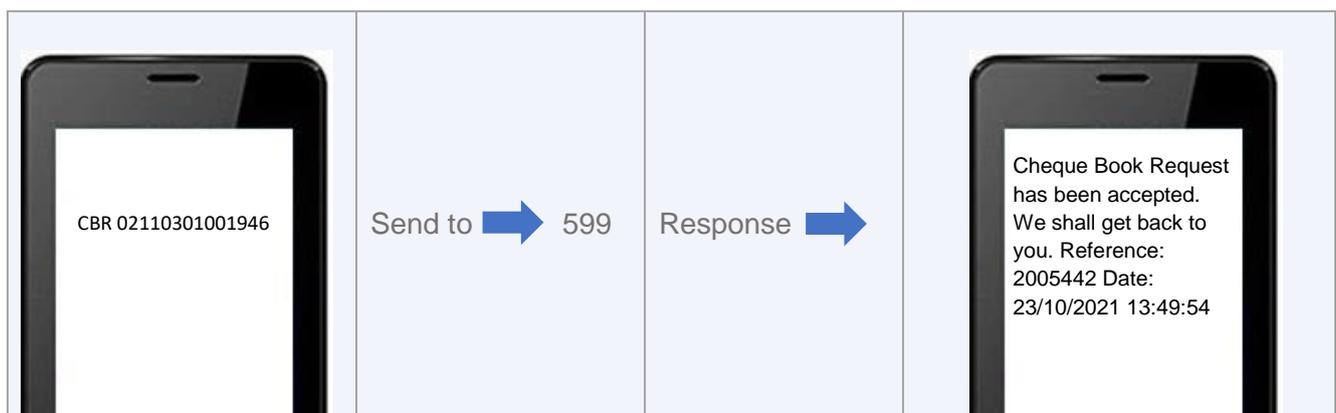


Figure 3: Cheque Book Request – SMS Banking

4.4. Block Cheque Request:

You can initiate a request to block a cheque by sending SMS to 599 in a specified format for a specific account.

- ✓ You can block the cheque issued in those accounts which are mapped to you.
- ✓ After you initiated a Block Cheque Request, you will receive a call from one of the Bank's representatives to validate the request.
- ✓ If you provide wrong account details or a wrong SMS Code, the appropriate error message will be sent as a response.

Message Format

BLOCK_(Space)Cheque Number | *This format is used to block cheque for the default account*

BLOCK_(Space)Account Number or BLOCK_(Space)Nick Name | *This format is used to block cheque for the specified account*

Sample Request

BLOCK 123456789

BLOCK 021103010001946 or BLOCK Ahmadi

Sample Response

Block Cheque Request has been accepted. We shall get back to you. Reference: 2005443 Date: 23/10/2021 14:52:35

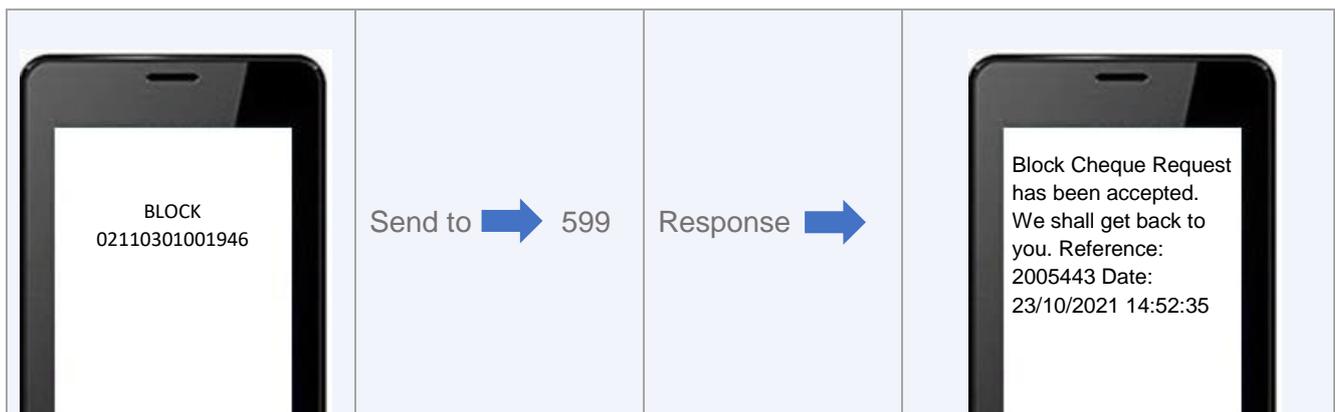


Figure 4: Block Cheque Request – SMS Banking

4.5. Unblock Cheque Request:

You can initiate a request to unblock a cheque by sending SMS to 599 in a specified format for a specific account.

- ✓ You can unblock the cheque associated with your accounts which are mapped to you.
- ✓ After you initiated an Unblock Cheque Request, you will receive a call from one of the Bank's representatives to validate the request.
- ✓ If you provide wrong account details or a wrong SMS Code, the appropriate error message will be sent as a response.

Message Format

UNBLOCK_(Space)Cheque Number | *This format is used to unblock cheque for the default account*

UNBLOCK_(Space)Account Number or UNBLOCK_(Space)Nick Name | *This format is used to unblock cheque for the specified account*

Sample Request

UNBLOCK 123456789

UNBLOCK 021103010001946 or UNBLOCK Ahmadi

Sample Response

Unblock Cheque Request has been accepted. We shall get back to you. Reference: 2005444 Date: 23/10/2021 15:20:42

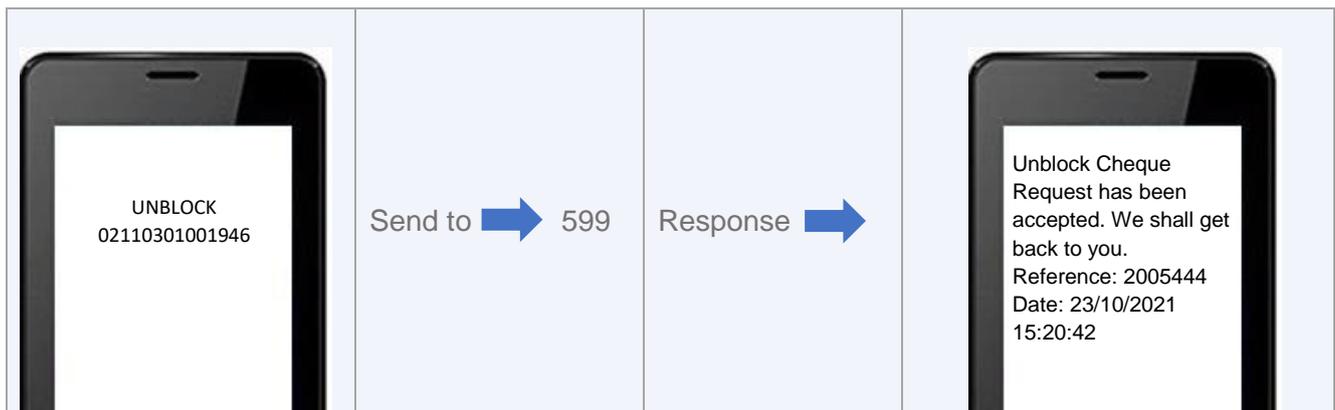


Figure 5: Unblock Cheque Request – SMS Banking

4.6. Cheque Status Inquiry:

You can request for a cheque status on an FMFB-A account by sending SMS to 599 in a specified format for a specific account and cheque number.

- ✓ You can inquire the status of a cheque issued in those accounts which are mapped to you.
- ✓ Only “Paid” and “Unpaid” status will be shared with you.
- ✓ After you initiated a Cheque Status Inquiry, you will receive a call from one of the Bank’s representatives to share the details.
- ✓ If you provide wrong account details, cheque number or a wrong SMS Code, the appropriate error message will be sent as a response.

Message Format

CHQ_(Space)Cheque Number | *This format is used to unblock cheque for the default account*

CHQ_(Space)Account Number or CHQ_(Space)Nick Name | *This format is used to unblock cheque for the specified account*

Sample Request

CHQ 123456789

CHQ 021103010001946 or CHQ Ahmadi

Sample Response

Cheque Status Inquiry has been accepted. We shall get back to you. Reference: 2005445 Date: 23/10/2021 15:45:24

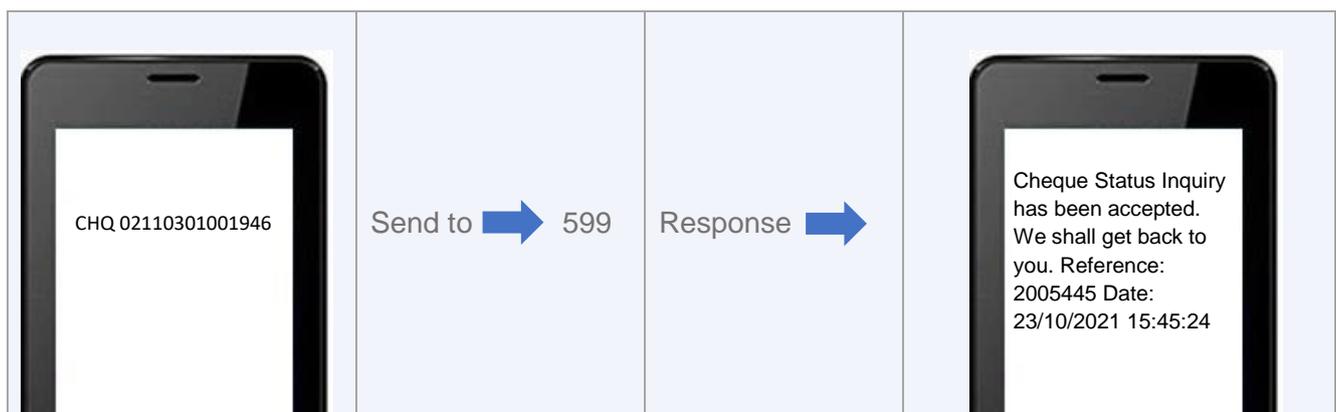


Figure 6: Cheque Status Inquiry – SMS Banking

4.7. Term Deposit Inquiry:

You can inquire the Term Deposit details by sending SMS to 599 in a specified format for a specific Term Deposit Account.

- ✓ You can inquire the details of the term deposits which are mapped to you.
- ✓ You can only inquire the details of the live TDs.
- ✓ After you initiated a Term Deposit Inquiry, you will receive a call from one of the Bank's representatives to share the details.
- ✓ If you provide wrong account details, or a wrong SMS Code, the appropriate error message will be sent as a response.

Message Format

DEP_(Space)Term Deposit Account Number

Sample Request

DEP 021201010001846

Sample Response

Term Deposit Account Inquiry Request has been accepted. We shall get back to you. Reference: 2005446
Date: 23/10/2021 16:05:16



Figure 7: Term Deposit Inquiry – SMS Banking

4.8. Loan Account Inquiry:

You can inquire the Loan Account details by sending SMS to 599 in a specified format for a specific Loan Account.

- ✓ You can inquire the details of the loan accounts which are mapped to you.
- ✓ After you initiated a Loan Account Inquiry, you will receive a call from one of the Bank's representatives to share the details.
- ✓ If you provide wrong account details, or a wrong SMS Code, the appropriate error message will be sent as a response.

Message Format

LOAN_(Space)Loan Account Number

Sample Request

LOAN 021107010001632

Sample Response

Loan Account Inquiry Request has been accepted. We shall get back to you. Reference: 2005447 Date: 23/10/2021 16:15:38

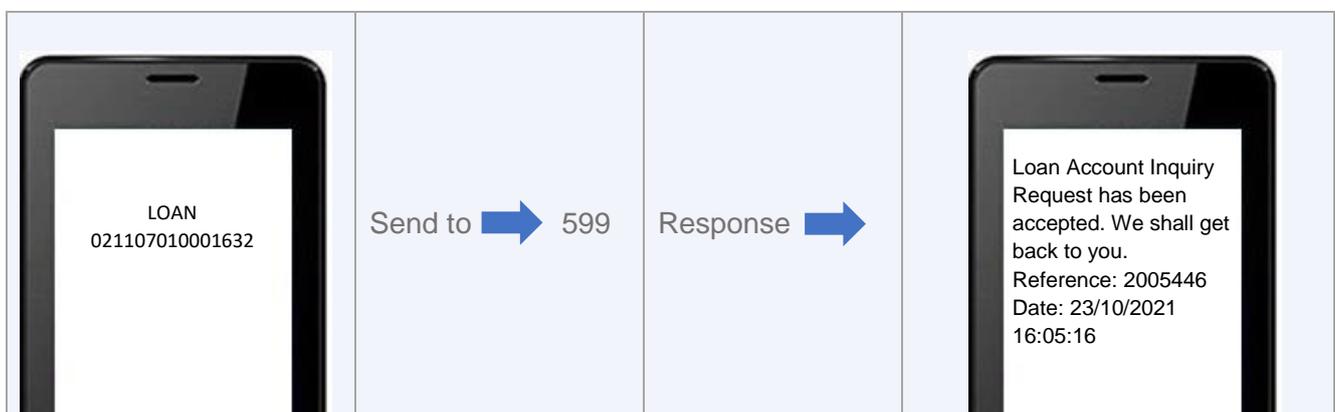


Figure 8: Loan Account Inquiry – SMS Banking

4.9. Account List Inquiry:

You can inquire the list of available accounts under your Customer Information File (CIF) number by sending SMS to 599 in a specified format.

- ✓ You can inquire the list of available bank accounts which are mapped to you.
- ✓ Only the last four digits of all your available bank accounts along with account types will be shown as response.
- ✓ If you provide a wrong SMS Code, the appropriate error message will be sent as a response.

Message Format

ACL

Sample Request

ACL

Sample Response

List of Accts:

1946 CURRENT ACCOUNT

1846 TERM DEPOSIT ACCOUNT

1632 LOAN ACCOUNT

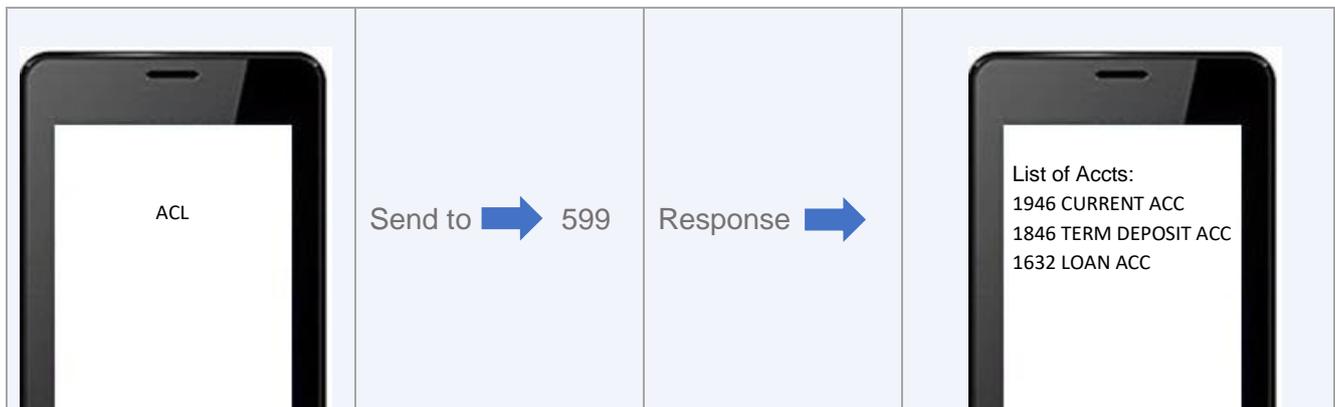


Figure 9: Account List Inquiry – SMS Banking

4.10. Currency Exchange Rate Request:

You can request the Currency Exchange Rate by sending SMS to 599 in a specified format.

- ✓ Response will contain the exchange rate for the inquired currency (USD and/or EUR).
- ✓ If you provide a wrong SMS Code, or a wrong Currency Code, the appropriate error message will be sent as a response.

Message Format

RATE_(Space)Currency Code

Sample Request

RATE USD

Or

RATE EUR

Sample Response

Currency Rates:

USD Buy: 88.5 Sell: 89.48

Or

Currency Rates:

EUR Buy: 100.99 Sell: 106.31

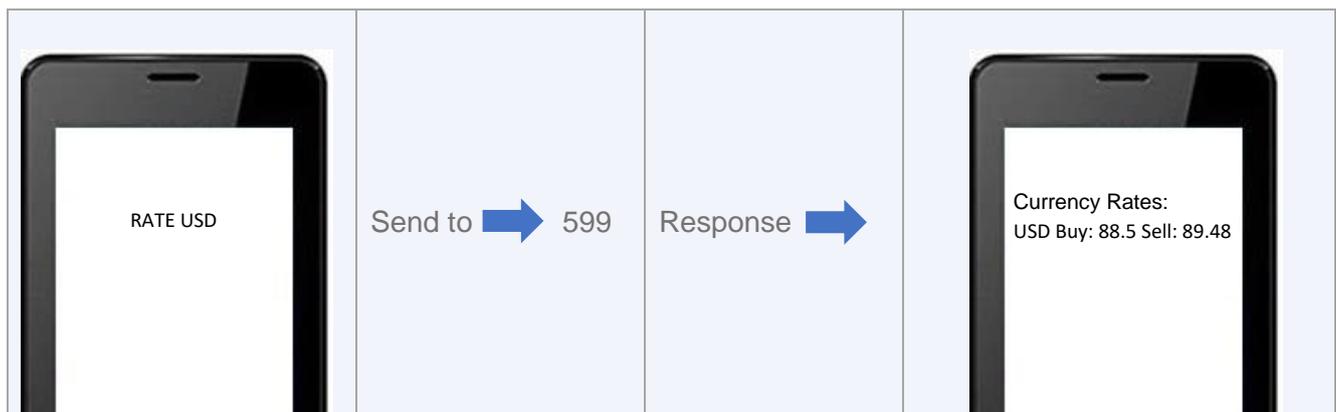


Figure 10: Currency Exchange Rate Request – SMS Banking

4.11. Bank Branch Location Inquiry:

You can request to receive FMFB-A Branch Locations/Addresses (segregated by province) by sending SMS to 599 in a specified format.

- ✓ In order to inquire the Branch Locations, you need to know the Province Codes (Province Codes are enclosed at Annexure).
- ✓ If you provide wrong a wrong SMS Code, or wrong Province Code, the appropriate error message will be sent as a response.

Message Format

BRANCH_(Space)Province Code

Sample Request

BRANCH KBL

Sample Response

List of Branches in Kabul:

- 1 – Main Branch: Across Mar Mar Hotel, Ansari Square, Shahr-e-Naw
- 2 – Taimani Branch: 1st Street, Taimani Project, Adjacent Kabul City Hospital



Figure 11: Bank Branch Location Inquiry – SMS Banking

4.12. ATM Location Inquiry:

You can request to receive FMFB-A ATM Locations/Addresses (segregated by province) by sending SMS to 599 in a specified format.

- ✓ In order to inquire the ATM Locations, you need to know the Province Codes (Province Codes are enclosed at Annexure).
- ✓ If you provide wrong a wrong SMS Code, or wrong Province Code, the appropriate error message will be sent as a response.

Message Format

ATM_(Space)Province Code

Sample Request

ATM HRT

Sample Response

List of ATMs in Kabul:

1 – 1st Floor, Mujtama Tejari Almas-e-Sharq, Mirwais Sadeq Street, West Side

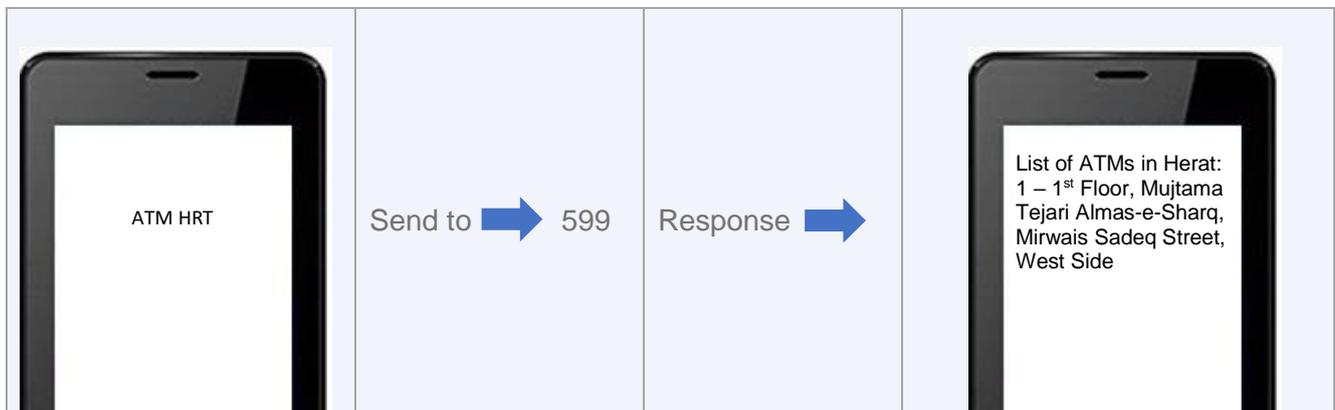


Figure 12: ATM Location Inquiry – SMS Banking

Annexure:

List of Province Codes

S/N	Province Names	Province Codes
1	Badakhshan	BDS
2	Badghis	BDG
3	Baghlan	BGL
4	Balkh	BLK
5	Bamyan	BAM
6	Daikundi	DAK
7	Farah	FRH
8	Faryab	FYB
9	Ghazni	GHZ
10	Ghor	GHW
11	Helamand	HLM
12	Herat	HRT
13	Jawzjan	JWJ
14	Kabul	KBL
15	Kandahar	KDH
16	Kapisa	KAP
17	Khost	KHW
18	Konar	KNR
19	Kunduz	KDZ
20	Laghman	LGM
21	Logar	LWG
22	Nangarhar	NGH
23	Nimroz	NIM
24	Nooristan	NUR
25	Oruzghan	ORU
26	Paktika	PTK
27	Paktya	PTY
28	Panjsher	PNJ
29	Parwan	PWN
30	Samangan	SMG
31	Saripul	SPL
32	Takhar	TKR
33	Wardak	WRD
34	Zabul	ZAB