Screens

- Home Screen
- Chat Screen
- Card Screen
- Profile Screen

##

Rubies Features

Change Profile Picture (From Home Screen)

- Sign in
- Click on the Profile Image Picture at the top left corner of the Rubies App
- The click navigates to the Profile Screen, Click the pencil icon on the image.
- The screen navigates to Edit Profile Module, then click Change image button
- Select Image for Gallery, Edit/Crop Image if needed
- Click the Black Save Changes button at the Bottom of the Page.

##

Check Notifications (From Home Screen)

- Click on the White bell icon on the top right corner of the Home Screen.
- This navigates to the Notifications Module and displays all Notifications.
- The top left corner has a backwards arrow taking you back to the home page.
- The top right corner has a filter icon allowing you filter notification by time (Oldest to Newest)

##

Change Account (From Home Screen)

- Click on the opaque button displaying account number at the top of your Home Screen.
- This displays a select account module at the bottom of the screen.
- Click on the account you want to change to.
- If you want to view all accounts, click on the Red view all text at the top right-hand corner of the select account module.
- Add a new account by clicking the Add new account text at the bottom of the screen.

##

View Account Balance (From Home Screen)

- The account balance is centered at the top of Home Screen just below the account number.
- If the account balance is hidden and you want to see it, Click the eye icon beside the account balance to reveal it.
- If the account balance is visible and you want to hide, Click the eye icon beside the account balance to hide it.

##

View Transactions (From Home Screen)

- The app displays recent transactions on the Home Screen.
- To view all transactions, click on the Red See all text on the home screen which navigates you to the Transaction History module that displays all transactions.
- The top left corner has a backwards arrow taking you back to the home page.
- The top right corner has a filter icon allowing you filter Transactions by Status and Categories.
    - Filter Status by Successful or Reversed.
    - Filter Categories by Received, Sent, Bills, Airtime, Transfer.

##

Make Transfer (From Home Screen)

- Click on the circular button inscribed Transfer on the Home Screen.
- This Navigates to the Transfer Module, that shows your customers you have recent transfers to and Beneficiaries.
- Enter either Name, Phone no or account no to select the recipient of transfer, you can also pick from Recent or Beneficiaries from tab below the search box.
- After Selecting a Recipient, The screen displays Recipient Name, Recipient Account Number, Recipient Bank Name and Input Field for Narration.
- Input Amount in the through the keyboard displayed at the bottom of the screen.
- Click the black Make Payment Button below to proceed
- Click on the Proceed Button, On the confirmation page to confirm transfer. To cancel, Click on the Circular X button on the top right corner of the Screen.
- After confirming Transfer, Enter your 4 digit Pin or Use the biometrics feature to authenticate and authorize transfer.

##

Bills (From Home Screen)

- Click on the circular button inscribed Bills on the Home Screen.
- To make a bills payment, Select a Biller by search for a specific biller in the Search bar or selecting a from Options provider below the search bar. Billers could be “Airtime”, “Data Bundle”, “Cable TV”, “Electricity”, “Transport and Toll” or “Betting and Lottery”.

  Billers = [“Airtime”, “Data Bundle”, “Cable TV”, “Electricity”, “Transport and Toll” ,“Betting and Lottery”]

##

- To Pay For Airtime Utility
  - Click on the circular button inscribed Bills on the Home Screen.
- To make a bills payment, Select a Biller by search for a specific biller in the Search bar or selecting a from Options provider below the search bar. Billers could be “Airtime”, “Data Bundle”, “Cable TV”, “Electricity”, “Transport and Toll” or “Betting and Lottery”.

    - Click on Airtime, Select an Airtime Biller. Airtime Billers could be “MTN”, “AIRTEL”, “GLO” or “9MOBILE”.
    - Airtime Billers = [“MTN”, “AIRTEL”, “GLO”,“9MOBILE”]
    - After selecting any biller, e.g (“MTN”)
    - Enter Phone Number into the text box below “Phone Number”
    - Enter Amount into “Amount”
    - You can get Phone Number from saved number by clicking the “View saved” text above the phone number text box.
    - You can save the new number entered by toggling on the “Save as Beneficiary”.
    - Click on the Proceed Button, On the confirmation page to confirm payment. To cancel, Click on the Circular X button on the top right corner of the Screen.
    - After confirming Payment, Enter your 4 digit Pin or Use the biometrics feature to authenticate and authorize transfer.

##

- To Pay For Data Bundle Utility
    - Click on the circular button inscribed Bills on the Home Screen.
- To make a bills payment, Select a Biller by search for a specific biller in the Search bar or selecting a from Options provider below the search bar. Billers could be “Airtime”, “Data Bundle”, “Cable TV”, “Electricity”, “Transport and Toll” or “Betting and Lottery”.
    -
    - Click on Data Bundle, Select an Data Bundle Biller. Data Bundle Billers could be “MTN”, “AIRTEL”, “GLO” or “9MOBILE”.
    - Data Bundle Billers = [“MTN”, “AIRTEL”, “GLO”,“9MOBILE”]
    - After selecting any biller, e.g (“MTN”)
    - The default recipient number of Data Bundle is You, the Rubies Account owner. To change the recipient number, Click on the “Change” button side your number at the right side of the screen.
        - The Change Button Navigates to the “Select Contact” module, select a number to change to by selecting from existing contact, Recent or enter a new number from the text box at the top of the screen.
    - Enter Amount of Data Bundle into by clicking on any of the options available (100MB, 200MB, 1.5GB or more)
    - You can filter by plan from any of the plans available, “All”, “Daily”, “Weekly”, “Monthly”.
    - Click on the Proceed Button, On the confirmation page to confirm payment. To cancel, Click on the Circular X button on the top right corner of the Screen.
    - After confirming Payment, Enter your 4 digit Pin or Use the biometrics feature to authenticate and authorize transfer.

##

- To Pay For Cable TV Utility
    - Click on the circular button inscribed Bills on the Home Screen.

- To make a bills payment, Select a Biller by search for a specific biller in the Search bar or selecting a from Options provider below the search bar. Billers could be “Airtime”, “Data Bundle”, “Cable TV”, “Electricity”, “Transport and Toll” or “Betting and Lottery”.

    - Click on Cable TV, Select an Cable TV Biller. Cable TV Billers could be “GOTV”, “STARTIMES”, “DSTV”
    - Airtime Billers = [“GOTV”, “STARTIMES”, “DSTV”]
    - After selecting any biller, e.g (“GOTV”)
    - This service isn’t currently available
    - Click on the Proceed Button, On the confirmation page to confirm payment. To cancel, Click on the Circular X button on the top right corner of the Screen.
    - After confirming Payment, Enter your 4 digit Pin or Use the biometrics feature to authenticate and authorize transfer.

##

- To Pay For Electricity Utility

  - Click on the circular button inscribed Bills on the Home Screen.

- To make a bills payment, Select a Biller by search for a specific biller in the Search bar or selecting a from Options provider below the search bar. Billers could be “Airtime”, “Data Bundle”, “Cable TV”, “Electricity”, “Transport and Toll” or “Betting and Lottery”.

    - Click on Electricity, Select an Electricity Biller. Electricity Billers could be “JOS Electricity”, “Kaduna Electricity”, “EKO Electricity”, “IBADAN Electricity” and more
    - Airtime Billers = [“JOS Electricity”, “Kaduna Electricity”, “EKO Electricity”, “IBADAN Electricity” ,……]
    - After selecting any biller, e.g (“EKO Electricity”)
    - This service isn’t currently available
    - Click on the Proceed Button, On the confirmation page to confirm payment. To cancel, Click on the Circular X button on the top right corner of the Screen.
    - After confirming Payment, Enter your 4 digit Pin or Use the biometrics feature to authenticate and authorize transfer.

##

To Pay For Betting Utility

  -Click on the circular button inscribed Bills on the Home Screen.

- To make a bills payment, Select a Biller by search for a specific biller in the Search bar or selecting a from Options provider below the search bar. Billers could be “Airtime”, “Data Bundle”, “Cable TV”, “Electricity”, “Transport and Toll” or “Betting and Lottery”.

    - Click on Betting, Select an Betting Biller. Betting Billers could be “BET9JA”, “ZOOMLIFESTYLE”, “WINNERS GOLDEN CHANCE”, “NAIRABET” and more
    - Airtime Billers = [““BET9JA”, “ZOOMLIFESTYLE”, “WINNERS GOLDEN CHANCE”, “NAIRABET”,.....]
    - After selecting any biller, e.g (“BET9JA”)

- This service isn’t currently available
- Click on the Proceed Button, On the confirmation page to confirm payment. To cancel, Click on the Circular X button on the top right corner of the Screen.
- After confirming Payment, Enter your 4 digit Pin or Use the biometrics feature to authenticate and authorize transfer.

##
Buy Airtime (From Home Screen).

- Click on the circular button inscribed Airtime on the Home Screen**.**
- The Default recipient is the number of the account owner (You) and the Network for that number.
- You can change Network(“MTN”, “Airtel”, “9MOBILE”, etc) by clicking the “Switch Network” button at the center of the page.
- Enter the Amount for airtime to be purchased.
- Click on the “Buy Airtime” button at the bottom of the screen
- Click on the Proceed Button, On the confirmation page to confirm payment. To cancel, Click on the Circular X button on the top right corner of the Screen.
- After confirming Payment, Enter your 4 digit Pin or Use the biometrics feature to authenticate and authorize transfer.

##
Change Profile Picture (From Chat Screen).

- Click on the Profile Image Picture at the top left corner of the Rubies App
- The click navigates to the Profile Screen, Click the pencil icon on the image.
- The screen navigates to Edit Profile Module, then click Change image button
- Select Image for Gallery, Edit/Crop Image if needed
- Click the Black Save Changes button at the Bottom of the Page.

##

Search For Contact (From Chat Screen)

- Click on the search icon on the top right corner of the Chat Screen.
- Enter Contact name on the search bar to filter for contact, Select the contact to chat with

##

Filter Chat (From Chat Screen)

- Click the three buttons at the top right corner of the Chat Screen.
- Select “Read messages” or “Unread messages”

##

View Balance (From Chat Screen)

- The account balance is centered at the top right of Chat Screen just below the search and filter.

- If the account balance is hidden and you want to see it, Click the eye icon beside the account balance to reveal it.
- If the account balance is visible and you want to hide, Click the eye icon beside the account balance to hide it.

##

Chat with Contact (From Chat Screen)

- Select any contact from the list of Recents or use the search button above.
- Type a message into the text box at the bottom of the Screen and click on the green send icon at the bottom of the page.
- Click on the “+” button to access Chat Functionalities (“Send”, “Airtime”, “Contact”, “Request”, “Poll”, “Validation”,”Image”)

##

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##

Get Physical Card (From Card Screen)

- Select the ‘Physical’ Button at the top-left corner of the Card Screen just beside the ‘Virtual’ Button.

##

Get Virtual Card (From Card Screen)

- Select the ‘Virtual’ Button at the top-right corner of the Card Screen just beside the ‘Physical’’ Button.

##

View Account Name (From Profile Screen)

- The account name is centered at the top of the profile screen just above the account number, and beside the profile picture.

##

View Account Tier Information (From Profile Screen)

- Click the Red color Tier (1 or 2 or 3) text at the top center of the Profile Screen.
- The click navigates you to the View KYC Information module where you can see information of the Tier you are on.
- Click on the drop down arrow button beside each Tier to view their Benefits and Requirements.

##

Change Profile Picture (From Profile Screen).

- Click the pencil icon on the image.
- The screen navigates to Edit Profile Module, then click Change image button
- Select Image for Gallery, Edit/Crop Image if needed
- Click the Black Save Changes button at the Bottom of the Page.

##

Upgrade Account Tier (From Profile Screen)

- Click on the view KYC information navigation at the top of the profile screen just below the profile picture.

- The click takes you to the View KYC Information module.
    - If you are on Tier 0, you have to be verified to be upgraded to Tier 1 to make daily transactions of at most ₦50,000 . Click on the drop down arrow button beside Tier 1 card which expands the Tier 1 information. Click on the Upgrade to Tier 1 black button below the Tier 1 card just beneath Requirements.
        - Click Selfie verification and take a snapshot of yourself. Wait for the app to confirm that your verification was successful.
        - Click on BVN verification, and add your Bank verification Number.
        - After adding your BVN, you will successfully upgrade to Tier 1.

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    - If you are on Tier 1, you have to verify your NIN (National Identification Number), and ID verification to upgrade you to Tier 2 to make daily transactions of at most ₦200,000. Click on the drop down arrow button which expands the Tier 2 information. Click the Upgrade to Tier 2 black button below Tier 2 card just beneath the requirements for Tier 2.
        - Click on NIN Verification and enter your National Identity Number. Click on the black button at the bottom of the screen to proceed to verify your NIN. After you have verified your NIN, click on the black proceed button at the bottom of the screen to complete and proceed to ID verification.
        - Click on ID verification to take you to the ID verification page. Click on the drop down to select ID type. Select any of the ID types that apply to you and click on the upload ID card button at the bottom of the screen. This takes to the Upload “ID type” page where you can either take a photo by clicking the blue Take Photo button or clicking the white Upload Photo button for uploading a Photo from your device.
        - Depending on the method you choose, verify the photo and then you successfully upgrade to Tier 2

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    - If you are on Tier 2, you have to verify your Address in order to upgrade to Tier 3 and be able to make daily transactions of at most ₦1,000,000. Click on the drop down arrow button which expands the Tier 3 information. Click the Upgrade to Tier 3 black button just beneath the Tier 3 requirements.
        - Click on Address Verification, and enter your address to verify your address. Upon verification, you have successfully ported to Tier 3 and you can now make daily transactions of at most ₦1,000,000.

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