

User Manual

For



Prepared By

red●digital

Your Digital Transformation Partner

100% subsidiary company of Robi Axiata Limited

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1. Registration

1.1 Registration Process

To log into the dCloud- Digital Banking of FSIB, the user needs to register first. The users need OTP verification for their number. Then follow the 3 EKYC steps for successful registration. Here users need to maintain the following steps for registration.

- Users need to click the registration button to start the registration process.
- On the first page of registration, the user needs to enter a mobile number.



Pay education fees

Paying education fees becomes a hassle-free process, allowing you to settle tuition expenses with ease and convenience.

• • •

The image shows a smartphone screen with a blue header bar. The time is 3:17 PM and the battery level is 62%. The page title is "Register". There is a back arrow icon. Below the title, there are two input fields: "Mobile Number" and "Operator". The "Mobile Number" field contains a redacted phone number. The "Operator" field shows "Grameenphone" with a dropdown arrow. At the bottom right of the form area, it says "11/11".

The image shows a registration interface. At the top left are "Login" and "Register" buttons. At the bottom right is a large green "NEXT" button. The entire interface is set against a white background.

{ 4 }

- Users need to enter OTP which will sent through the mobile number.
- Then users will face three EKYC steps to submit the user's information.

Verify OTP

Enter OTP
We sent a 6 Digit code on this number

Remaining Time 2:57

EKYC

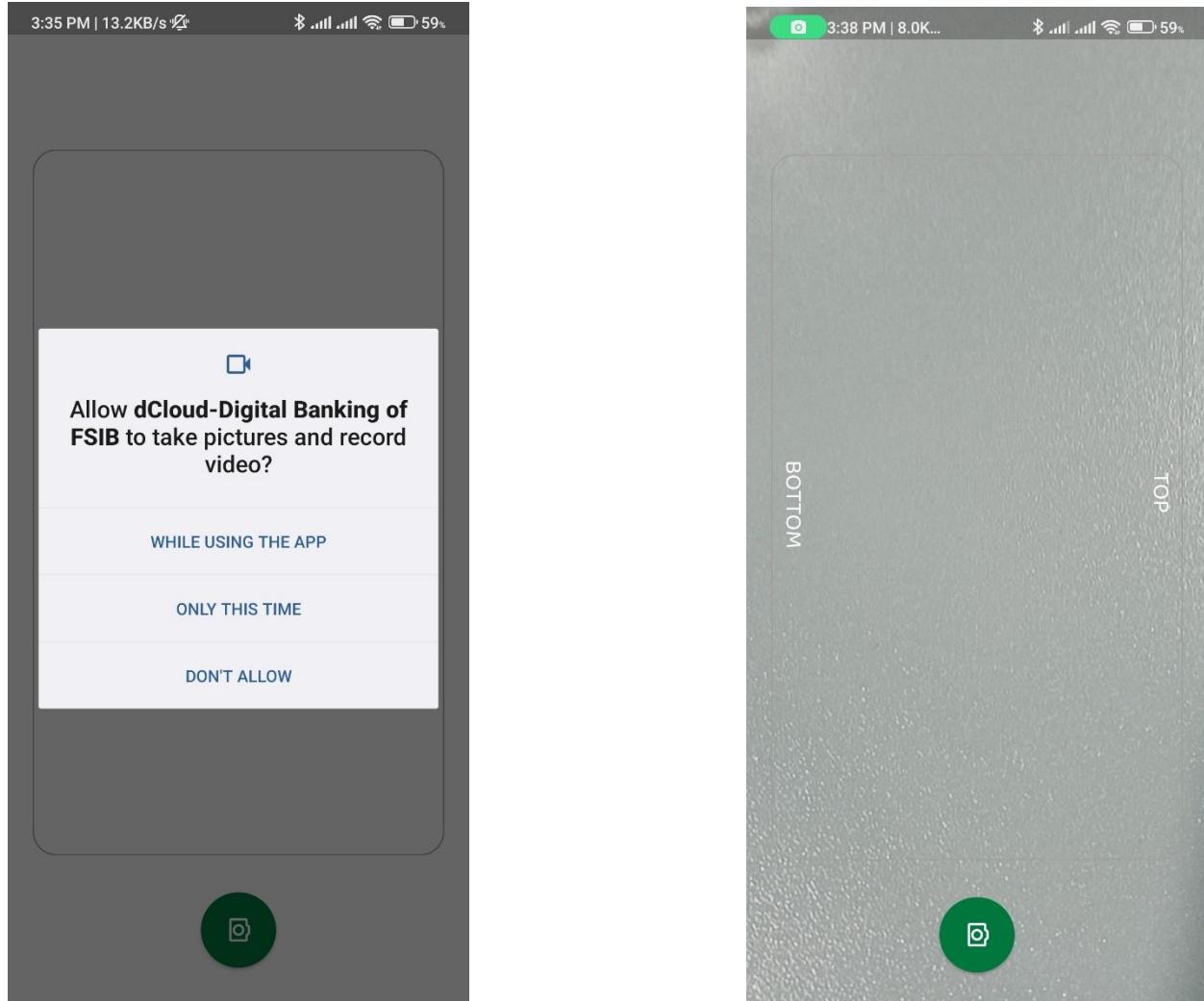
Follow these 3 steps to submit your information

- 1 Take a picture of your NID
- 2 Submit necessary information
- 3 Take your picture

CONFIRM

Take photos of your NID Card

- Users need to allow camera access to dCloud to take pictures.
- The first EKYC step will take a picture of both sides of the user's NID.



- After taking pictures of NID all the information of NID will be returned as text format in the detail information part.
- Here users will also need to fill in all required information as the second step of EKYC. Users can select the same address for permanent and present address by checking the Same As button.
- Then the user needs to fill in some additional information.

NID Details

Post Code
Email
Nominee Name
Nominee's NID No
Nominee's Date of Birth
Nominee's mobile no
Relation with nominee
Percentage

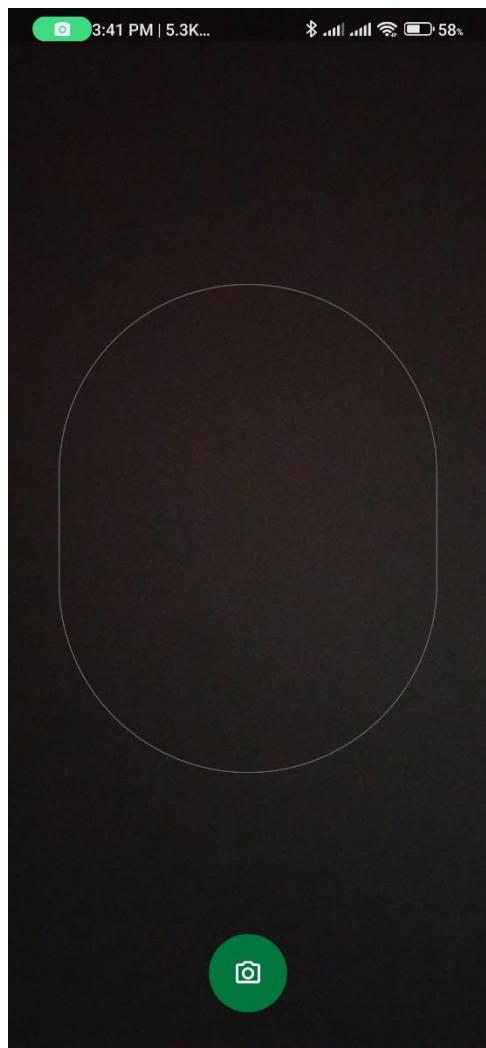
3:39 PM | 3.9K... 58%

Additional Info

Gender
Blood Group
Occupation
Source Of Income
Approximate Monthly Income

3:40 PM | 6.9K... 58%

- The third step is taking a picture of the user. Users need to take a selfie for identification.
- Then the EKYC will be in the pending stage.



Your EKYC Verification is Pending

We will check your documents & get back to you shortly.

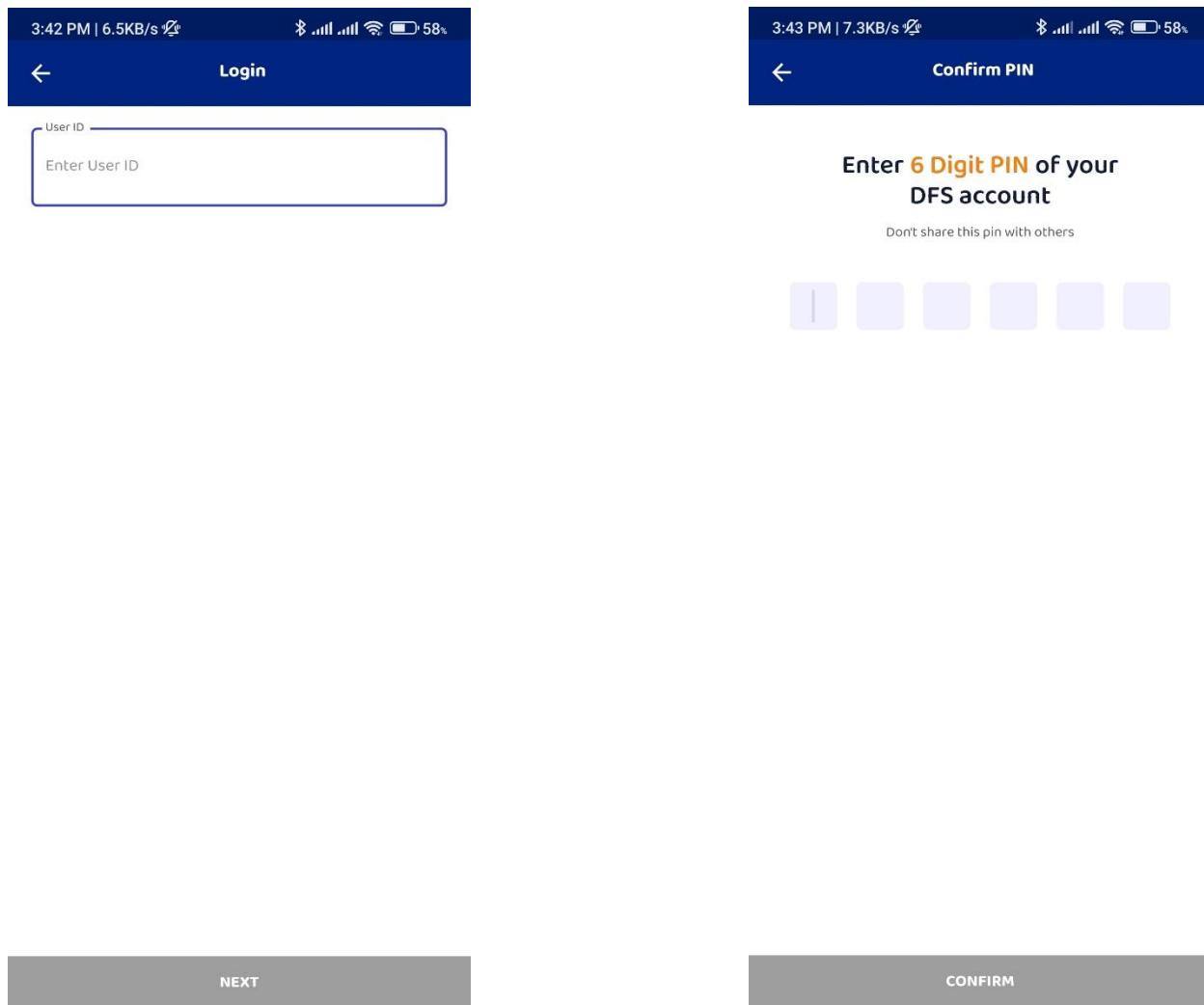
[GO BACK TO START PAGE](#)

2. Login

2.1 Login Interface for New Users

After a Successful registration user will get a User ID and a 6-digit PIN through the mobile number. By using this User ID and Pin users can login into dCloud apps.

- Users need to enter the User ID
- Enter the 6-digit PIN and get an OTP through the mobile number



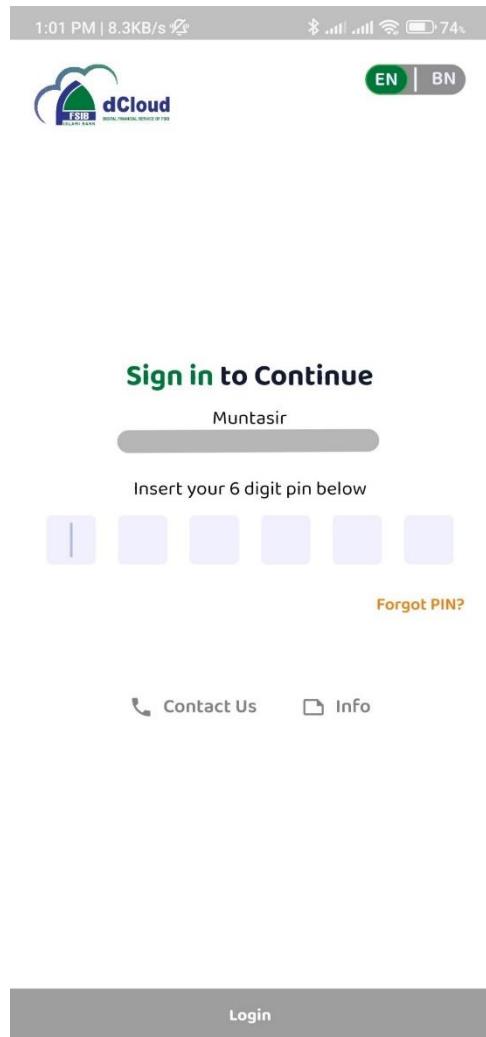
- Enter the OTP which was sent through the mobile number



{ 10 }

2.2 Login Interface for Old User

- For an old user who has already logged into the apps at least one time get this interface before login.
- No need to enter the User ID and OTP. Only enter 6-digit code.

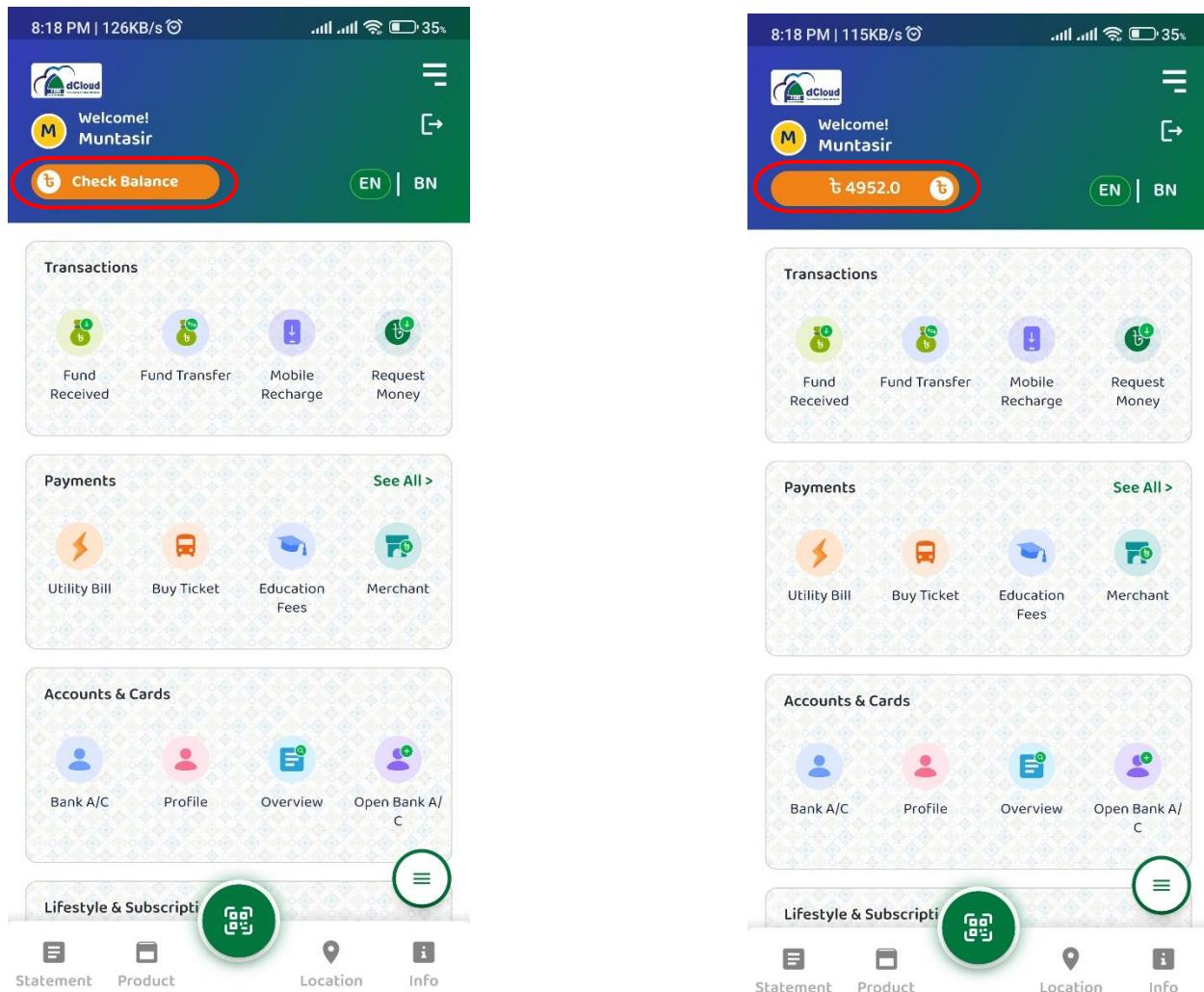


3. Check Balance

3.1 Check Balance interface.

Users can check their balance with one click on the Check Balance button.

- One-click action for balance check is worked to click on the Check Balance button.

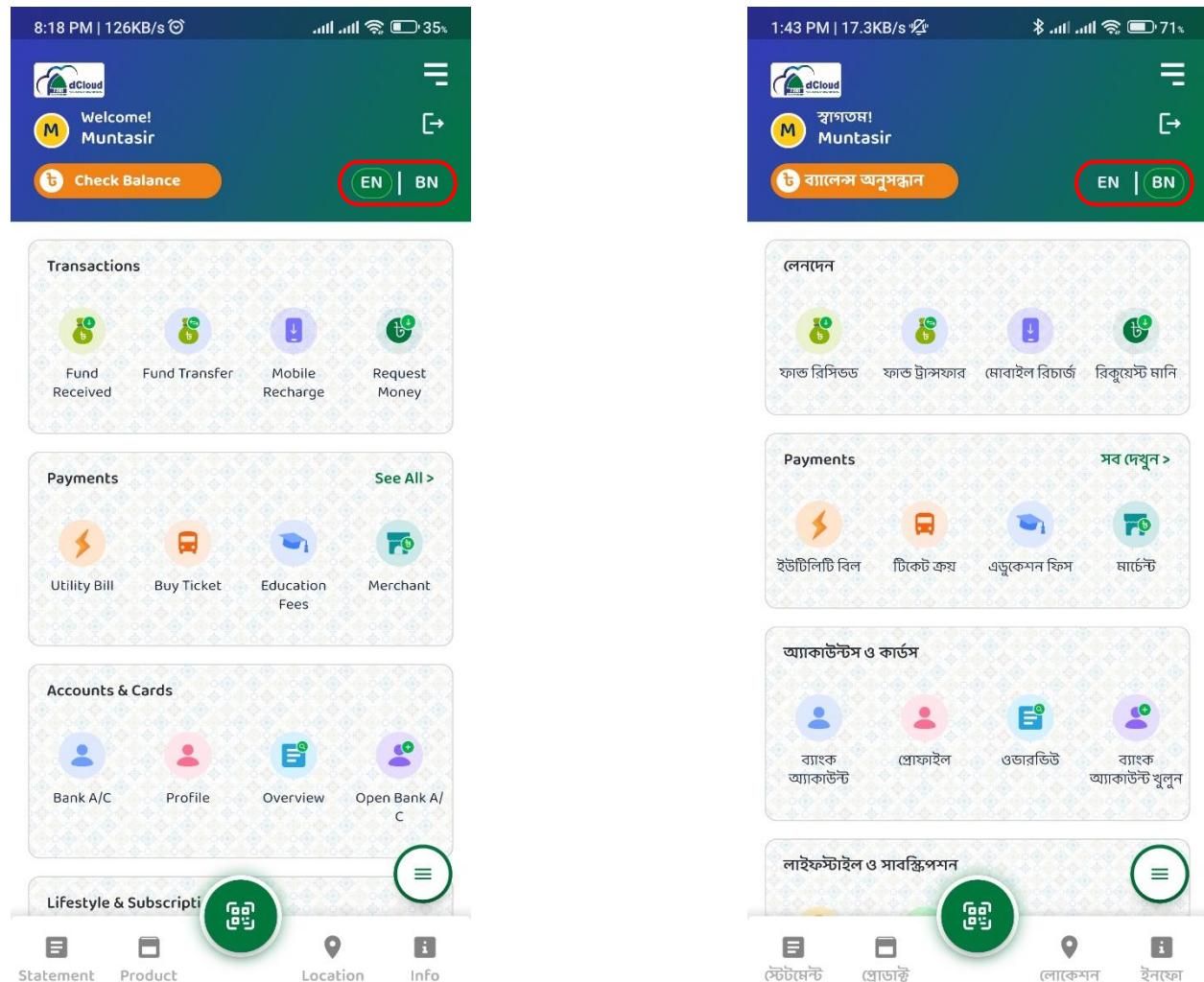


4. Language

4.1 Language Change Interface.

Users can change the app language by clicking on the EN | BN button.

- One-click action for changing language is worked to click on the EN | BN button.



5. Transactions

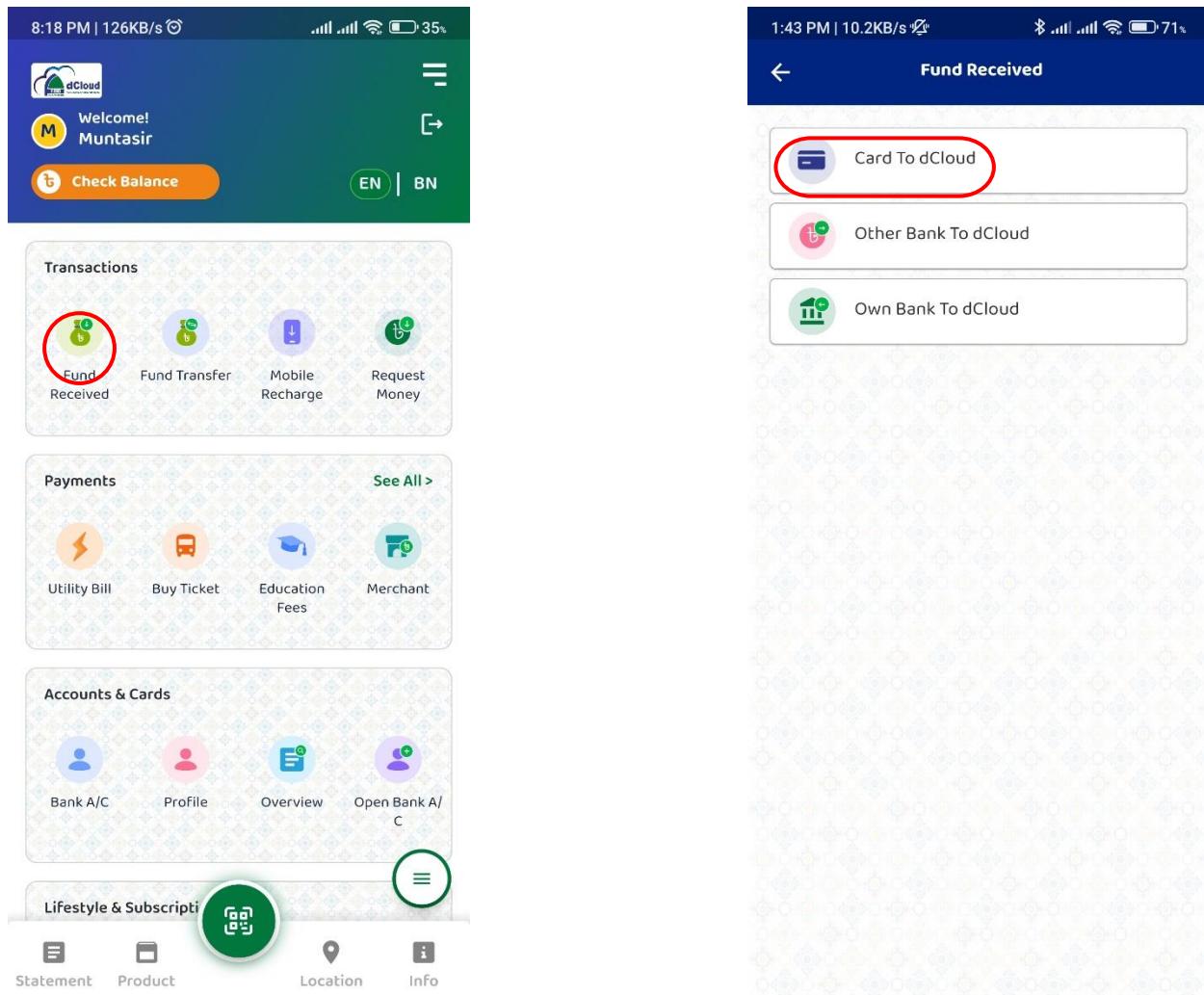
5.1 Fund Received

To receive money from different sources users, need to maintain some following steps. Users can receive money from a Card, another bank, and the FSIB's account.

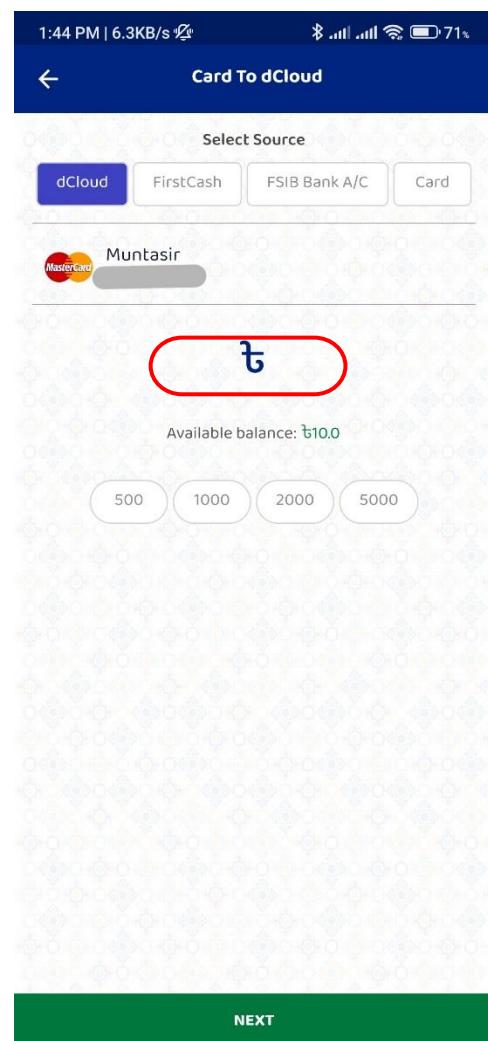
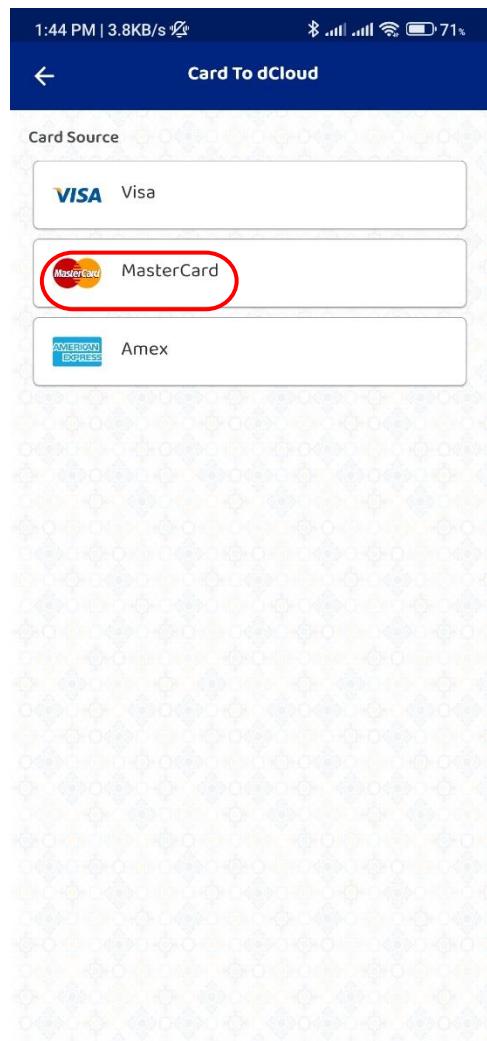
5.1.1 Card to dCloud

Here is the process of the Card to dCloud fund receive system. Users can receive money from a Card by following these steps. It is the same process for every card, this process shows money received from the Master Card.

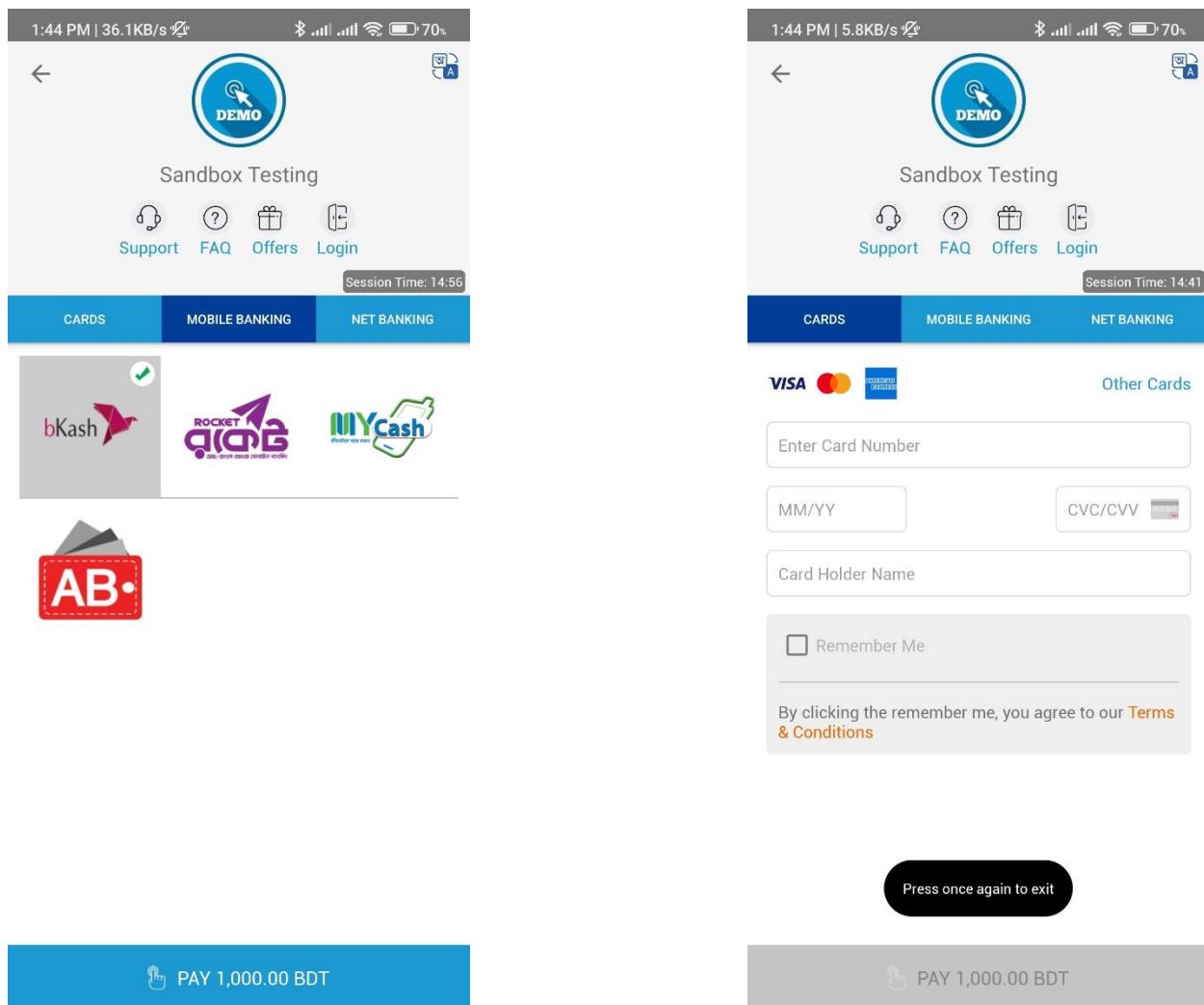
- Users need to click the Fund Received button to receive.
- Then click the Card to dCloud button.



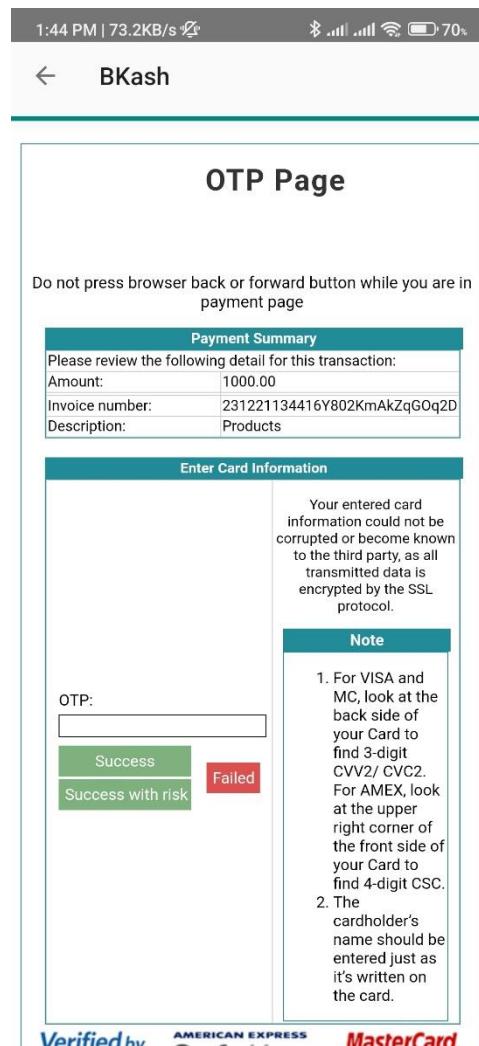
- Users need to select any card source. All the entering functions of different cards are similar.
- Users need to enter an amount or select from the list.



➤ Users can select Mobile Banking, Net Banking, or Card to receive money.



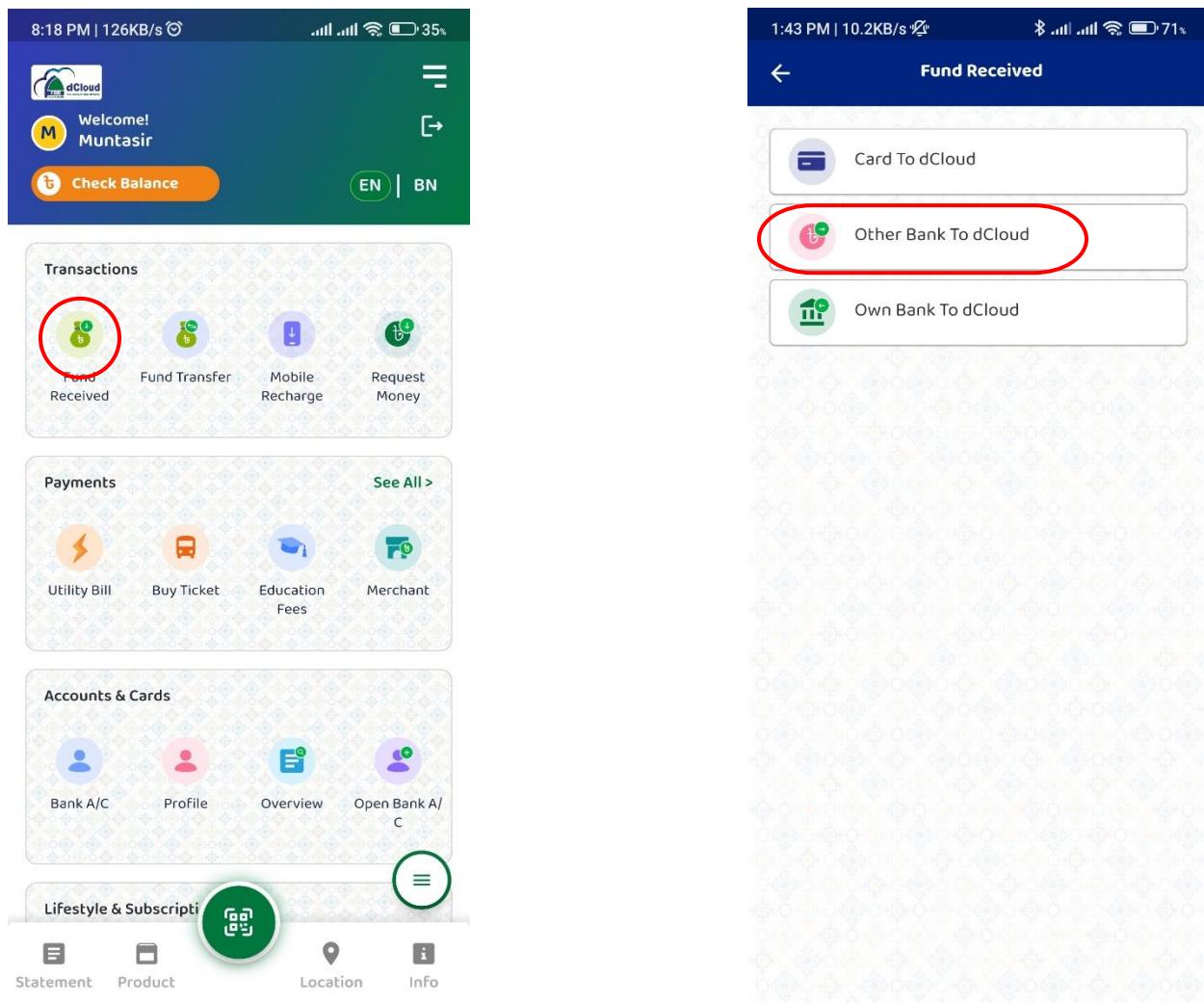
- The OTP page works to finish the action.



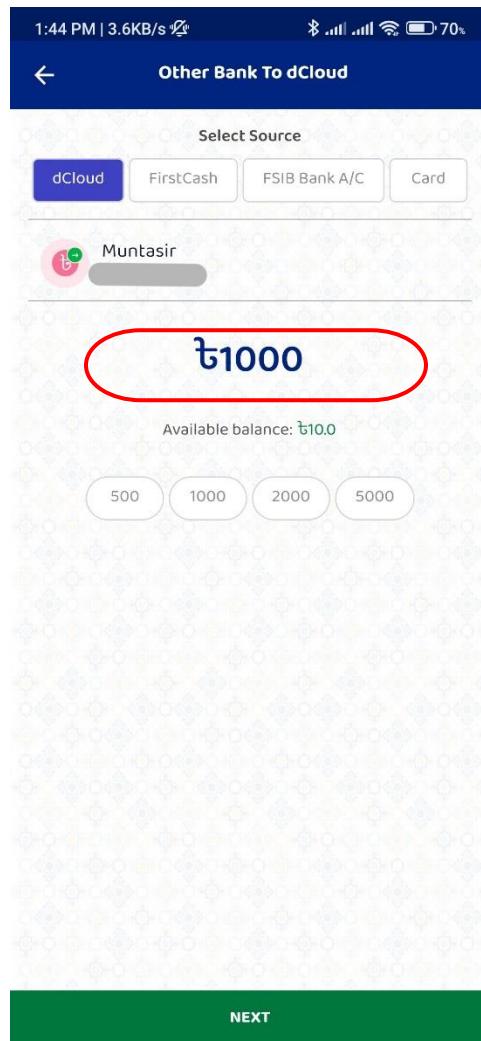
5.1.2 Other Bank to dCloud

Here is the process of the Other Bank to dCloud fund receive system. Users can receive money from another Bank by following these steps.

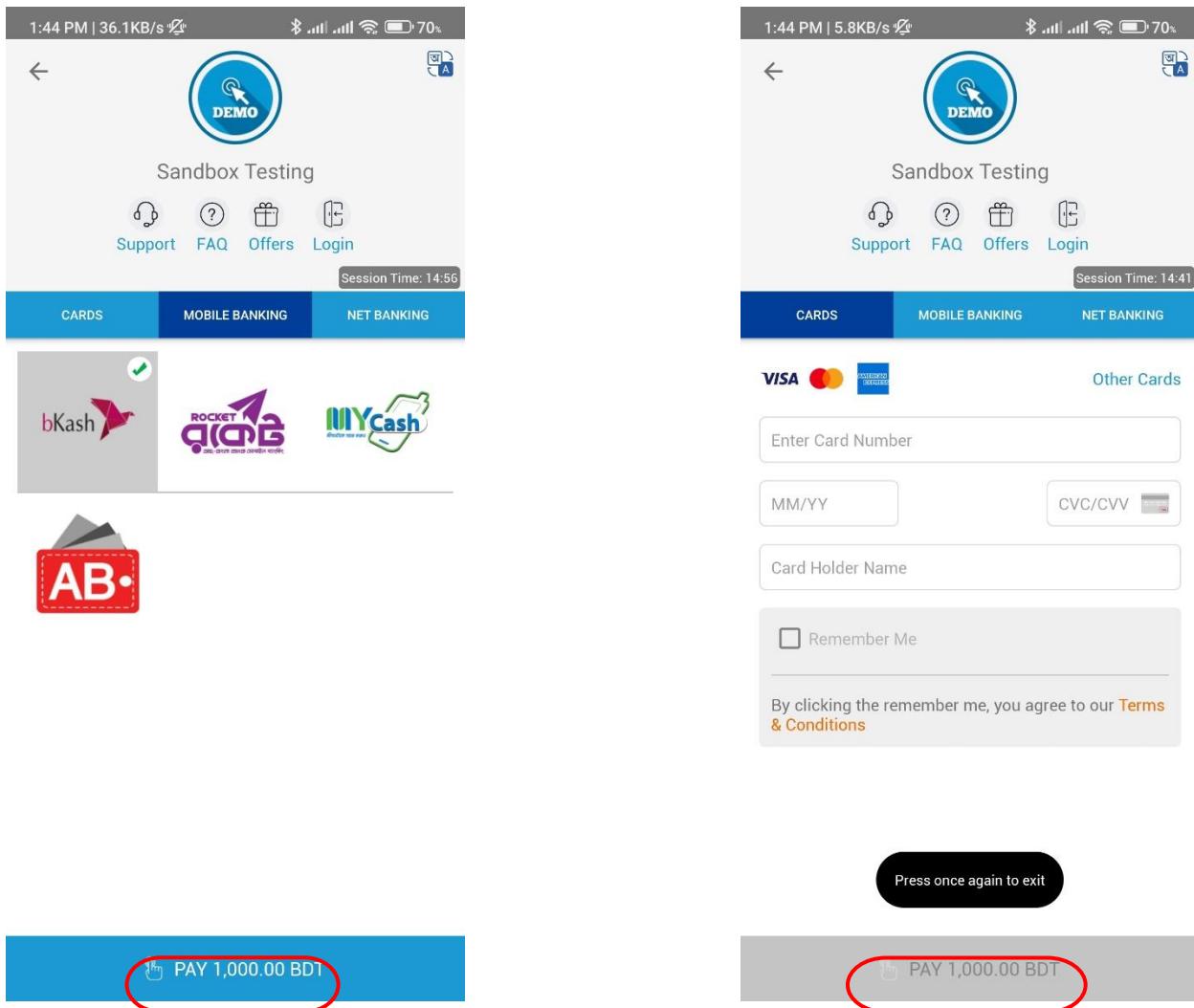
- Users need to click the Fund Received button to receive.
- Then click the Other Bank to dCloud button.



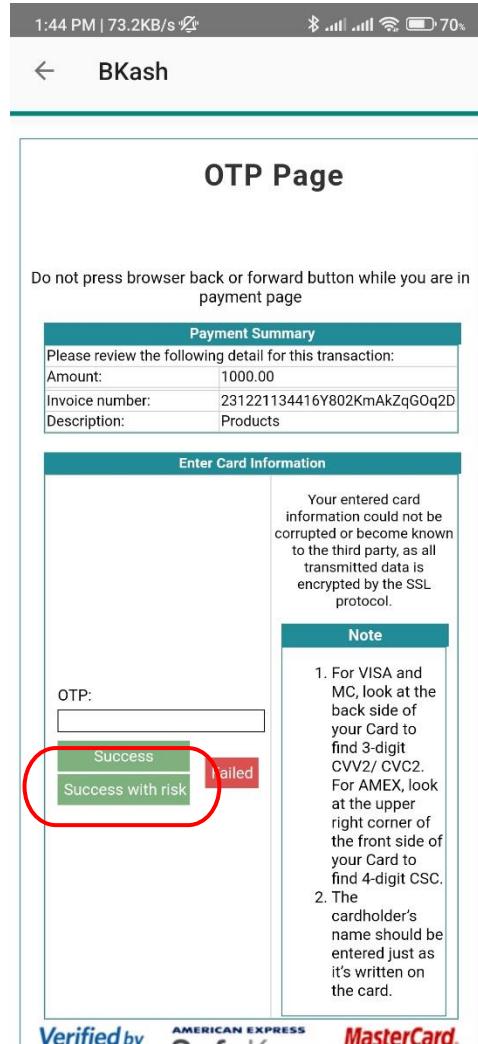
- Users need to enter an amount or select an amount from the list.



- Users can select Mobile Banking, Net Banking, or Card to receive money.



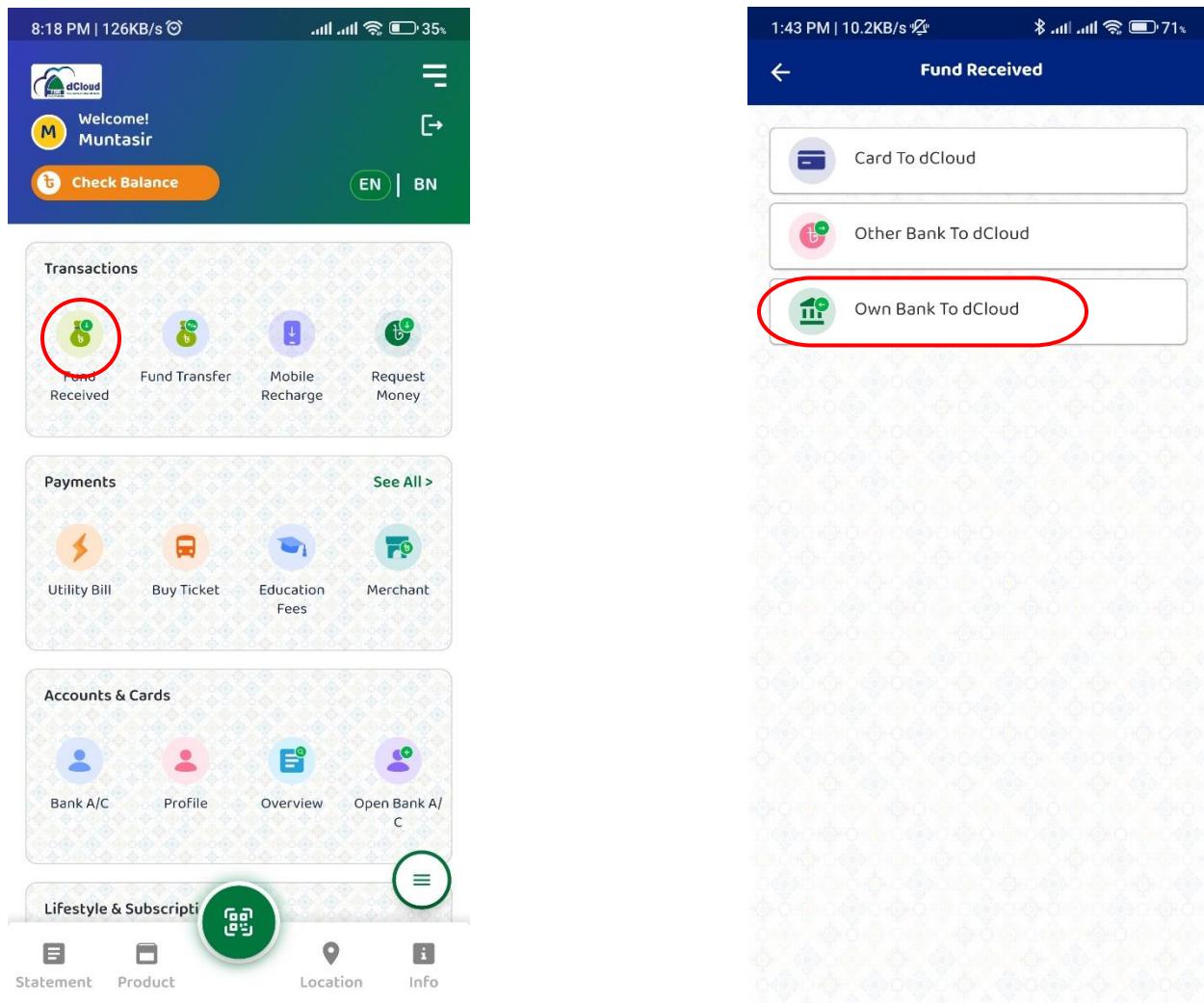
- The OTP page works to finish the action.



5.1.3 Own Bank to dCloud

Here is the process of receiving money from FSIB bank to dCloud. Users can select any linked FSIB bank account.

- Users need to click the Fund Received button to receive.
- Then click the Own Bank to dCloud button.



- Users need to select a bank account from the list which is linked with dCloud.
- Enter an amount or select from the list. Users need to enter a remark.

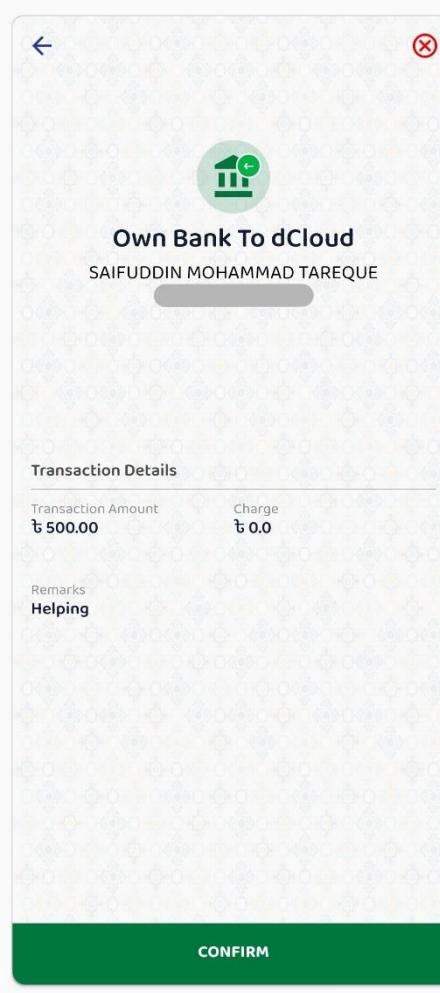


Remarks
Helping

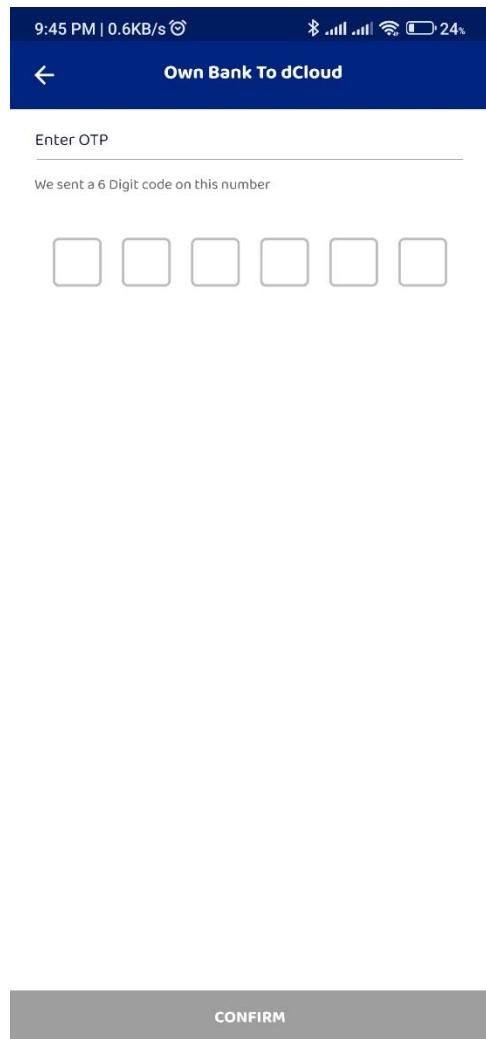
7/100

NEXT

- The 6-digit PIN of the user needs to be entered for verification. Confirm it by clicking the Confirm button

<p>9:45 PM 0.0KB/s ⓘ</p>  <p>Own Bank To dCloud SAIFUDDIN MOHAMMAD TAREQUE</p> <p>Insert your 6 digit pin below</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 16.66%; height: 30px;"></td><td style="width: 16.66%; height: 30px;"></td></tr> </table> <p>Confirm PIN</p>							<p>9:44 PM 0.0KB/s ⓘ</p>  <p>Own Bank To dCloud SAIFUDDIN MOHAMMAD TAREQUE</p> <p>Transaction Details</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Transaction Amount Tk 500.00</td> <td style="width: 50%;">Charge Tk 0.0</td> </tr> </table> <p>Remarks Helping</p> <p>CONFIRM</p>	Transaction Amount Tk 500.00	Charge Tk 0.0
Transaction Amount Tk 500.00	Charge Tk 0.0								

- An OTP is sent through the user's mobile number which needs to be entered and again click the Confirm button.

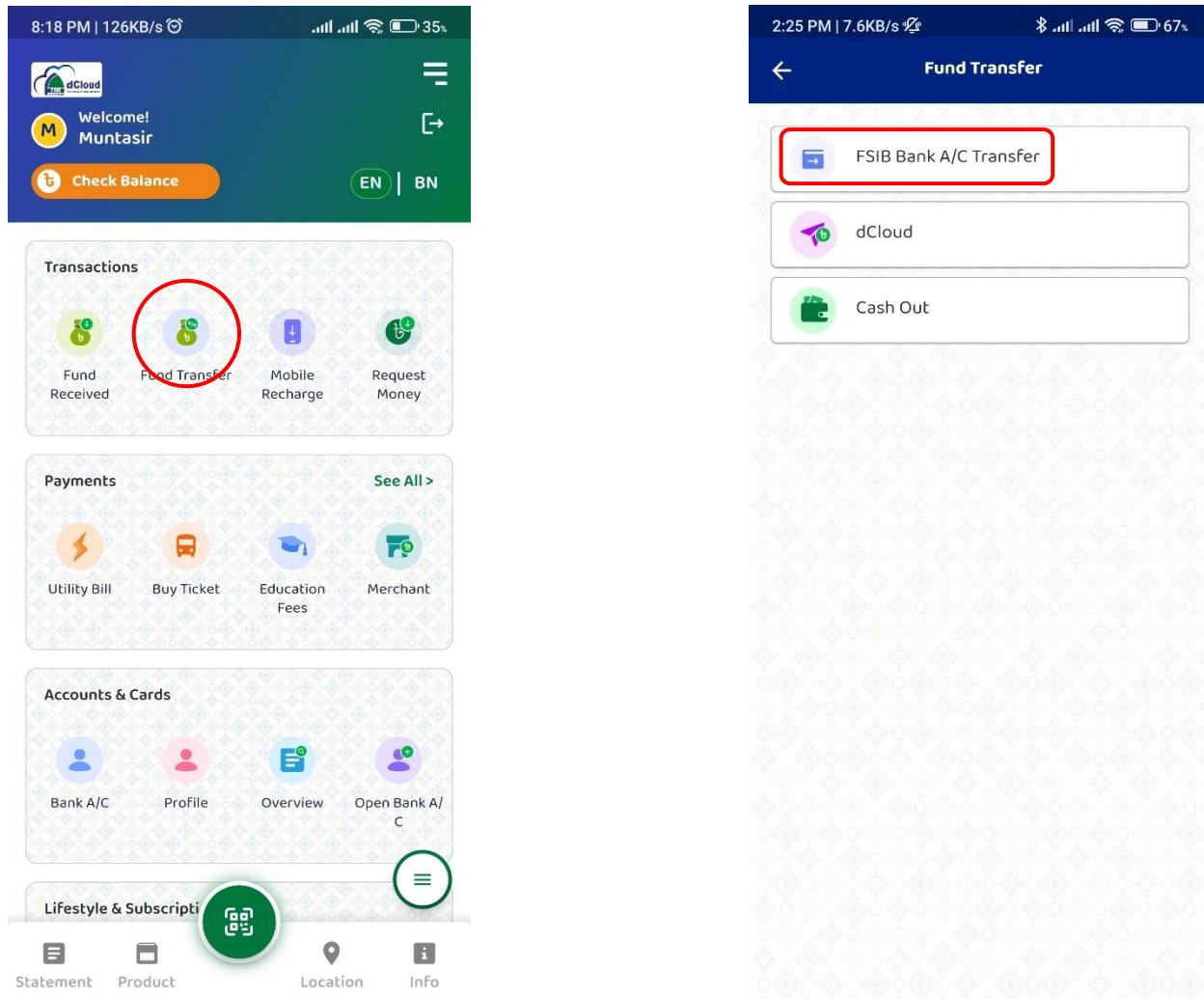


5.2 Fund Transfer

Fund transfer is a feature that users can use to transfer money to different accounts. Users can A/C transfer, and another user dCloud.

5.2.1 FSIB Bank to A/C Transfer

- This feature indicates an A/C transfer from FSIB Bank. Users need to click the Fund Transfer button.
- Then select the FSIB Bank A/C Transfer button.



- Users need to select an account or enter any account number.
- Enter any amount or select from the list

9:11 AM | 0.1KB/s 82%

FSIB Bank A/C Transfer

Enter bank a/c number below for transferring Fund

Bank A/C number

0/15

Select your bank A/C from below

SAIFUDDIN MOHAMMAD TAREQUE

SAIFUDDIN MOHAMMAD TAREQUE

SAIFUDDIN MOHAMMAD TAREQUE

SAIFUDDIN MOHAMMAD TAREQUE

NEXT

9:17 AM | 0.0KB/s 82%

FSIB Bank A/C Transfer

Select Source

dCloud FirstCash FSIB Bank A/C Card

SAIFUDDIN MOHAMMAD TAREQUE

₹50

Available balance: ₹4984316.07

50 100 200 500 1000

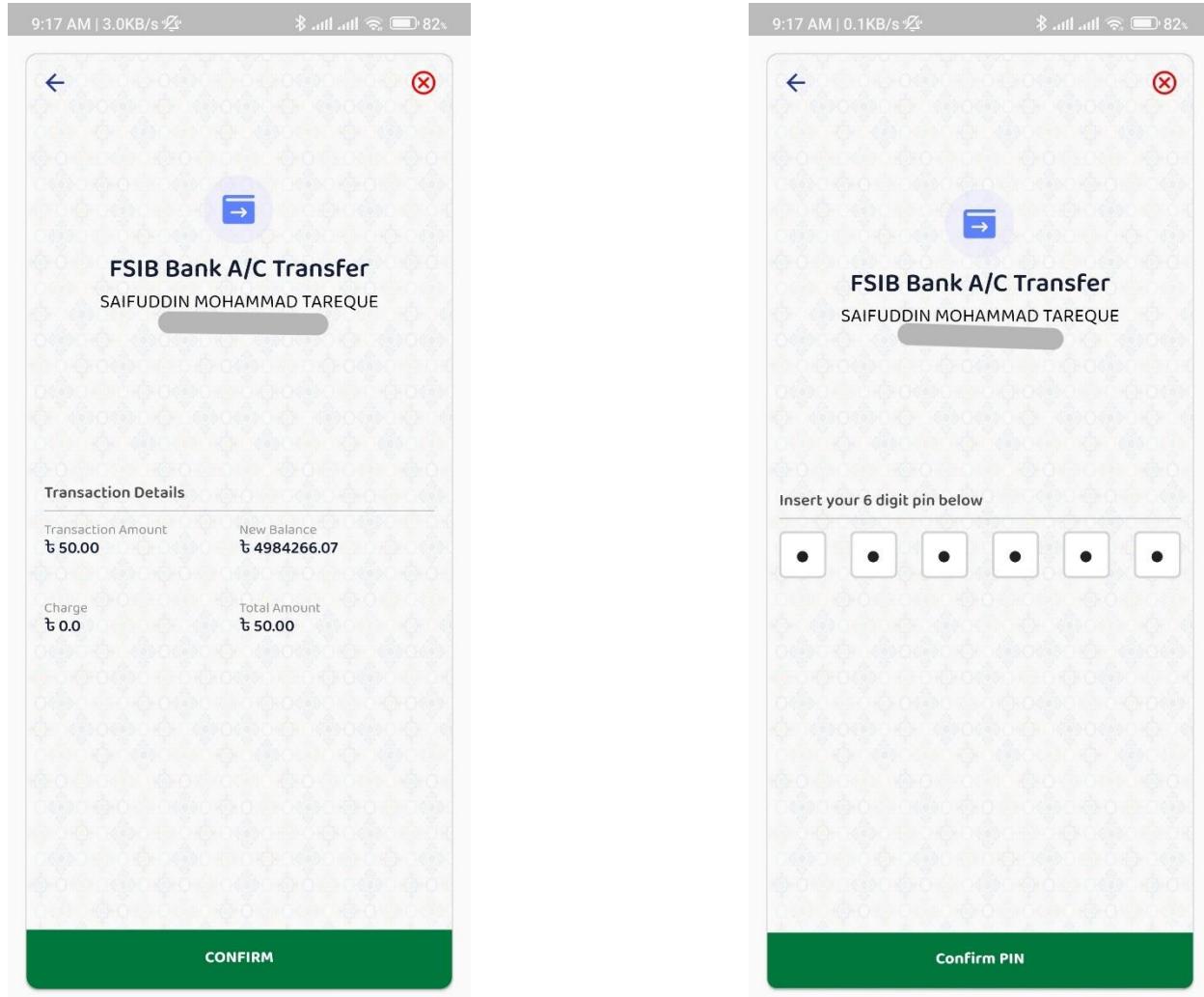
Remarks

gift

5/100

NEXT

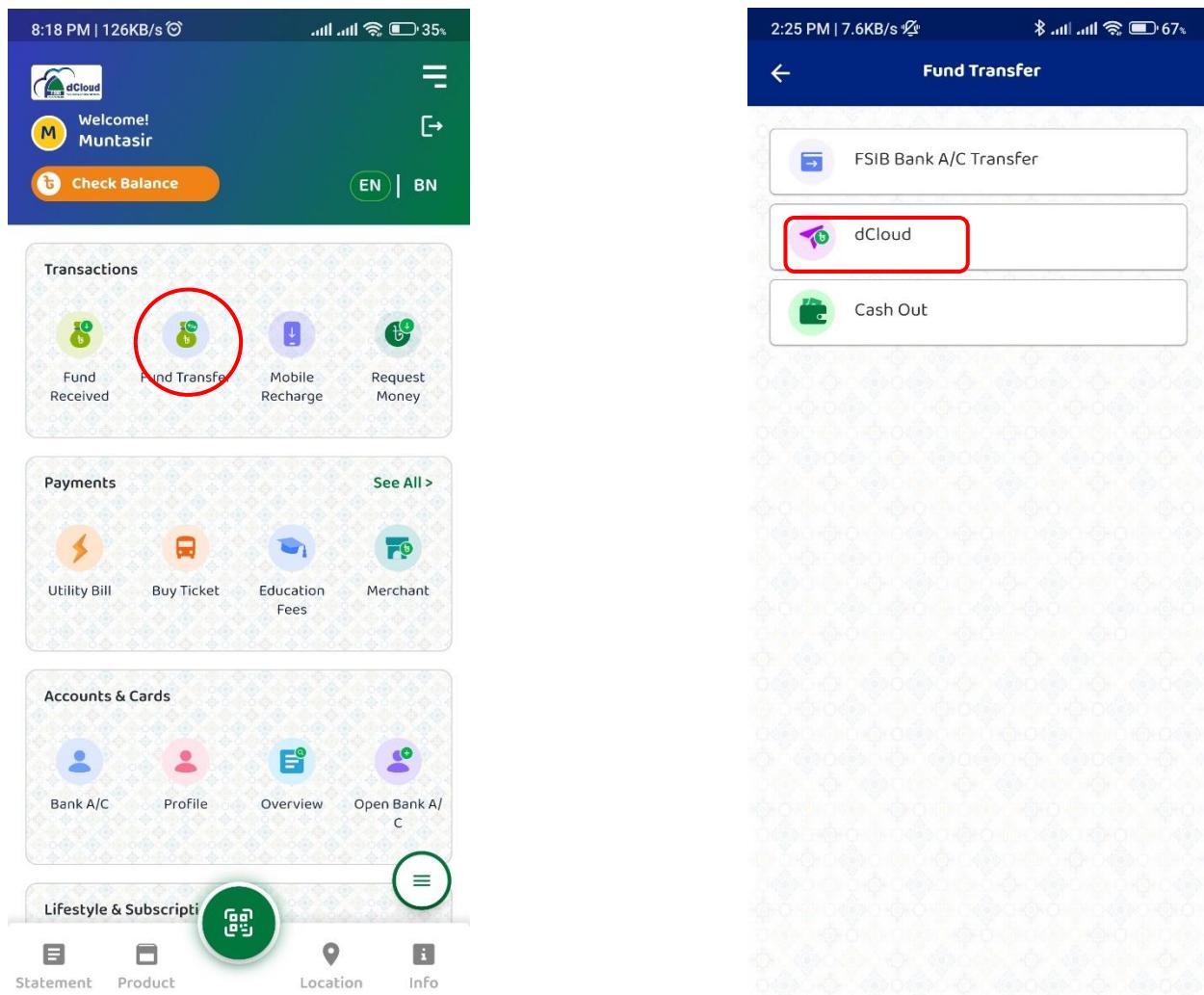
- A page shows transaction details then the user needs to click the Confirm button.
- Users need to enter the 6-digit PIN and again click the Confirm Button.



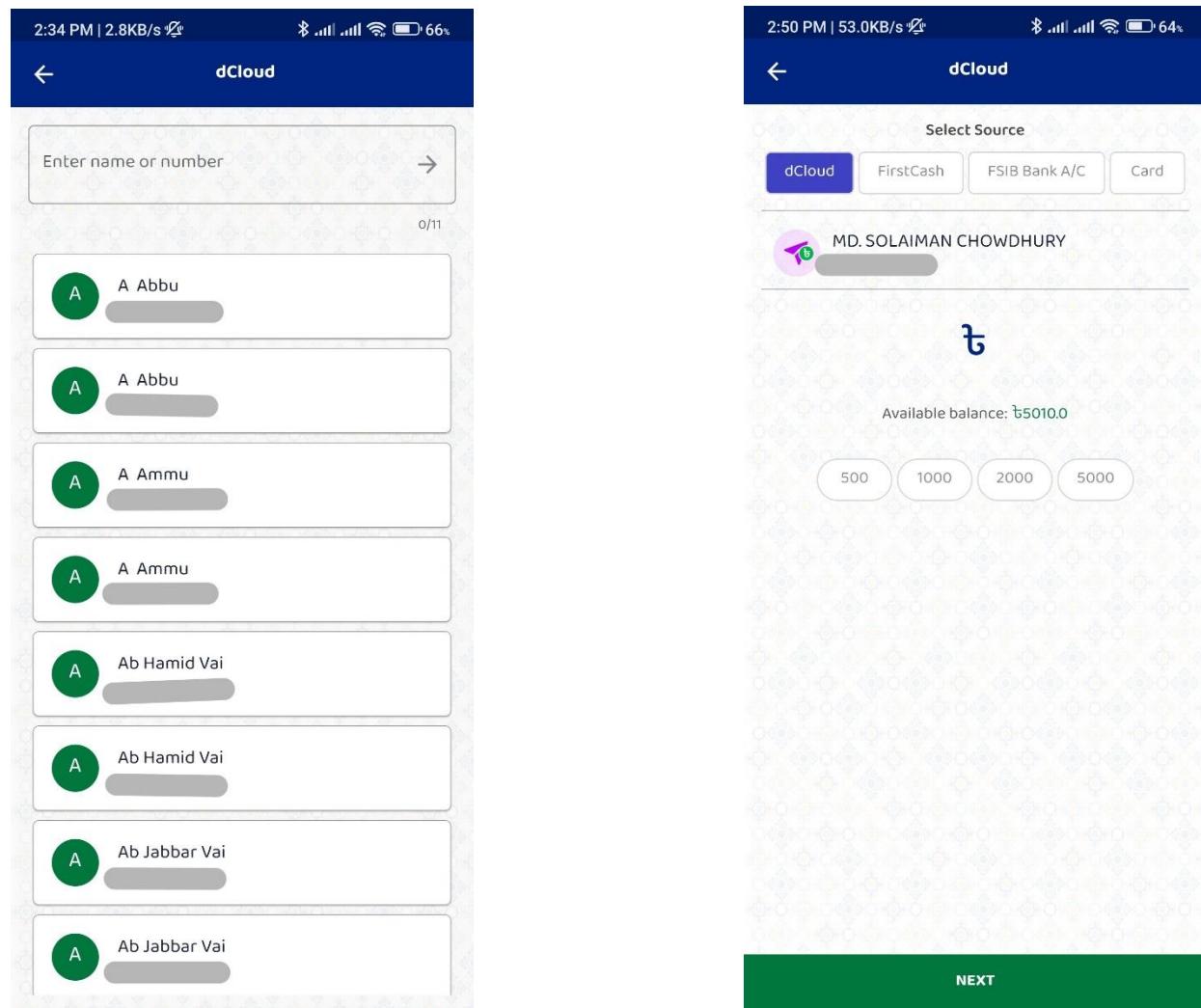
5.2.2 dCloud

Users can transfer money to dCloud users.

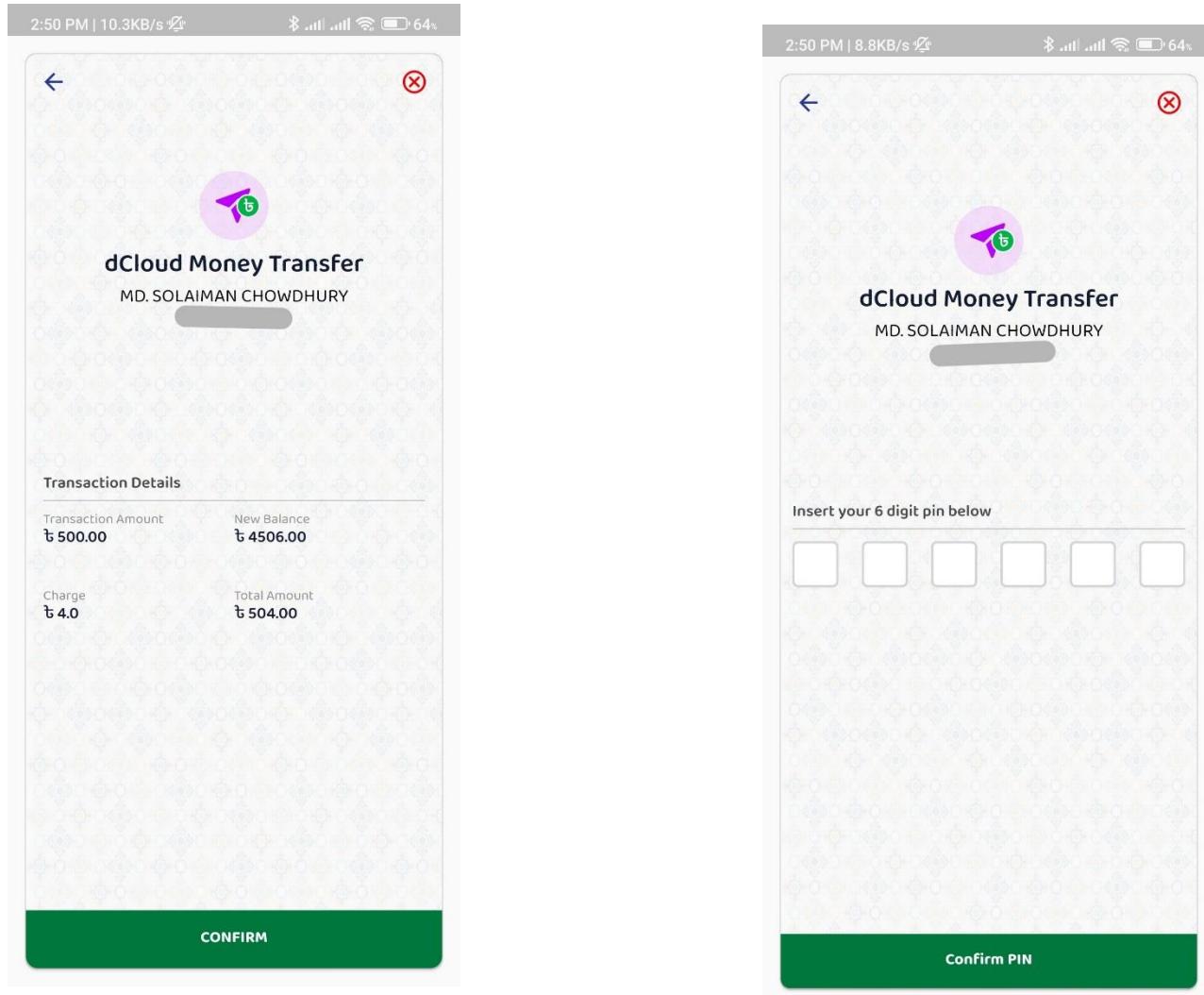
- Users need to click on the Fund transfer button and then click the dCloud button.



- Users need to select a dCloud user number from the contact list or type the number manually.
- Enter an amount or select from the list.



- Click Confirm at the bottom of the details page.
- Users need to enter their PIN and click Confirm again.

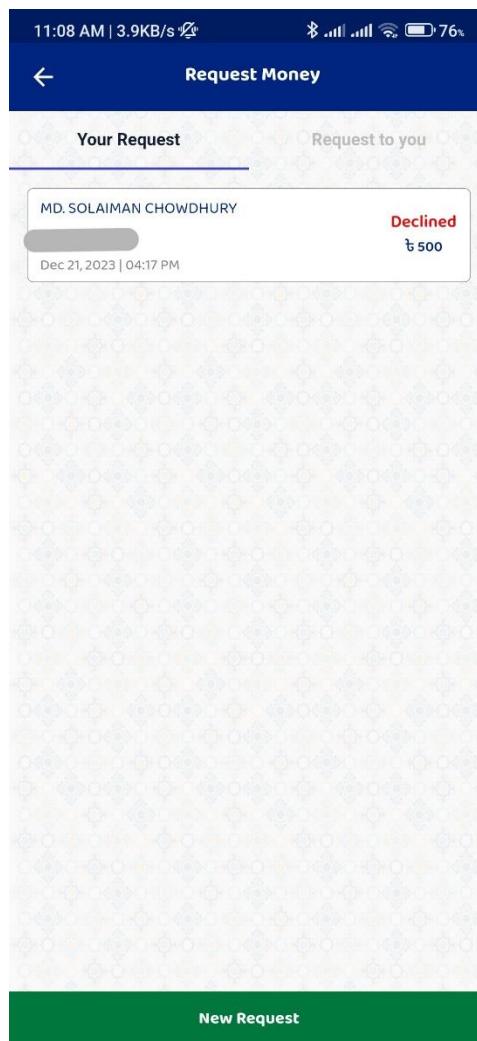


5.3 Request Money

Users can ask another user to send money to them. Users can also fulfill another user's request. Users monitor the history of the request.

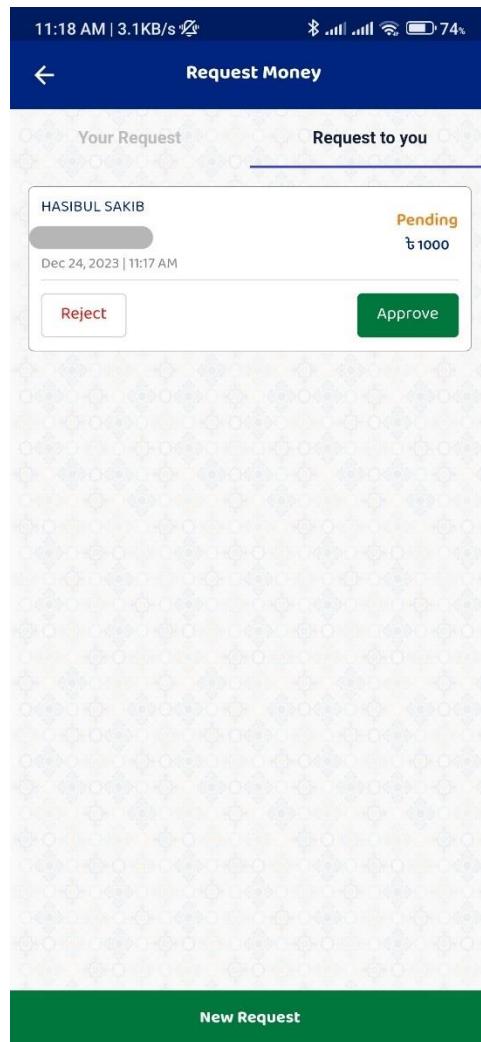
5.3.1 Your Request

It is the history of own request to other users. Here users can monitor all the requests sent to the other users. The request status will also be shown here.



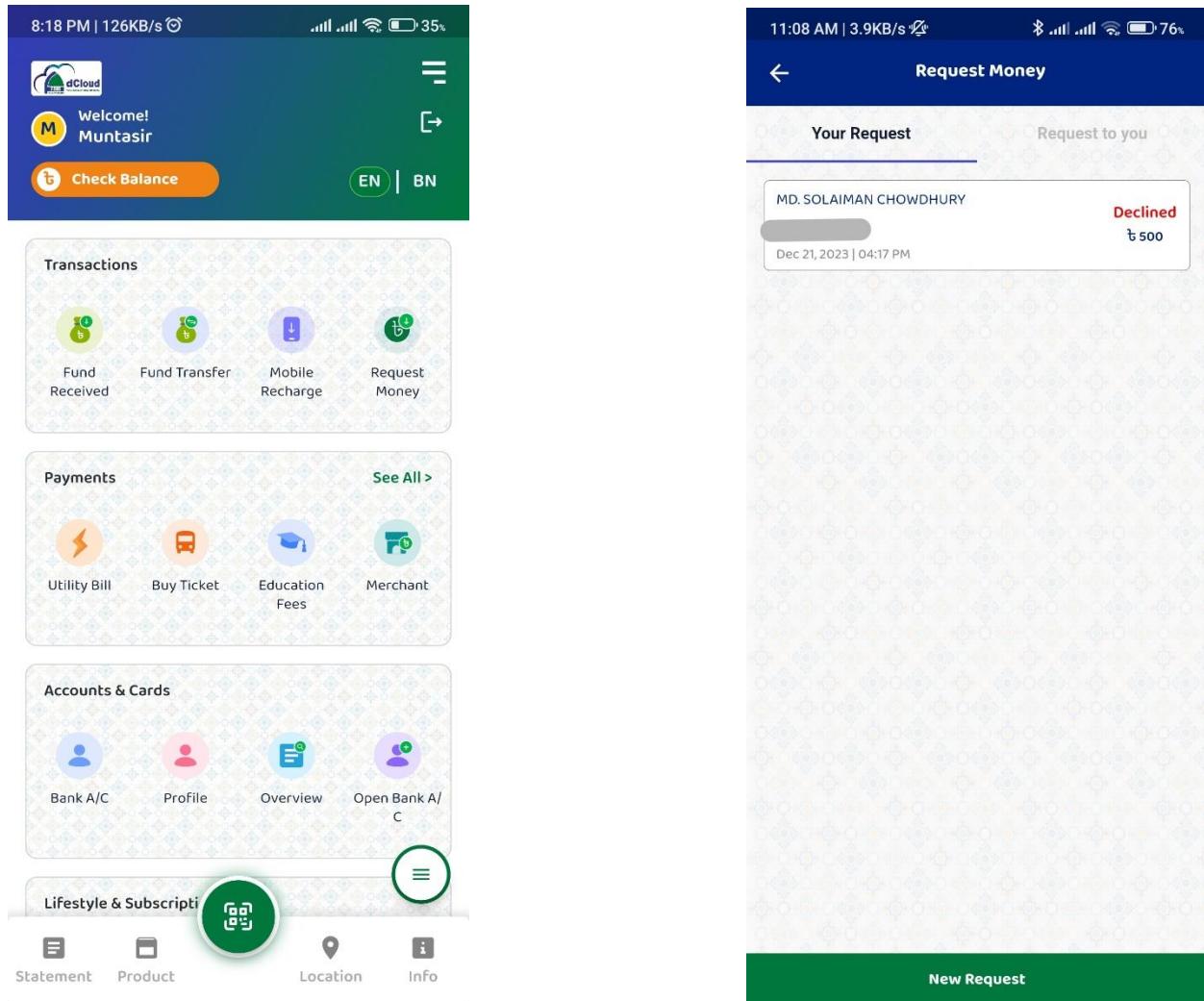
5.3.2 Request to You

Here is the page for another user's request to me. On this page, users will be able to monitor requests from others. Users will also be able to approve or decline any request.

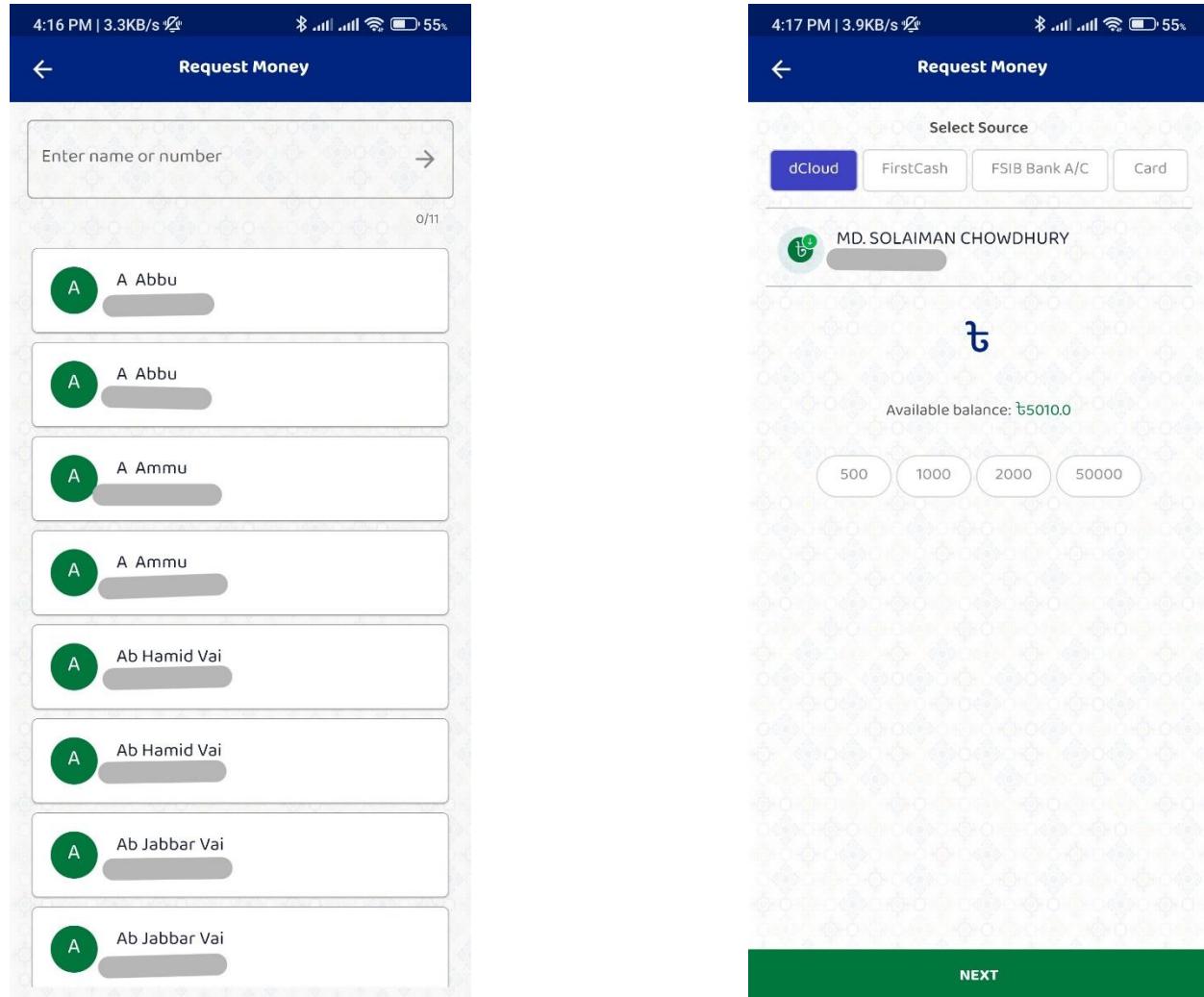


5.3.3 New Request

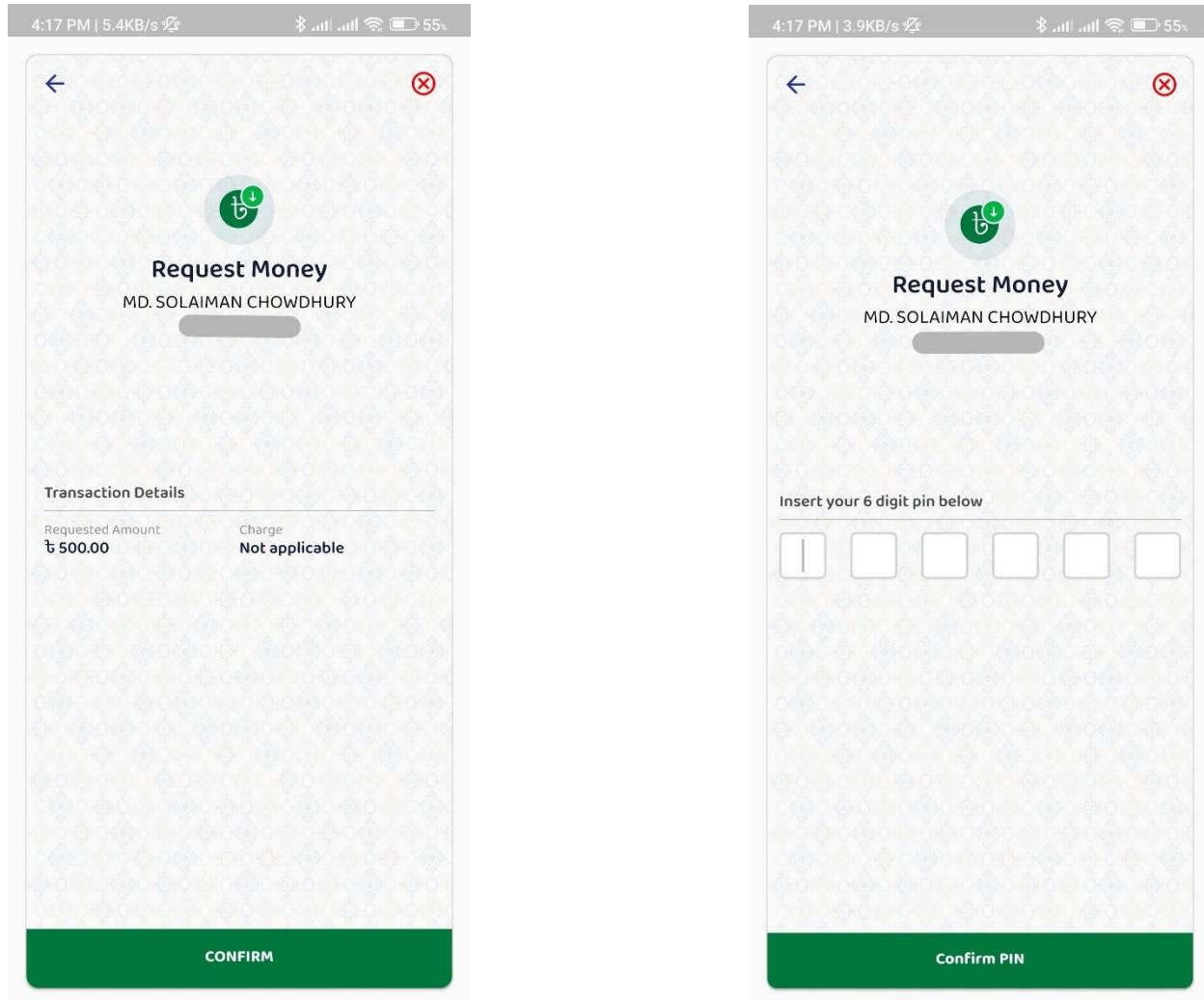
This is the feature for asking for money from other users.



- Users need to select or enter another user's number.
- Users need to enter an amount or select an amount from the list.



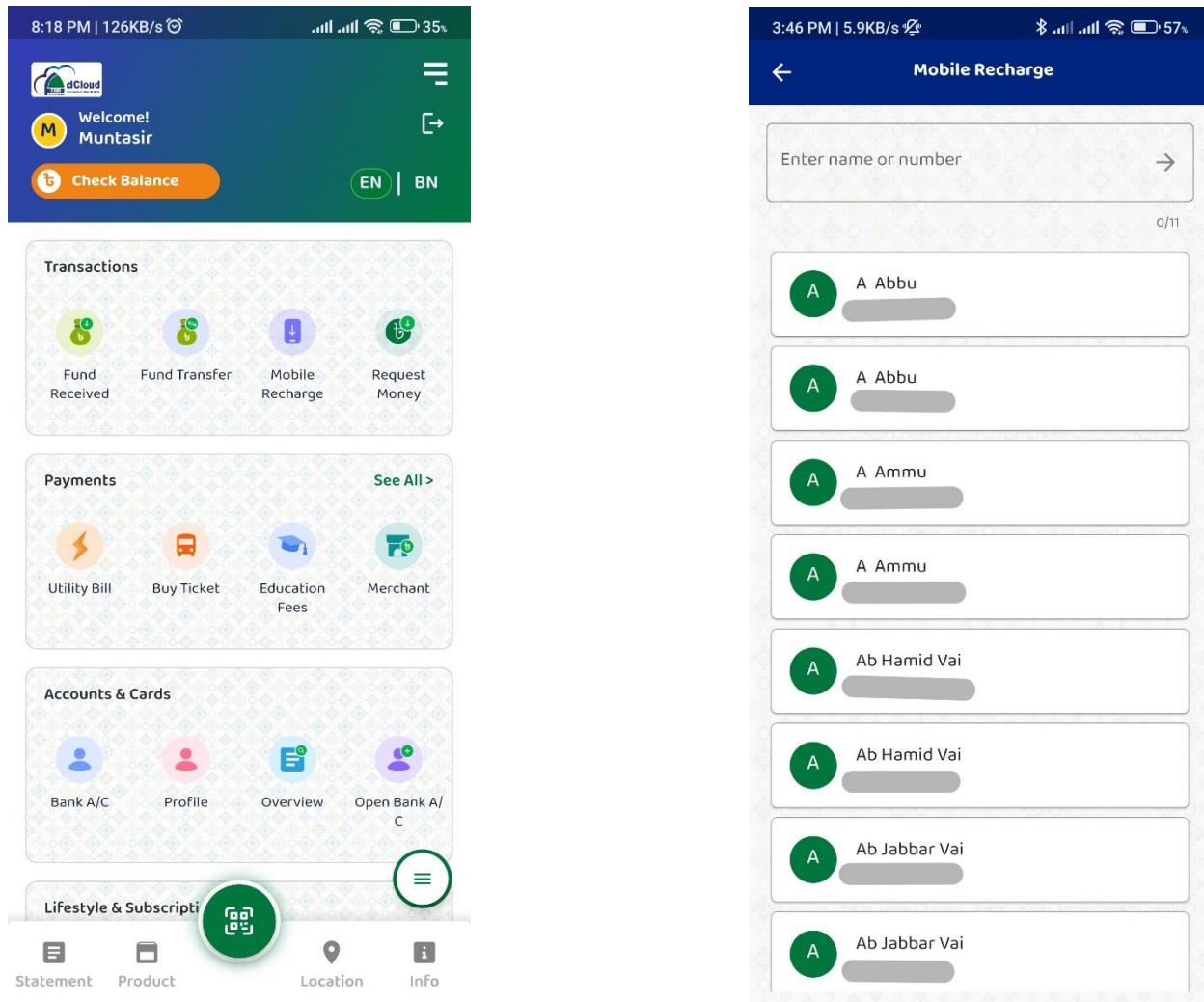
- Users need to click Confirm on the transaction details page.
- Users need to enter the 6-digit code and click Confirm PIN.



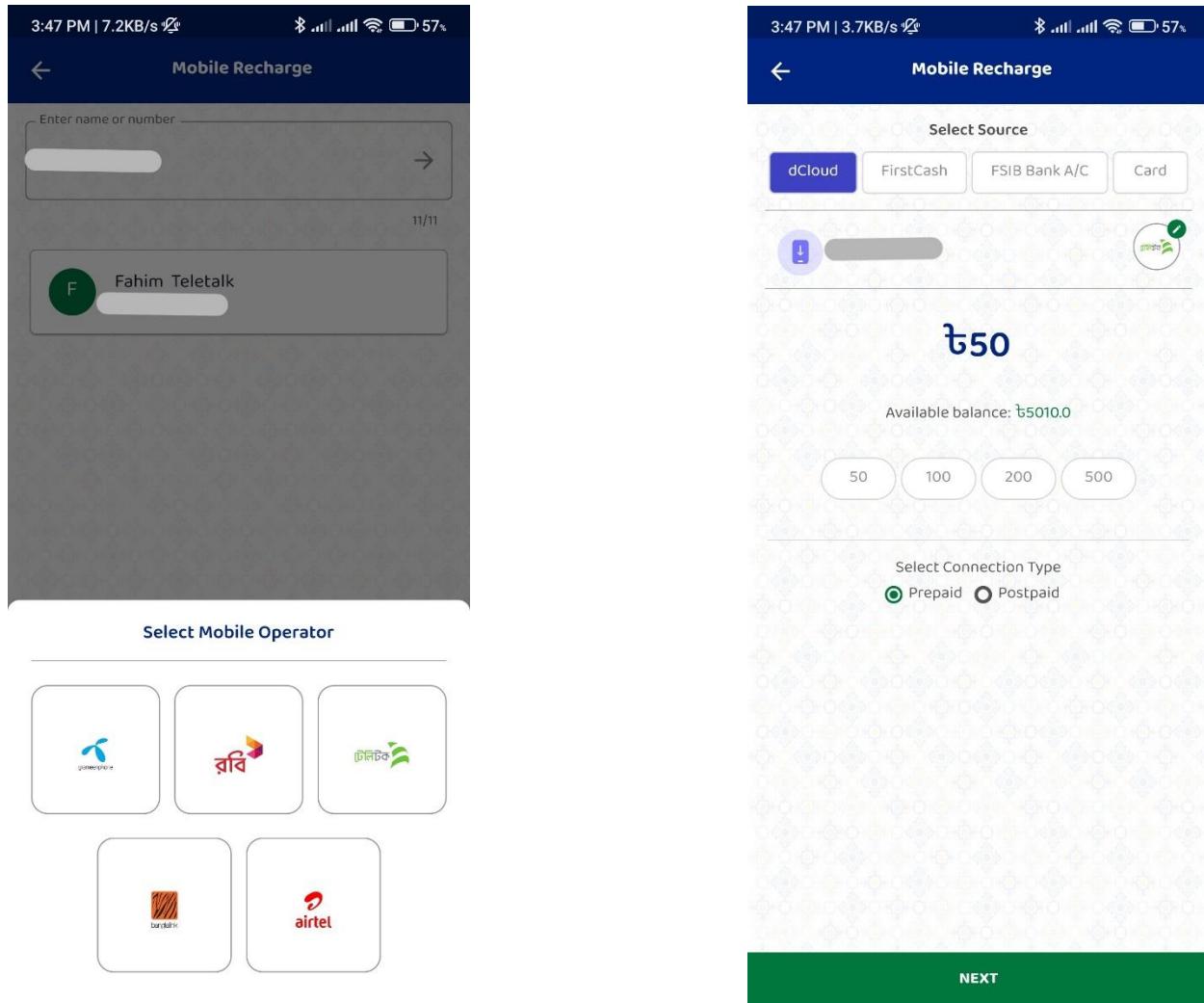
5.4 Mobile Recharge

Users can recharge any local number from their dCloud account.

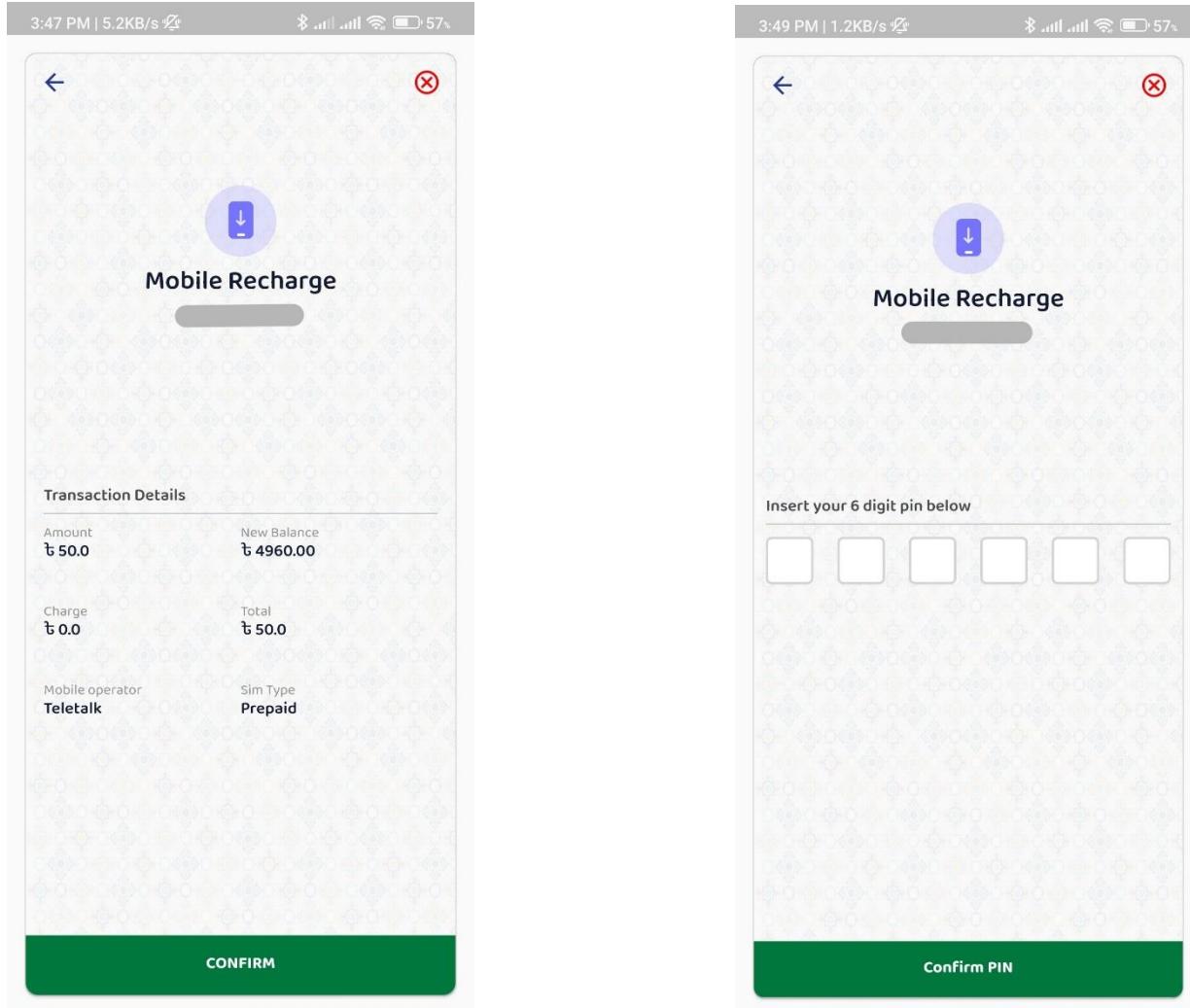
- Users need to click on the mobile recharge button.
- Users can select any number from their contact list or manually type any number.



- Users need to select a mobile operator.
- **Users need to enter an amount or select from the list.**



- The user needs to click confirm. They also see recharge details.
- Users need to enter their PIN and click Confirm PIN to confirm the recharge.



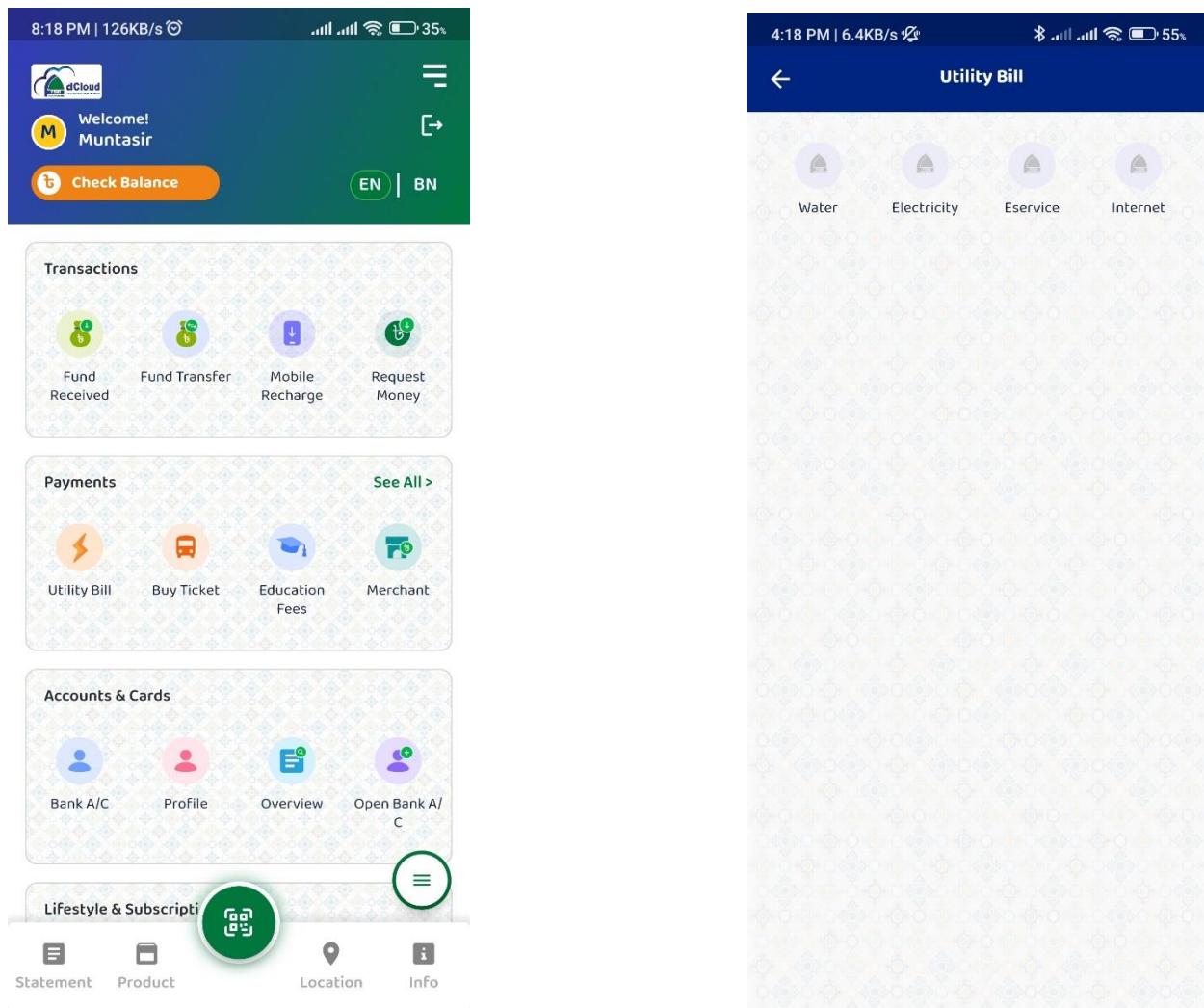
6. Payments

6.1 Utility Bill

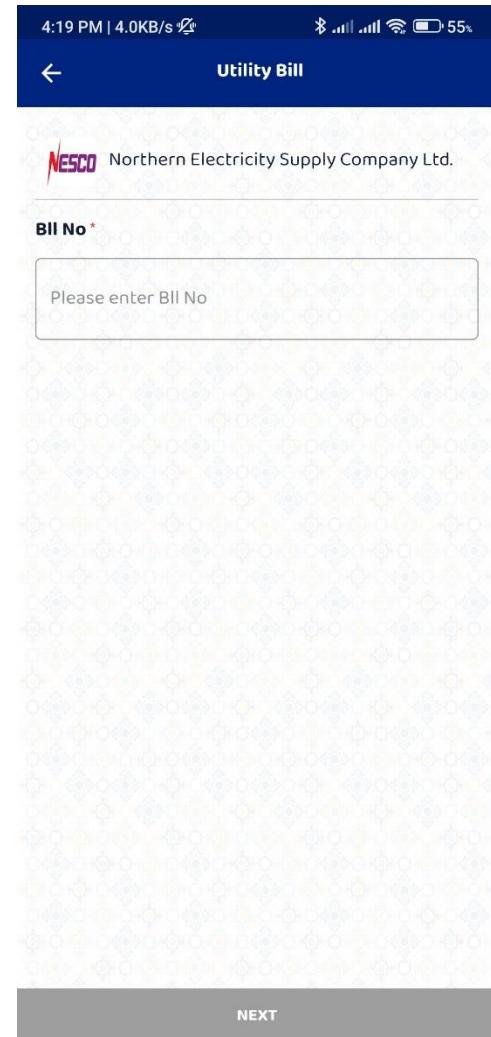
Users can pay bills for different utilities like (Water, Electricity, Eservice, and Internet). All the payment systems are the same. Here is the process of electricity bill payment.

6.1.1 Electricity

- Users need to click on the Utility Bill button.
- Then the user need to click the electricity button.



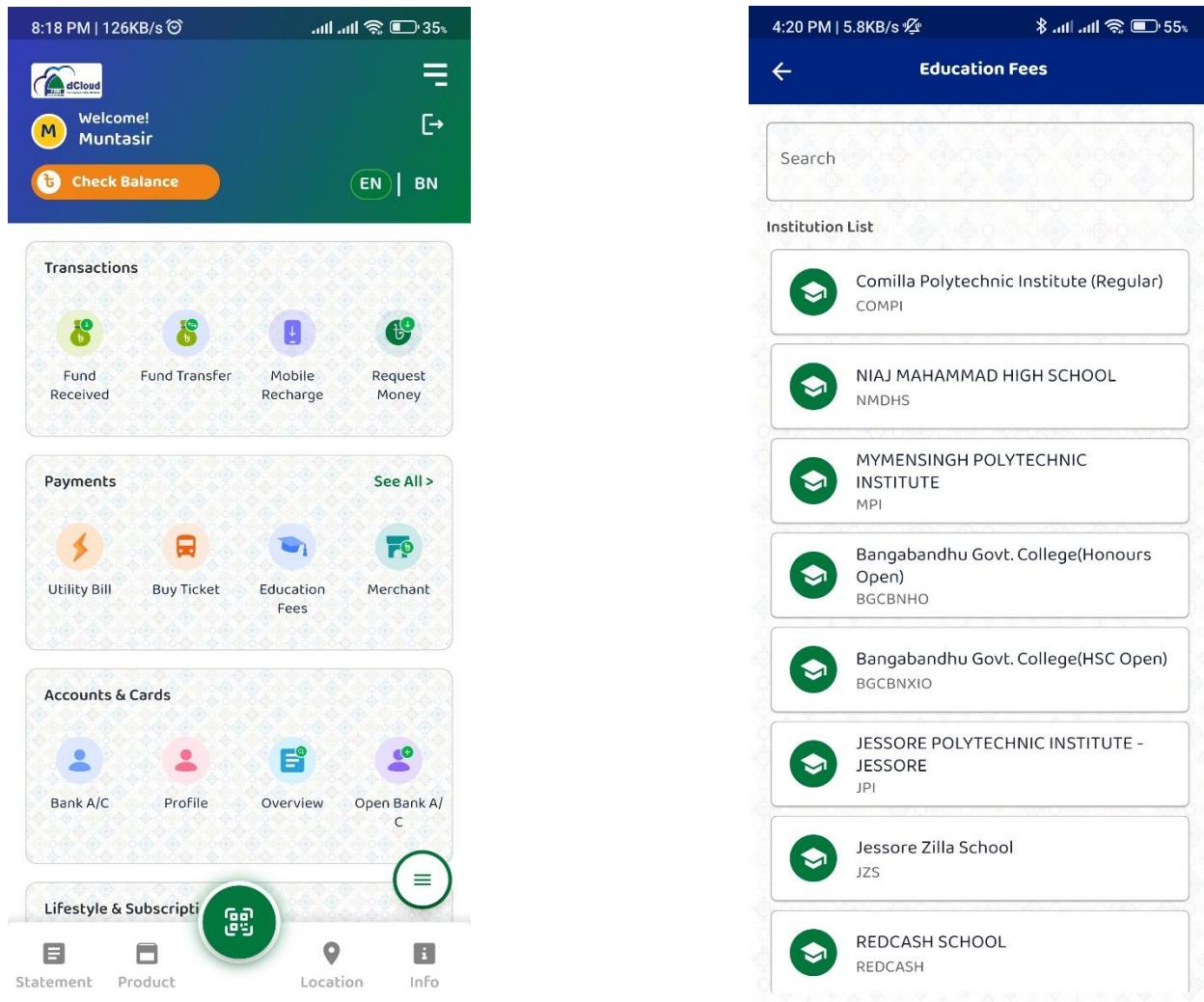
- Users need to select an electricity company (Exam: Nesco)
- Then Users need to enter any valid bill number



6.2 Education Fees

Users will be able to pay education fees. Users need to enter a student's registration ID to pay.

- Users need to Click on Education fees button.
- Users can search or select any institute by scrolling from the list.



- Users can pay for both self and other students.
- For other student users need to select other option

4:20 PM | 9.4KB/s 55%

Education Fees

REDCASH SCHOOL
REDCASH

Enter Registration Id

Self Other

NEXT

4:20 PM | 4.9KB/s 55%

Education Fees

REDCASH SCHOOL
REDCASH

Enter Registration Id

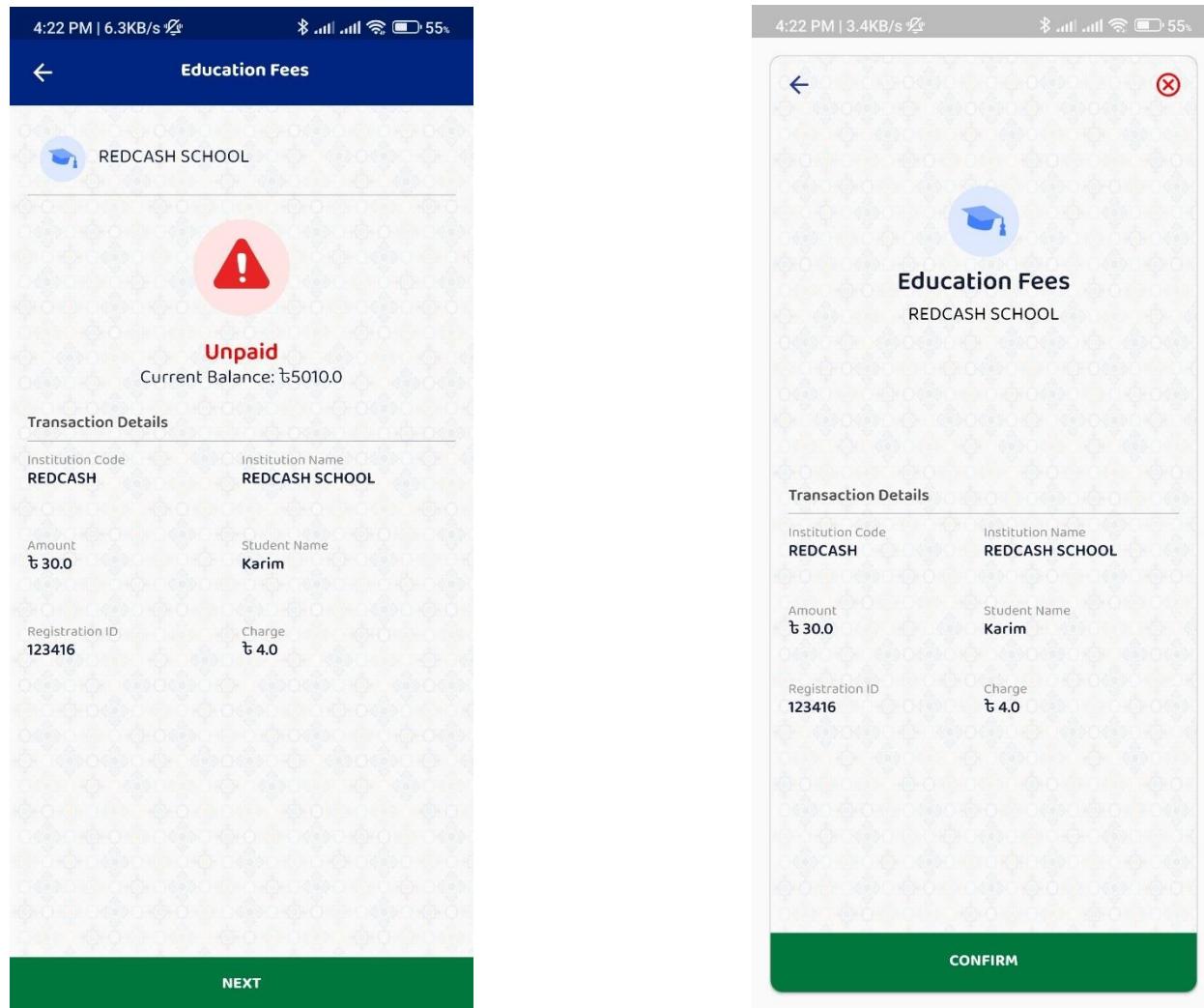
Enter Mobile Number

0/11

Self Other

NEXT

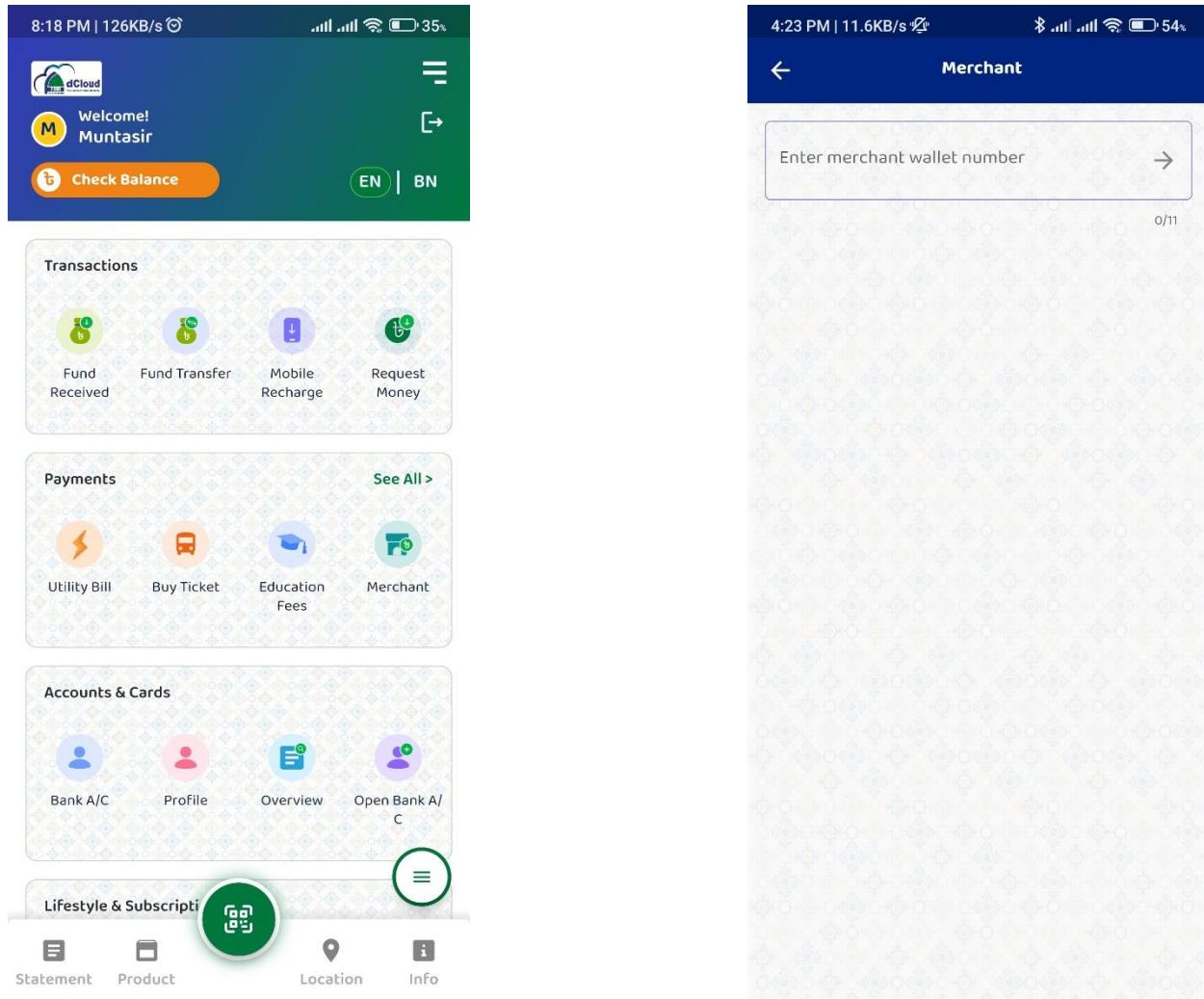
- In the transaction details page user can see payment status
- If the status is unpaid then click Next and confirm payment



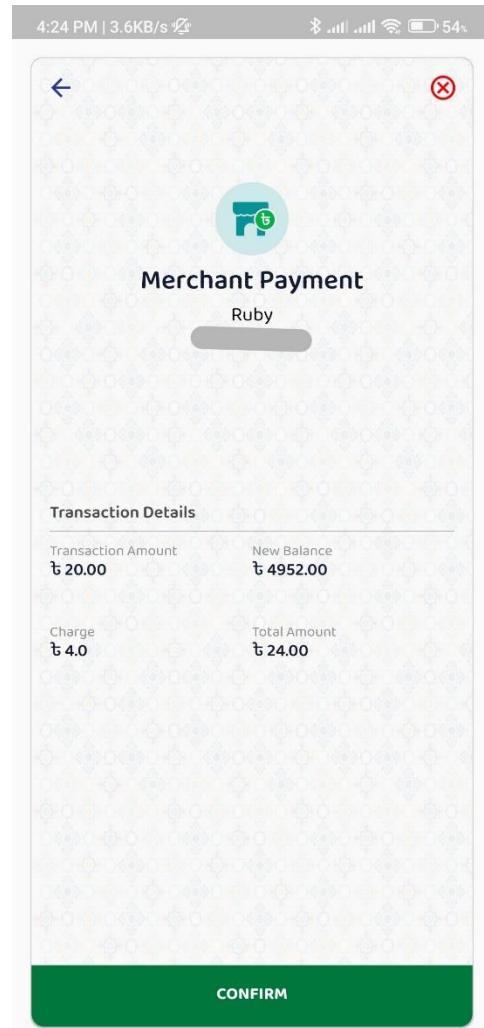
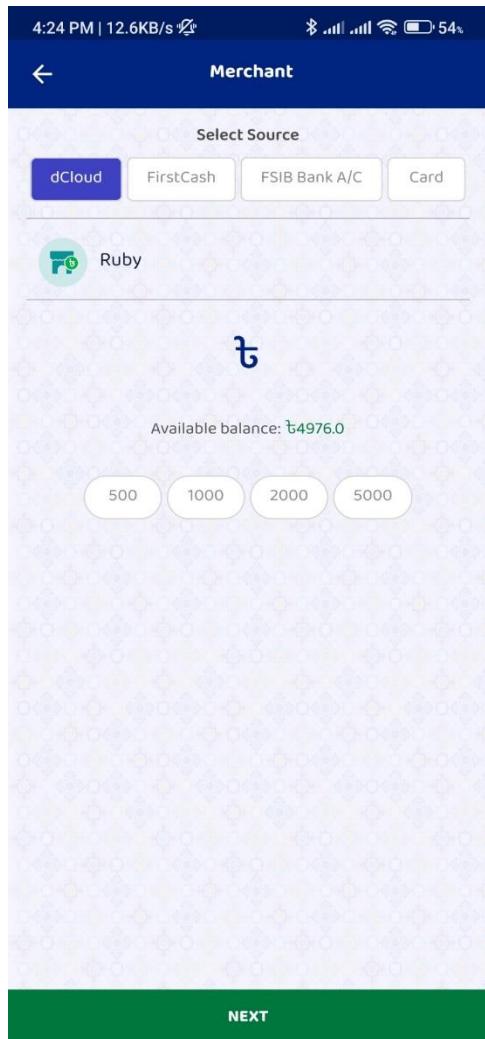
6.3 Merchant

Users will be able to merchant payments by using the dCloud apps.

- Users need to click on merchant button.
- Enter a valid merchant number.



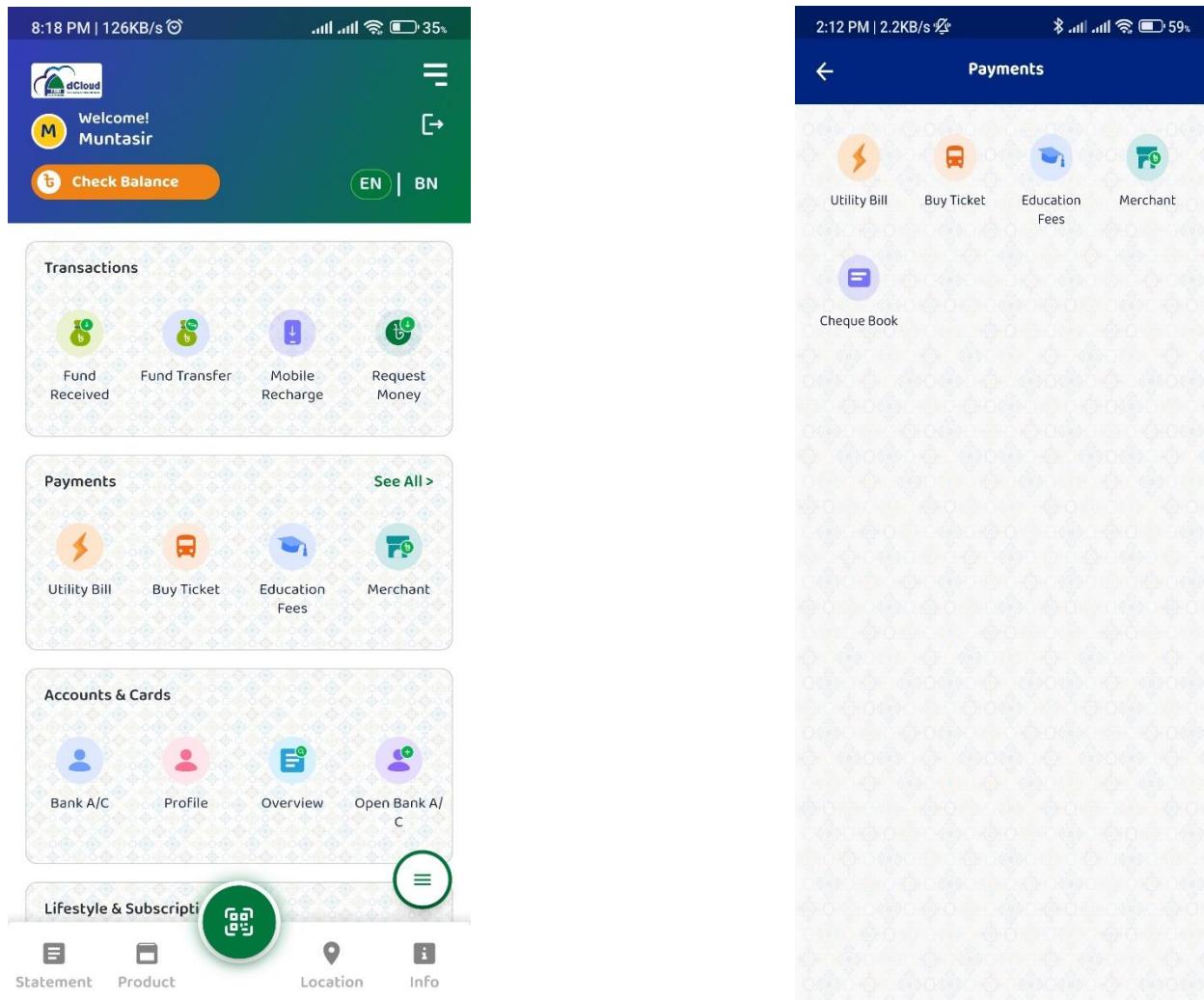
- Enter an amount or select amount from the list.
- Confirm payment from the transaction details page.



6.4 Cheque Book

Users will be able to monitor the Cheque Status. Users can also request for new cheque book.

- Here users need to click the see more button.
- Then select the cheque book.



- Users can monitor the requested cheque book.
- User will be able to request for new cheque book with fulfilling some required field.

The image displays two side-by-side screenshots of a mobile application interface. Both screens have a dark blue header bar at the top with the text "Cheque Book" and a back arrow icon. The left screen shows a message "No request found" and a green button at the bottom labeled "Request for new cheque book". The right screen shows a form with fields for "Account number *", "Delivery Branch *", "Leaf Quantity: *", "Number of Cheque: *", and "Total Price: ₹150.0". It also has a green "Submit" button at the bottom. Both screens show a patterned background and standard mobile status icons (time, signal, battery) at the top.

4:24 PM | 9.1KB/s

No request found

Request for new cheque book

4:24 PM | 10.8KB/s

Account number *

E.g. xxxxxxxx

Delivery Branch *

E.g. xxxxxxxx

Leaf Quantity: *

10

Number of Cheque: *

1

Total Price: ₹150.0

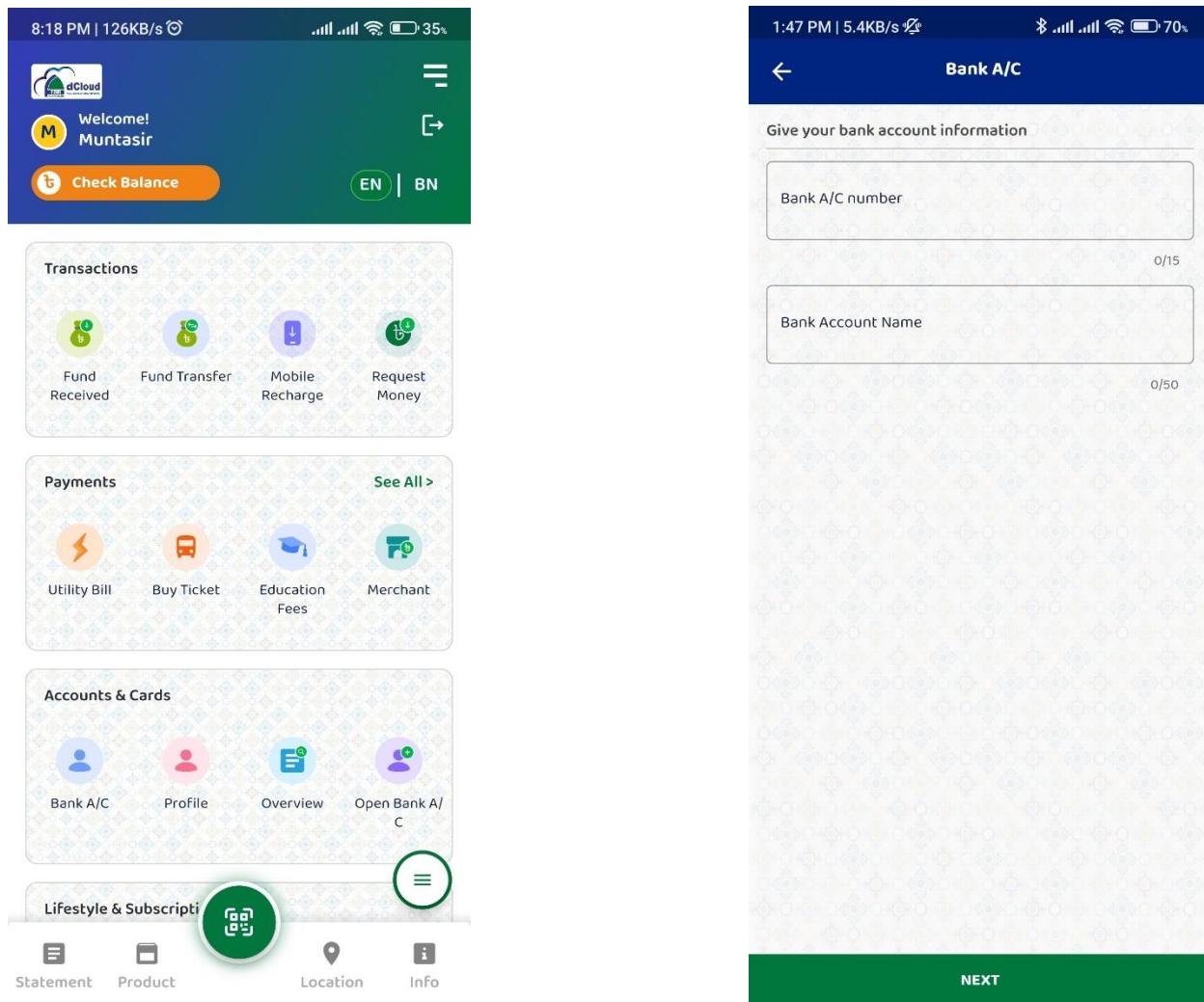
Submit

7. Accounts and Cards

7.1 Bank A/C

Users can link to FSIB account by this feature. Also see all linked account which are already added.

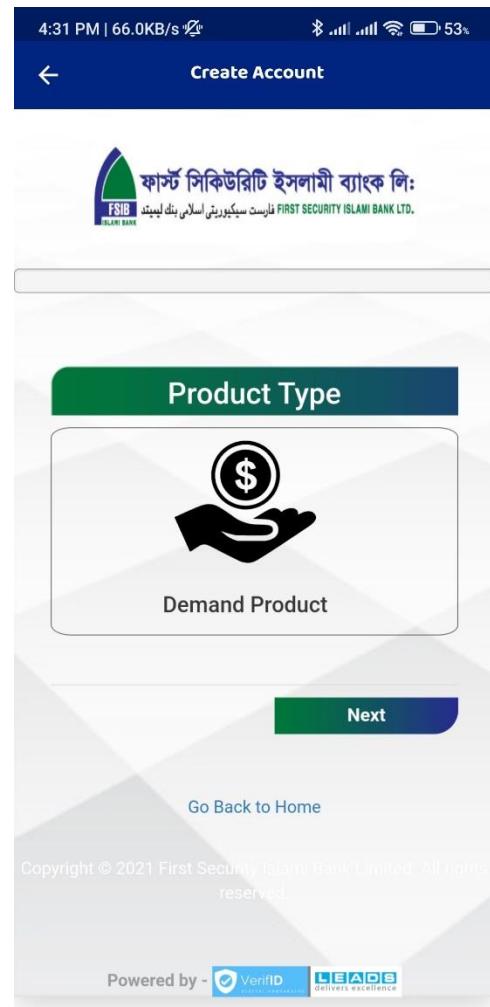
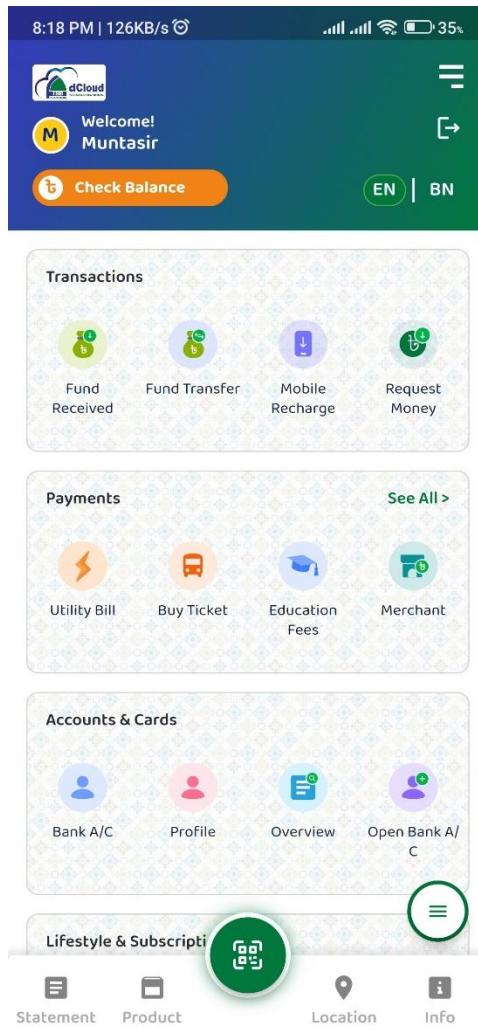
- Users need to click on Bank A/C button.
- Then Click Add New Bank Account and enter A/C number and Bank account name



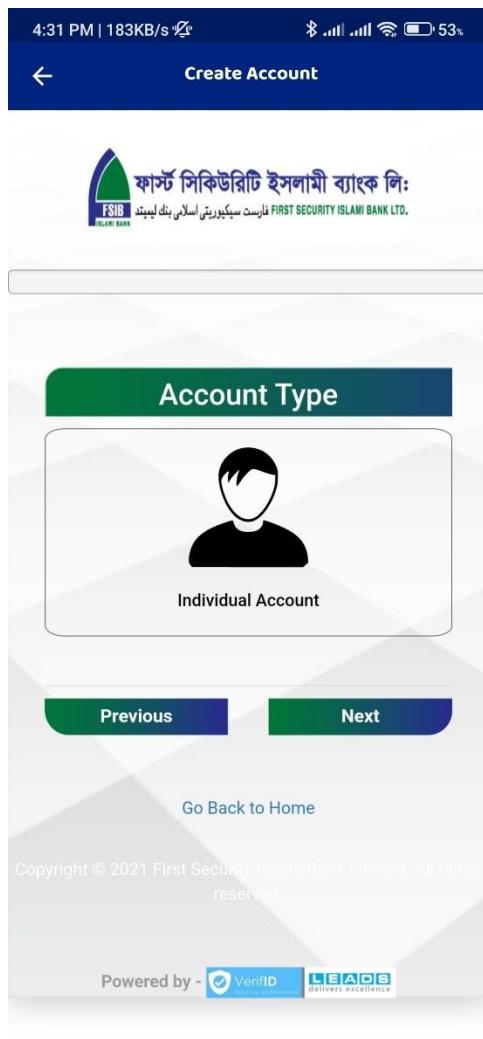
7.2 Open Bank A/C

Users will create new bank accounts to use this feature. For this user needs to NID card, and fulfill all required field

- Users need to click on the Open Bank A/C button
- Click on Product type



- Click on account type
- Select account and click next



- Enter the branch information.
- Enter a mobile number

4:32 PM | 13.3KB/s 53%  53% 

Create Account

Simplified (e-KYC)

As per instruction of Bangladesh Bank, you are allowed to deposit or withdraw up to Taka 1,00,000/- per month under Simplified e-KYC. You will get your Account Number instantly after input of your identity information and its verification

Proceed

Division: Select Division

District:

Branch: Choose Branch

e-KYC Type: Simplified (e-KYC) Regular (e-KYC)

Previous **Next**

Go Back to Home

Copyright © 2021 First Security Islami Bank Limited. All rights reserved.

4:32 PM | 20.4KB/s 53%  53% 

Create Account

ফার্স্ট সিকিউরিটি ইসলামী ব্যাংক লি:
FSLB FIRST SECURITY ISLAMI BANK LTD.
فائزست سکیورٹی اسلامی بنک لیمیٹڈ



Mobile Verification

Mobile Number

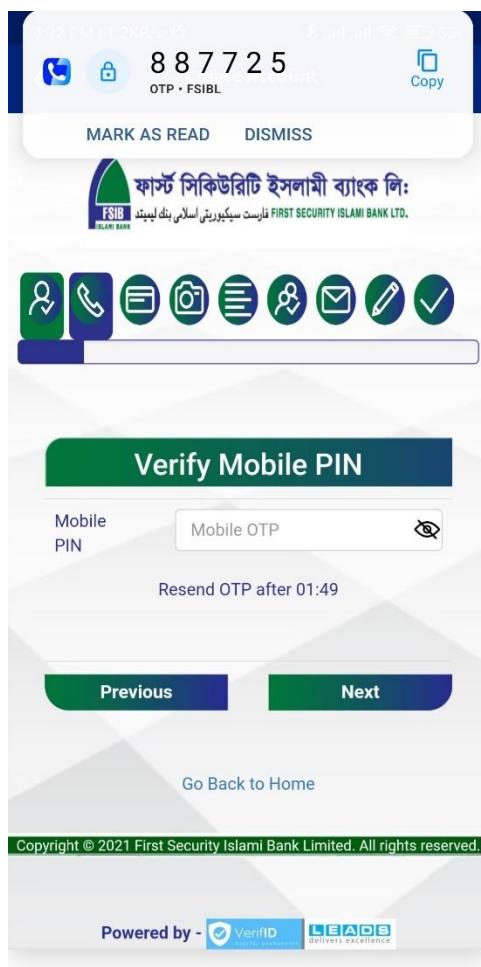
Previous **Next**

Go Back to Home

Copyright © 2021 First Security Islami Bank Limited. All rights reserved.

Powered by -  

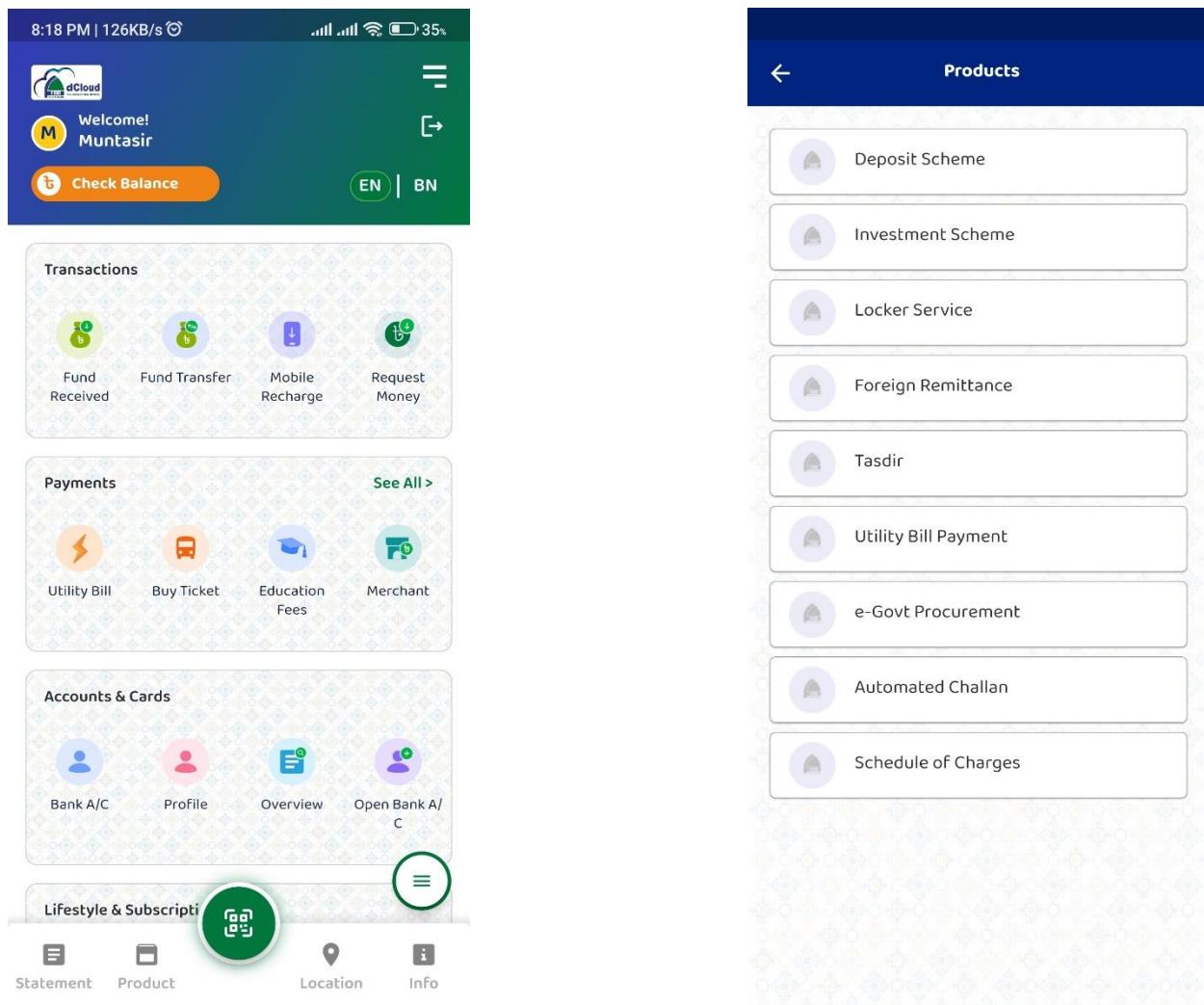
- Verify OTP that is sent through mobile number
- Capture the both side of NID.
- Users need to fill-up all the required information to follow the instruction of every page



8. Lifestyle and Subscriptions

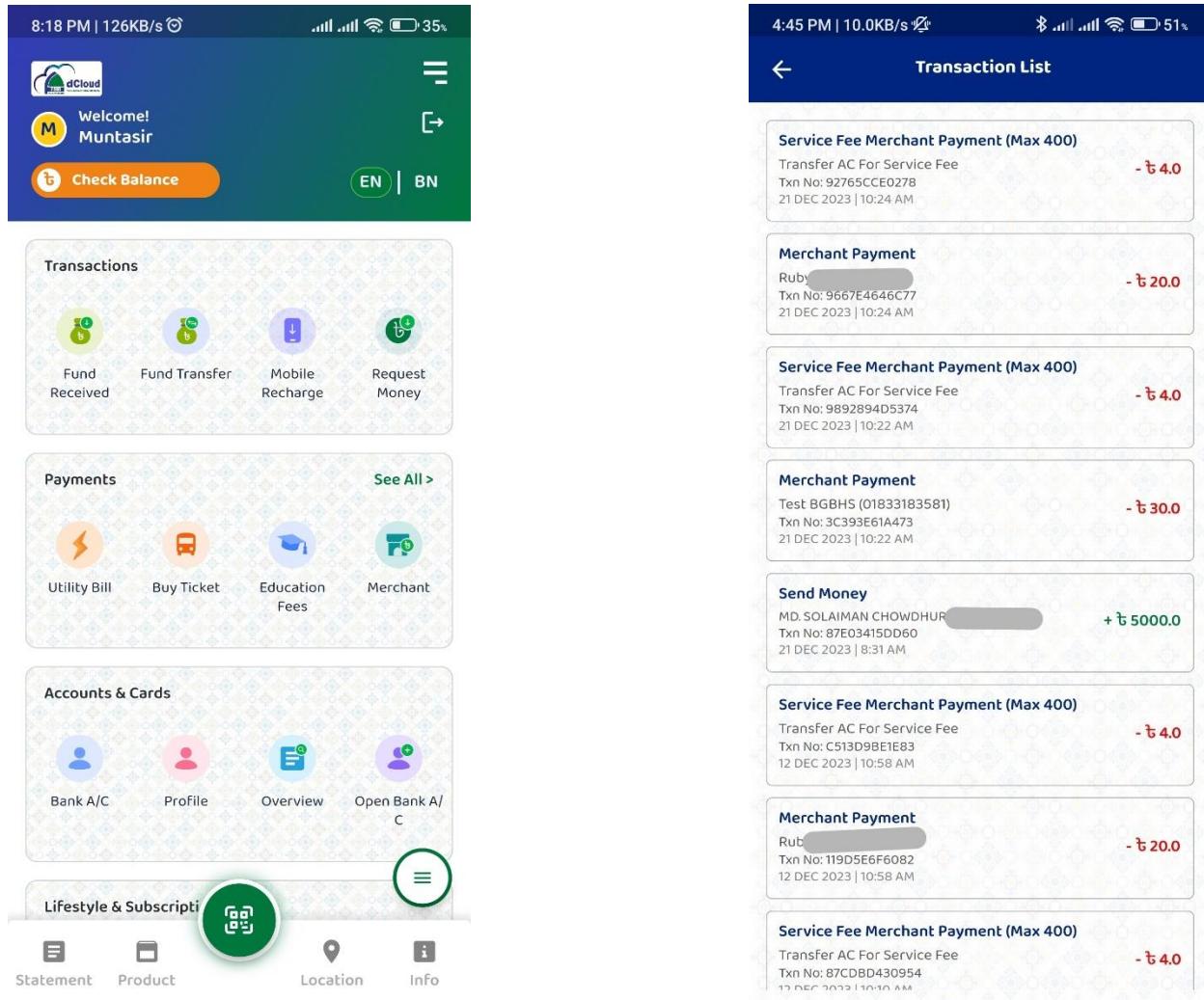
8.1 Products

User will be able to see all products of FSIB and for details information users need to click on every products.



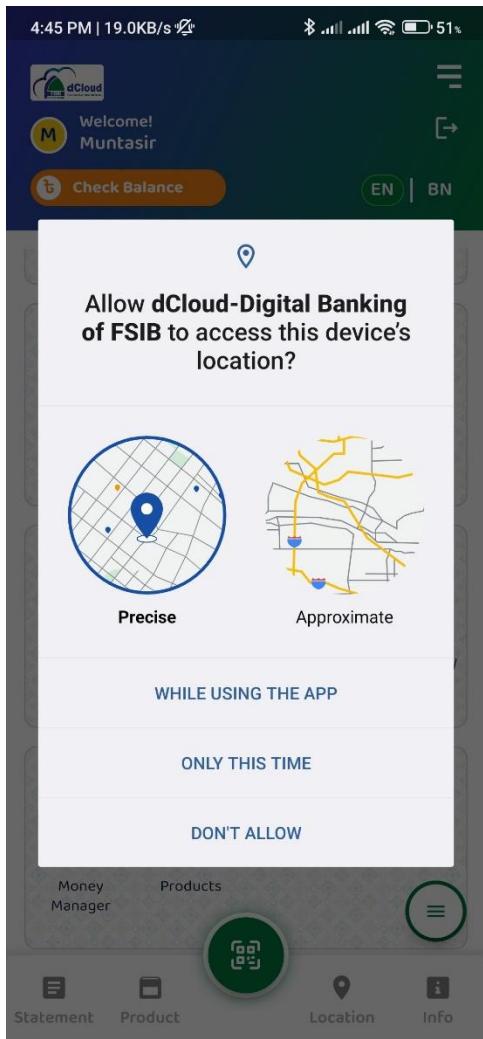
9. Statement

Users can see all transaction lists from this feature.



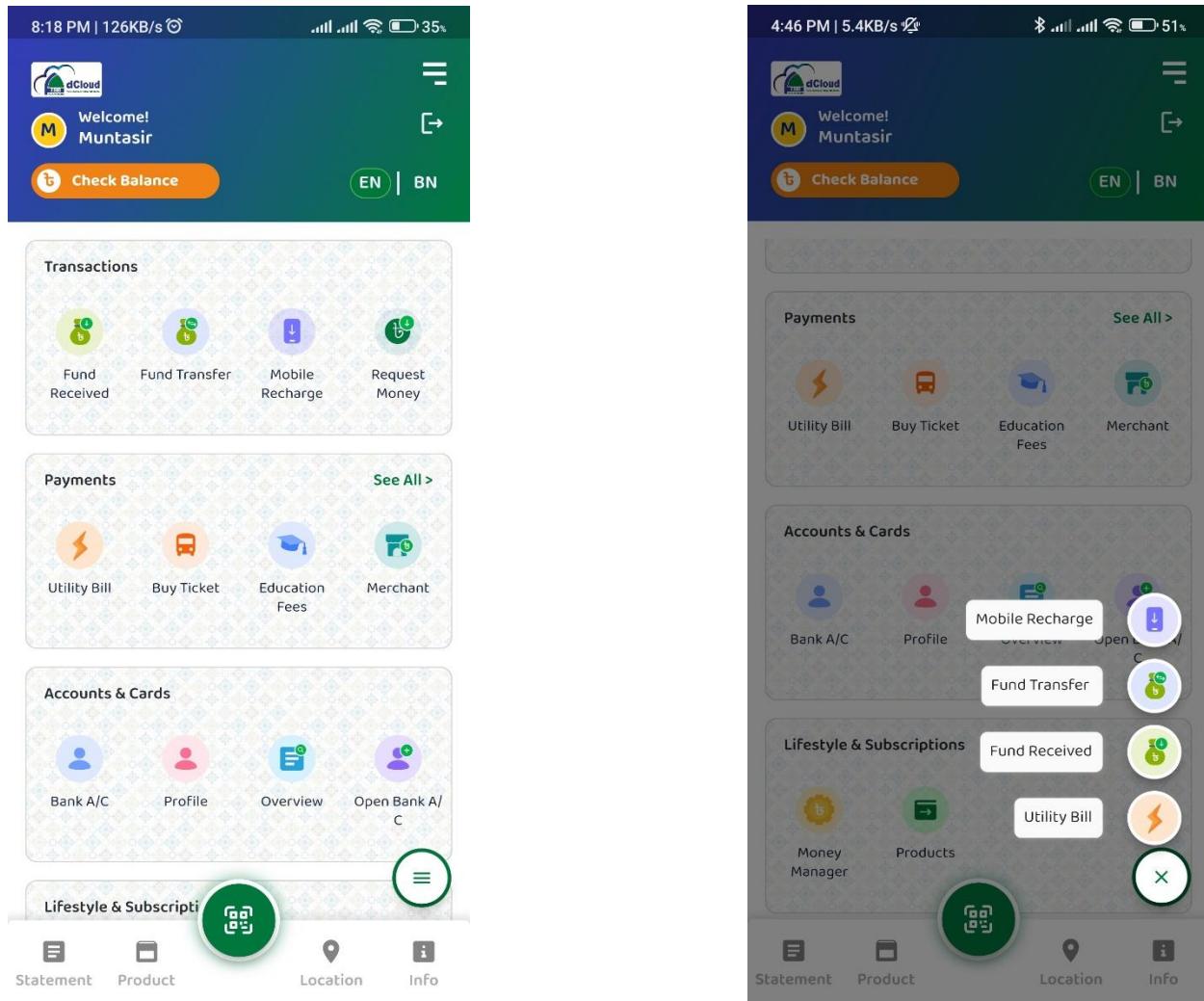
10. Location

Users can search for nearby branches of FSIB by this feature. Here users need to access the location of mobile.



11. Floating Menu

Users will be able to instantly access some features by using this floating menu. These features are work as well as the main features



12. Bar button

Users will be able to share QR, Change PIN, See the Transaction Limit, Give any Complain and Sign Out from the apps.

