

	Question	Answer	Remark
1	Is it possible to register without an internet connection?	No	
2	What makes <b>Apollo's account unique</b> ?	<p>*Apollo is the first digital Bank in Ethiopia.</p> <p>*Customers register for an Apollo account using the application without visiting a branch and upload their photo and ID through the application.</p> <p>*The interest rate for Apollo accounts is 9%</p> <p>The loan service is also attractive, with a maximum service charge of 7.5% for a three-month loan, 2.5% for a monthly loan, and 1.25% for a weekly loan.</p> <p>*Customers can receive discounts from selected merchants who offer special deals to Apollo customers. As a result, the bank may waive the service charge for merchant orders, including checks and transaction statements. Furthermore, merchant services are displayed on our ATMs</p> <p>*Customers can also order Apollo ATM cards through the Apollo app</p> <p>*Apollo offers a Quantum technology loan for Samsung phone devices. The loan term is six months, and the monthly interest rate is 3.5%. The maximum loan limit is 100,000. Customers must save 25% of the device amount in their Apollo account.</p>	
3	How can I be eligible for a <b>microloan</b> ?	<p>**To qualify for a microloan, new BOA customers must have a three-month transaction history and deposit amounts in their Apollo account. For existing BOA customers, the system reviews their conventional transaction records and can approve a loan within 24 to 48 hours of opening an Apollo account.</p> <p>**If a customer attempts to request a loan on the day the account is opened, the app may display a notification stating 'record not found' or 'data validation error'</p>	

4	How can I be eligible for a Salary advance loan if BOA processes my salary payments?	It is required that the customer's monthly salary be deposited (Paid) into our bank and the company has an agreement with BOA.	
5	How can I be eligible for a salary advance loan if BOA does not process my salary payments?	The customer that has a permanent employee letter and employment ID card (both required)	
6	How to <b>request a Salary advance loan</b>	Can submit their files by visiting the nearest branch. The branch then sends the customer's file via email to Israel Yohannes ( <b>better to put email address also</b> ), a BOA employee.	
7	Apollo loan limit for Salary advance loan if BOA processes my salary payments	For salary advance loans, eligibility is limited to one month's salary, except for BOA staff and those with a monthly salary above 100,000 birr. Due to the NBE order, these customers are only eligible for 100,000 birr.	
8	Apollo loan limit for a salary advance loan if BOA does not process my salary payments	The eligibility is half of the monthly salary.	
9	Apollo loan limit for microloans	250 birr to 10,000 birr	
10	Maximum and minimum loan terms and service charges	<p>The following information pertains to the <b>Terms of the Loan</b> and <b>Service Charges</b>:</p> <p>*One week: 1.25%</p> <p>*One month: 2.5%</p> <p>*Three months: 7.5%</p>	
11	What is the penalty for the Apollo loan?	<b>Penalty</b> = 3.5%(2.5% + 1%) per month	
12	How to calculate the daily penalty for an Apollo loan	The formula for calculating the penalty for a loan daily is as follows: <b>(Loan amount * 42%) / 365</b> . Here, the 42% represents the annual penalty rate.	

13	<p>When I requested the loan, the app displayed the message 'Incomplete information: <b>average monthly income not complete/Loan origination error/update profile.</b>'</p> <p>Where can I update or amend my customer information and update my profile?</p>	<p>To amend customer information, we must first determine whether the customer is digital or conventional. For conventional customers, we advise them to visit their base branch to make the necessary changes. For digital customers, they should visit the nearest branch to send a request to Israel Yohannes via email. In the contact center, we can only assist with updating the customer's grandfather's name.</p>	
14	<p>When I requested the loan, the app displayed the message "<b>Record not found</b>"</p>	<p>The error occurred when the Apollo account was opened not more than 24 to 48 hours ago.</p>	
15	<p>How to pay loan repayment</p>	<p>Customers can repay loans through two methods: the Apollo application or USSD (685).</p> <p><b>To repay through the application:</b></p> <p>Select the loan type (salary advance or personal microloan). Choose the repayment option or initiate a direct transfer.</p> <p><b>To repay via USSD:</b> Use the 685 Code.</p> <p>If a customer uses a payment method other than these two options, the system will require authorization, and the <b>customer</b> advisor must escalate the case to a senior <b>customer advisor</b>.</p> <p>If a customer repays another customer's loan, the <b>customer</b> advisor must confirm the debit account holder and escalate the case to a senior <b>customer advisor</b>.</p> <p>If a customer makes a payment from a non-BOA account using a different method, they must provide a payment slip. The <b>Customer</b> advisor should</p>	

		instruct the customer to attach the slip by selecting the 'Message' option in the Apollo application.	
16	(Unable to pay loan and displays) <b>overdraft loan</b>	The error occurred because the loan repayment date had expired. The CC <b>customer</b> advisor <b>should</b> suggest that the customer make the payment via a transfer or escalate to the senior <b>customer advisor</b> .	
17	After Paid but not eligible	The customer becomes eligible for the subsequent loan immediately after paying the loan repayment. However, if the customer's information indicates an age exceeding 75 years old, incorrect tax identification, or essential details like marital status and gender remain unrecorded, <b>then this error occurs</b> .	
18	<b>"Loan origination rejected"</b> (new released app). "Stuck on the terms and conditions while requesting a loan"(old application)	The device requires whitelisting.	

19	Request ATM card	<p>**First, we will check the customer's Apollo account to determine if the service charge has been debited</p> <p>*The customer requested an Apollo ATM card using the Apollo application by selecting '<b>Card Management</b>' and following the necessary steps to enter their information.</p> <p>Apollo ATM cards cannot be ordered through a branch. If a branch attempts to order a card, they must reverse the transaction, as the Card Management department does not issue cards ordered by branches.</p>	
20	How much is the fee for requesting an Apollo card?	The customer can order the ATM card in two ways: first, by selecting the 'branch,' where the service charge is 100 birr. Alternatively, if the customer orders from a specific area around 'Addis Ababa,' the service charge is 200 birr.	
21	Replacement ATM card	The Apollo application does not provide the option to request a replacement ATM card and PIN. If a customer loses their Apollo ATM card or forgets their PIN, they should write a letter to the branch explaining their situation. The branch will authenticate the letter with a signature and stamp before emailing it to the card management department. The card management department will then process the card or PIN.	
22	How and where to activate the Apollo ATM card	The customer can activate the ATM card by choosing "card management" in the Apollo application. If the customer possesses another conventional ATM, they should confirm that the activated card is Apollo Classic. Following this, they should proceed with the necessary steps.	
23	ATM card delay	To address the delay in the customer's Apollo card, we need to verify the card order through the application. Subsequently, we can review the customer's information on the Excel sheet provided by the card management. Following this, we can provide details regarding the branch name and the date the card was issued.	

24	How many days take to get my Apollo Card?	Customers will get an Apollo card within 24 hours if selected by a specific location. The customer will get their card in 3 to 7 days if selected to branch.	
25	How can I digitalize the ATM card?	<p>To digitalize an ATM card, the customer must first have the Apollo application to digitalize the ATM cards. Additionally, the device must have NFC enabled. If the device lacks NFC capabilities, card digitalization is not possible.</p> <p>Once the prerequisites are met, the customer can proceed with the digitalization process by selecting 'card management' within the application. It's important to note that if the customer has multiple ATM cards, they should ensure they select the correct card for digitalization.</p> <p>Furthermore, when using the ATM, the device must be unlocked to prevent errors</p>	
26	How can I change the language on Apollo?	The customer can change the language in two ways. The first way is the welcome page and the option on the right side of the application. The second way is to select "Settings", "Profile", and then "Change language "	
27	What is the USSD number for Apollo?	*685#	

28	How can I change my Apollo phone number	<p>** If the customer wants to change their phone number, they can do so using the Apollo application by initiating a <b>new onboarding process</b>. Upon <b>capturing their photo</b>, the system will display a message: '<b>This face is registered with another phone number. Would you like to change the phone number?</b>' The customer responded '<b>Yes</b>' and proceeded to provide the necessary information. Upon <b>successful completion</b> of the application, the customer contacted 8397.</p> <p>** A customer calls us seeking guidance on how to change their phone number, the advisor must first verify if the phone number is associated with a customer ID. If the phone number is already registered in T24, the customer must visit a branch to change it. After 24 hours, the customer can then change their Apollo phone number by following the initial steps.</p>	
29	What is the interest rate for the Apollo account?	9%	
30	Stuck on the terms and conditions while onboarding	The customer has an active profile in adjudication. Therefore, the advisor checks adjudication to verify the correctness of the customer's profile. If the profile is accurate, the advisor approves it. If not, the advisor rejects it and advises the customer to re-enter their profile	

31	Requesting the temporary restriction to be lifted	<ol style="list-style-type: none"> <li>1. We compared the customer's full name as written in Adjudication to the information on the attached ID. We also verified the ID's issuance date, expiration date, stamped name, and issuing organization. We ensured it was visible on both sides of the ID. If any of these details were inconsistent, <b>we rejected the profile.</b></li> <li>2. The customer's photo was unclear, with eyeglasses, and it appeared the photo was migrated from T24 and taken directly for the ID. <b>We rejected the profile.</b></li> <li>3. If the customer's nationality is foreign, we carefully verify the authenticity of their passport or refugee ID. If the document is genuine, we escalate the case to Digital KYC. Otherwise, we reject the profile and advise the customer to re-enter their profile.</li> <li>4. If the customer has no prior rejected cases, the approved profile is automatically pushed to T24, and we can then release the restriction. If the customer profile was previously rejected in IDMIA, the document was not transferred or pushed to T24. Before lifting the temporary restriction, the advisor should capture the updated customer profile in T24 and obtain authorization from a senior. Then, <b>the temporary restriction can be released.</b></li> </ol>	
32	STUCK after capturing the image/Not succeeding in capturing the back side of the ID or encountering an error after capturing the front ID (uploading error).	This incident occurs due to device-related issues. We assisted the customer in completing the registration process using a different device. However, it's important to note that the customer cannot use another person's device for transactions, loan requests, or other sensitive operations.	
33	How to resend cardless security code?	The customer can resend a card-less secret code by selecting 'transfer,' and then ' <b>ATM transfer.</b> ' They should choose the FT displayed in the app. After that, the app will present the option to resend. Upon selecting this option, the customer will receive the secret code.	
34	When the customer attempts to transfer, the application displays ' <b>Bucket override</b> '	This incident occurred with the customer's account, which was temporarily in T24, to settle the incident follow <b>the</b> steps in <b>number 31 above.</b>	



35	customer merge	<p>***We can merge the customer ID, the customer's Apollo account, and the salary account, even if they have different customer IDs but share the same phone number. Specifically, we merge the Apollo customer ID with the conventional customer ID. Once the merging process is completed in T24, we proceed to update or change the customer ID in the spotlight</p> <p>***If a customer mistakenly accepts options like 'and/or,' 'PLC name,' 'for,' or 'minor' during the Apollo account opening process, the account may be created under an incorrect name. In this case, the customer must visit a branch to change the phone number associated with the customer ID in T24.</p> <p>***If the customer does not have an existing customer ID under their correct name, they should open a new customer ID using the phone number that has a user in the Spotlight after that we can process the merging steps.</p> <p>***If the customer already has another customer ID associated with their name and the same phone number, we can merge the two customer IDs in T24. After the merger, the advisor should update the customer ID in Spotlight.</p> <p>***It's crucial to remember that if the customer's profile is active in Adjudication, the advisor must reject the profile, citing a name mismatch. The customer should then be advised to update their profile after 24 hours. This delay is necessary because T24 may revert any changes made within 24 hours. Once the customer updates their profile, the correct name will appear in Adjudication."</p>	
36	Etswitch Incoming and outgoing, RTGS Incoming and outgoing	If the transaction requires authorization, the advisor must escalate it to the account and reconciliation department	
37	How and where can I deposit funds and make transfers to the Apollo account?	Customers can deposit money by visiting the branch or using our ITM machines. They can also transfer funds from other banks, use Tele-Birr, or transfer within BOA.	

38	Can I access my Apollo account at the branch?	NO	
39	The user does not exist.	The customer tried to open an Apollo account but mistakenly selected "Sign In" instead of "Open Apollo Account," resulting in a <b>"User Does Not Exist"</b> error. The CC advisor recommended choosing the "Open Apollo Account" option.	
40	Stuck after login or inactive the menu	<p>**This error occurs when a customer has two Apollo accounts under the same customer ID. In such cases, we must close one of the Apollo accounts. Before closing an account, we must determine which account has a loan history. We should choose the account that has not received a loan deposit and delete its ALTID by following the ALTID deletion process in T24</p> <p>**The customer IDs in T24 and Spotlight were different. This occurred because, after merging the customer IDs, the Spotlight ID was not updated. To resolve this, we updated the customer ID in Spotlight. After the update, the advisor informed the customer that they could access the Apollo application.</p>	
41	Failed liveliness	The error occurred because of poor lighting conditions during the customer's selfie attempt. The advisor advised the customer to ensure sufficient lighting when taking the photo	
42	Something went wrong/ Please try Again /Service unreachable.	This type of error occurs when a customer tries to transfer funds, or order an ATM card (Check whether the customer has a signature in T24. If not, we advise the customer to visit the nearest branch to open a conventional savings account. We will instruct the customer to call us after completing the account opening process to initiate the name amendment. If the customer does not understand the reason for opening a new account, we will communicate with the branch to clarify the purpose of the account opening. Finally, we amend the customer name), or request a loan and the customer or branch can order an ATM card. It typically happens due to network problems.	

43	How to subscribe and reset USSD	<p>**Customers can subscribe to USSD through the Apollo application by selecting the USSD option, and they can also reset it within the application. Please note that a smartphone is necessary for both subscribing to and resetting the USSD.</p> <p>**If the customer changes their PIN, they must also reset the USSD in the application. Otherwise, when trying to log in via USSD, the customer will receive an 'incorrect PIN' error</p>	
44	Unable to make a transaction.	The error occurred due to a combination of factors: the account was restricted, the system was experiencing downtime, and the device required whitelisting.	
45	Unable to get OTP	<p>OTP is not received for <b>transfers, onboarding, login, loans (to receive a loan and make repayments)</b>, and Forgot PIN.</p> <ul style="list-style-type: none"> <li>- The customer must enable the SMS auto-fill option in their device's SMS settings.</li> <li>- The customer cannot receive the OTP because they are using a Safari SIM. We have informed the customer that there is an OTP issue with Safari. The concerned department is aware of the problem and is working to fix it.</li> </ul> <p>***The customer may not receive the OTP if the system is down, the SMS service is unavailable, or the SMS option is not selected in T24. To resolve this, the advisor should check the customer's ID details in T24. If the customer ID is digital and the SMS option is not selected, the contact center can enable it. Otherwise, the customer must visit their base branch.</p> <p>***To ensure SMS delivery, the contact center should enter the specific phone number associated with the account in T24. The advisor should verify that the customer calls using the same phone number linked to their user account and the details in T24. Once confirmed, the advisor can enter the phone number in T24 using the "<b>Phone Number For Specific Account Input</b>" option.</p>	

46	Under what circumstances an Apollo account should be closed?	<p>**The customer has two Apollo accounts with the same customer ID but a different Phone number. In this case, we must close one of the accounts and we use the other Apollo account for settlement.</p> <p>** The customer opened an Apollo account but the profile was rejected because the customer is underage. So we advise the customer to open an education savings account with the same customer ID and we closed the Apollo account by using the education savings account for settlement.</p> <p>**We rejected the customer's profile due to an improper ID. Since the customer is unable to obtain another ID and wishes to close their Apollo account, we have escalated the case to the Apollo KYC department.</p>	
47	When we locked the Apollo user	<p>When a customer complains of losing their phone number, the advisor must verify their identity by asking for personal information such as date of birth, mother's name, and place of birth. Once verified, we can lock the user in Spotlight and restrict the customer ID or Apollo account in T24.</p> <p>If the customer ID is associated with a digital bank branch, we must restrict the entire customer ID. However, if the customer ID is associated with a conventional branch, we can restrict only the Apollo account.</p> <p>We then inform the customer about the process to unlock their user in Spotlight. To lift the restriction in T24, The customer must visit the nearest branch, write a request to lift the restriction, and have the branch verify the letter and send it to the contact center email along with a copy of the customer's ID."</p>	

48	How can I make a payment using a QR code?	<p>Step 1: Click the scan tab at the top left corner</p> <p>Step 2: Scan the merchant's QR code</p> <p>Step 3: Enter the amount and Pay</p>	
49	How Do I Pay Bills Using My Apollo Account?	On Apollo, go to the Bill menu and make a payment by entering the bill number.	
50	Where Will I get help If I need It?	If the customer needs assistance, they can contact our customer support line at 8397 or send a message through the Spotlight app. Alternatively, the customer can report issues through the 'Apollo Support Bot' Telegram channel or by contacting our customer support email.	
52	Difference between instant and non-instant transfers to other banks?	<p><b>Instant transfers to other banks</b> (ET-SWITCH) typically involve immediate or near-immediate movement of funds from one bank account to another, often facilitated by real-time payment systems.</p> <p><b>Non-instant transfers</b> (RTGS), on the other hand, may take longer to process, ranging from a few hours. Depending on the banking systems involved and any intermediary processes required. The key difference lies in the speed at which the funds are made available to the recipient: instant transfers provide immediate access to the transferred funds, while non-instant transfers involve a delay before the recipient can access the money.</p>	
53	Instant transfers to other banks( ET-SWICH) service charge	<p>For transaction value less than or equal to 5000 birr service charge is ETB 0.50+0.075 per 100 birr transaction</p> <p>*For transaction values between 5001 and 25000 birr charge is ETB 0.25+0.0325 per 100 birr transaction</p>	
54	Non-instant transfers( RTGS)	The service charge per transaction is 115 birr	

55	How to change PIN	<p>**The customer can change their PIN using the Apollo application. There are two methods for changing the PIN.</p> <p><b>First Method:</b> If the customer does not have an active profile in Adjudication, they can change their PIN using an OTP. After taking a photo, the customer will receive an OTP. By entering the OTP, the customer can proceed to change their PIN.</p> <p><b>**In the second method,</b> if the customer has an approved profile in Adjudication, they can change their PIN through authentication. After entering the phone number, the app prompts the customer to take a selfie. Once the photo is captured, the system authenticates it and displays the PIN change Page.</p> <p>** Occasionally, the system may display an "unauthenticated face" error. Most of these errors stem from network issues and the method of capturing the selfie photo. If the error persists, the Advisor checks the customer's photo in Adjudication. If the photo is not visible or contains errors, the Advisor escalates the case to the senior</p>	
56	Incomplete information(When the customer requests a loan this kind of error occurs)	<p>The customer's information is either not entered correctly in T24 or has not been entered at all.</p> <p>The advisor reviewed the customer's information in T24, including.</p> <ul style="list-style-type: none"> <li>-The customer's age range (18 years - 75 years)</li> <li>-The industry code (2201)</li> <li>-The financial details. It is essential to verify that all necessary financial information is entered correctly. Additionally, if the customer has a Tax Identification, the branch must ensure that the correct Tax Identification is entered, or leave it blank if none is available.</li> <li>- Check whether all the mandatory options are entered or not</li> </ul>	

57	When the customer tried to request a loan, the app displayed the message 'There is an active loan.'	<p>The digital loan account has a positive balance. When the customer tries to request a loan the App shows you have an active loan. The CC Advisor verifies if the customer has a balance in their digital account. If the account shows a positive balance, the advisor escalates by managing Engen.</p> <p>However, if there is a negative balance, the advisor assists the customer in making loan repayments through the Apollo application.</p>	
58	Unable to enter OTP	<p>This type of incident occurs when the SIM card and the phone running the Apollo application are not together.</p> <p>CC advisor supports the customer, The SIM must be in the apparatus.</p>	
59	When restricting an Apollo account, we need to ensure	<p><b>**If a customer loses their phone and wants to lock their user in the Spotlight and restrict their Apollo account in T24, the advisor must first verify the customer's identity by asking questions about their mother's name, date of birth, and the type of ID used during account opening. Once the customer's identity is confirmed, the advisor can lock the user in Spotlight and restrict the Apollo account in T24.</b></p> <p><b>**The advisor should then explain the process for releasing the restriction and unlocking the user. The customer must visit the nearest branch, write a letter requesting the restriction to be lifted, and have the branch stamp the letter and attach a copy of their ID. The branch should then send the letter to the contact center via email. Once the contact center receives the letter, we can proceed to lift the restriction. The advisor should also guide the customer through the steps to unlock their user account, similar to the forgotten PIN process.</b></p>	