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| **MAIN MENU** | **LEVEL 1** | **LEVEL 2** | **LEVEL 3** | | | | **COMMENTS** | |
|  |  |  |  | | | |  | |
| 1 | Airtime/Data | 1. Airtime for self | 1. Enter Amount | | | | * Show Cancel/ Send Options | |
| 1. Select Wallet to Debit (*Drop down for user with multiple wallets*) | | | | * Select preferred wallet * Show Cancel/ Send Options * *You have successfully purchased NGN 5,000 Airtime. Thank You* | |
| 1. Airtime for others | 1. Enter Amount | | | | * Show Cancel/ Send Options | |
| 1. Enter Phone Number | | | | * Show Cancel/ Send Options | |
| 1. Select Network Provider | | | | * Enter target Phone Number * Show Cancel/ Send Options | |
| 1. Select Wallet to Debit (*Drop down for user with multiple wallets*) | | | | * Select preferred wallet * *You are about to purchase NGN 5,000 Airtime for 0803xxxxxxx.* * Show Cancel/ Send Options | |
| 1. Enter Pin | | | | * Show Cancel/ Send Options * *You have successfully purchased NGN 5,000 Airtime for 0803xxxxxxx. Thank You* | |
| 3. Data for Self | 1. Select Network Provider (*Drop down of network providers*) | | | | * Select Menu Number for desired network * Show Cancel/ Send Options | |
| 1. Select Data Plan (*Drop down of Network data plans*) | | | | * Select Menu Number for desired data plan * Show Cancel/ Send Options | |
| 1. Select Wallet to Debit (*Drop down for user with multiple wallets*) | | | | * Select preferred wallet * *You have successfully purchased NGN 5,000 Data . Thank You* * Show Cancel/ Send Options | |
| 4 Data for others | 1. Enter Phone Number | | | | * Show Cancel/ Send Options | |
| 1. Select Network Provider (*Drop down of network providers*) | | | | * Select Menu Number for desired network * Show Cancel/ Send Options | |
| 1. Select Data Plan (*Drop down of Network data plans*) | | | | * Select Menu Number for desired data plan * Show Cancel/ Send Options | |
| 1. Select Wallet to Debit (*Drop down for user with multiple wallets*) | | | | * Select preferred wallet * *You are about to purchase NGN N5,000 data for 0803xxxxxxx.* * Show Cancel/ Send Options | |
| 1. Enter Pin | | | | * Show Cancel/ Send Options * *You have successfully purchased NGN 5,000 Data for 0803xxxxxxx. Thank You* | |
| 2 | Send Money to Remita Wallet | 1. Enter Amount *(Only Numeric characters)* |  | | | | * Show Cancel/ Send Options | |
| 2. Enter Beneficiary Wallet Number *(Only Numeric characters)* |  | | | | * Show Cancel/ Send Options | |
| 3. Select Wallet to Debit (*Drop down for user with multiple wallets*) |  | | | | * Select preferred wallet * *You are about to transfer N5,000 to “Wallet Name - Wallet ID” Enter PIN to confirm* * Show Cancel/ Send Options | |
| 3. Enter Pin |  | | | | * Show Cancel Send Options * *You have successfully transferred N5,000 to “Wallet Name - Wallet ID”. Thank You* | |
| 3 | Send Money to Bank | 1. Enter Amount *(Only Numeric characters)* |  | | | | * Show Cancel/ Send Options | |
| 2. Select Beneficiary Bank (From *Bank Drop Down List; page after Nine Banks*) | 1. Access Bank 2. First Bank 3. GT Bank 4. Union Bank 5. UBA 6. Zenith 7. Ecobank 8. FCMB 9. Fidelity 10. Polaris 11. Next 12. Back | 1. Stanbic 2. Wema 3. Stan Chart 4. Heritage 5. Citi 6. Keystone 7. Jaiz Bank 8. Suntrust 9. Titan Trust 10. Coronation 11. Rand 12. Back | 8. Next  0= Home, 9 = Exit | * Options for ‘Back’ and ‘Next’ for more banks * Show Cancel/ Send Options | |
| 3. Enter Beneficiary Bank Account Number (*Only Numeric characters0* |  | | | | * Show Cancel/ Send Options | |
| 4. Select Wallet to Debit (*Drop down for user with multiple wallets*) |  | | | | * Select preferred wallet * *You are about to transfer N5,000 to “Account Name Account Number” Enter PIN to confirm* * Show Cancel/ Send Options | |
| 5. Enter Pin |  | | | | * Show Cancel/ Send Options * *You have successfully transferred N5,000 to “Account Name Account Number”. Thank You* | |
| 4 | Pay RRR | 1. Enter RRR (*Only Numeric characters)* |  | | | | * Show Cancel/ Send Options | |
| 2. Select Wallet to Debit (*Drop down for user with multiple wallets*) |  | | | | * Select preferred wallet * *You are about to pay RRR-234898789878: N5,000.00 to “Biller”. Enter PIN to confirm* * Show Cancel/ Send Options | |
| 3 Enter Pin |  | | | | * Show Cancel/ Send Options * *You have successfully paid RRR-234898789878: N5,000.00 to “Biller*”. *Thank You* | |
| 5 | Bills Payment | 1. Electricity | 1. Select Your DISCO (From *Drop Down List)* | | | | * Show Cancel/ Send Options | |
| 1. Service (Prepaid or Postpaid) (From *Drop Down List)* | | | | * Select Service Number * Show Cancel/ Send Options | |
| 1. Enter Meter Number | | | | * Show Cancel/ Send Options | |
| 1. Enter Amount | | | | * Numeric in Nx,xxx.xx format * Show Cancel/ Send Options | |
| 1. Select Wallet to Debit (*Drop down for user with multiple wallets*) | | | | * Select preferred wallet * *You are about to make a purchase N5,000. Enter PIN to confirm* * Show Cancel/ Send Options | |
| 1. Enter Pin | | | | * Show Cancel/ Send Options * *You have successfully made a purchase of N5,000. Thank You.* | |
| 2. Cable TV | 1. Select Service Provider | | | | * Display Drop Down List * Input Numbers for service * Show Cancel/ Send Options | |
| 1. Select Bouquet | | | | * Display Bouquet List * Select preferred Bouquet * Show Cancel/ Send Options | |
| 1. Enter Smartcard Number | | | | * Show Cancel/ Send Options | |
| 1. Select Wallet to Debit (*Drop down for user with multiple wallets*) | | | | * Select preferred wallet * *You are about to make a purchase NGN5,000. Enter PIN to confirm* * Show Cancel/ Send Options | |
| 1. Enter Pin | | | | * Show Cancel/ Send Options * *You have successfully made a purchase of NGN5,000. Thank You.* | |
| 6 | Cash Out | 1. At Agent Location | 1. Enter Amount | | | | * Show Cancel/ Send Options | |
| 1. Enter Agent ID | | | | * Agent Name is displayed | |
| 1. Select Wallet to Debit (*Drop down for user with multiple wallets*) | | | | * Select preferred wallet * Show Cancel/ Send Options * *You are about to withdraw NGNN5,000. Enter PIN to confirm* | |
| 1. Enter Pin | | | | * Show Cancel/ Send Options * *Please collect your cash from the Agent. Thank You.* | |
| 2. At ATM | 1. Enter Amount | | | | * Show Cancel/ Send Options | |
| 1. Select Bank | | | | * Show Cancel/ Send Options | |
| 1. Select Wallet to Debit (*Drop down for user with multiple wallets*) | | | | * Select preferred wallet * Show Cancel/ Send Options | |
| 1. Enter Pin | | | | * Show Cancel/ Send Options | |
|  | | | | \*(user receives token to use at the ATM) | |
| 7 | Request Money | 1. Enter Wallet ID |  | | | | * Verify Wallet ID * Show Cancel/ Send Options | |
| 2. Enter Amount |  | | | | * Show Cancel/ Send Options | |
| 8 | Check Balance | Enter PIN |  | | | | * Show Cancel/ Send Options * Display the *Available Balance* on all wallets associated with the Customer ID (Phone Number) * *Your wallet balances are:*    + *Wallet 1 – NGN 2,000*   + *Wallet 2 – NGN 1,500*   + *Wallet 3 – NGN 5,000*   + *Total – NGN 8,500* | |
| 9 | Share Receipt |  | Enter Transaction Reference | | | | * *You have requested for a receipt for Transaction reference -xxxxxxxxxx:: NGN 5,000.00 for “Servicer”.* * Show Cancel/ Send Options | |
| Send Receipt Confirmation | | | | * *Requested receipt for Transaction reference has been sent to [email address]* | |
| 10 | Settings | 1. Change Pin | 1. Enter Old Pin | | | | * Show Cancel/ Send Options | |
| 1. Enter New Pin | | | | * Show Cancel/ Send Options | |
| 1. Confirm New Pin | | | | * Show Cancel/ Send Options * *Your PIN has been successfully changed, please keep it safe*. | |
| 2. Forgot Pin | * Answer security questions  1. Date of Birth 2. Last transaction amount 3. Date of Last transaction  * Enter New PIN * Confirm New PIN | | | |  | |

| **MAIN MENU**  **ITEM** | **LEVEL 1** | **LEVEL2** | **LEVEL3** | **COMMENTS** |
| --- | --- | --- | --- | --- |
|  | Take a Loan | 1. Quick PayDay Loan | Apply for a Quick ‘PayDay’ Loan | * *This loan is due for repayment in around 30 days.* * *Loans are provided by 3rd parties - SystemSpecs is not a Lender.* * *By proceeding, I give consent for the Lender to obtain information relevant to my load application, from all relevant sources.* * Show Cancel/ Send Options |
| Enter Loan Amount Required | * *The maximum amount that you can borrow at this time is NGN 7,200* * Show Cancel/ Send Options |
| Select from Lenders | * *1. Access Bank; Loan of NGN 6.500; Amount Repayable - NGN 7,000 due on dd mmm yyyy* * *2. Sterling Bank; Loan of NGN 6,500; Amount Repayable - NGN 7,200 due on dd mmm yyyy* * *3. ABC MFB; Loan of NGN 6,500; Amount Repayable - NGN 7,000 due on dd mmm yyyy* * *4. QuickCash Ltd; Loan of NGN 6,500; Amount Repayable - NGN 7,100 due on dd mmm yyyy* * *5. Cashconnect MFB; Loan of NGN 6,500; Amount Repayable - NGN 7,500 due on dd mmm yyyy* * Show Cancel/ Send Options |
| Enter PIN | * *You about to borrow NGN 6,500 from “Lender”, repayable at NGN 7,000; due on dd-mmm-yyyy. Enter PIN to confirm.* * Show Cancel/ Send Options * *You have successfully borrowed NGN 6,500 from “Lender”, repayable at NGN 7,000; due on dd-mmm-yyyy. Your wallet will be credited shortly.* |
| 1. Term Loan | Enter Loan Amount Required | * Show Cancel/ Send Options |
| Select Repayment Period  *(Drop down months from1 - 12*) | * Show Cancel/ Send Options |
| Select from Lenders | *1. Access Bank; Loan of NGN 6.500; Monthly repayment of NGN1,166.66 over x months; Total Repayable - NGN 7,000.*  *2. Sterling Bank; Loan of NGN 6,500; Monthly repayment of NGN1,200 over x months; Total Repayable - NGN 7,000.*  *3. ABC MFB; Loan of NGN 6,500; Monthly repayment of NGN1,166.66 over x months; Total Repayable - NGN 7,000.*  *4. QuickCash Ltd; Loan of NGN 6,500; Monthly repayment of NGN1,183.33 over x months; Total Repayable - NGN 7,000.*  *5. Cashconnect MFB; Loan of NGN 6,500; Monthly repayment of NGN1,250 over x months; Total Repayable - NGN 7,500.*   * Show Cancel/ Send Options |
|  | Enter PIN | * *You about to borrow NGN 6,500 from “Lender”, repayable at NGN 1,183.33 per over x months. Total Payable – NGN 7,000. Enter PIN to confirm.* * Show Cancel/ Send Options |
|  | Confirmation | * *You have successfully borrowed NGN 6,500 from “Lender”, repayable at NGN 1,183.33 per over x months. Total Payable – NGN 7,000. Your wallet will be credited shortly.* |
|  | Invest Money | 1. Money Market |  | * *Investment products are provided by 3rd parties - SystemSpecs does not provide Investment products.* * *Please note that interest accruing on investment products may vary without notice.* * *By proceeding, I give consent for the Provider to obtain information relevant to my load request, from all relevant sources*. * Show Cancel/ Send Options |
| * Enter Amount to Invest   (*Numeric characters only*) | * Show Cancel/ Send Options |
| * Enter PIN | * *You about to invest NGN x,xxx in “Service Provider” Money Market.* Enter PIN to confirm. * Show Cancel/ Send Options |
|  | * *You have successfully invested NGN x,xxx in “Service Provider” Money Market. Further scheme details will be provided to you.* |
| 1. Term Deposit |  | * *Investment products are provided by 3rd parties - SystemSpecs does not provide Investment products.* * *Fixed Term Rates*   + *30 Days – a% p.a.*   + *60 Days – b% p.a.*   + *90 Days – c% p.a.*   + *120 Days - d% p.a.*   + *180 Days - e% p.a.*   + *360 Days - f% p.a.* * *By proceeding, I give consent for the Provider to obtain information relevant to my load request, from all relevant sources*. * Show Cancel/ Send Options |
|  | * Enter Amount to Invest * (*Numeric characters only*) | * Show Cancel/ Send Options |
|  | * Select Investment Term   (*Drop Down - 30, 60, 90, 120, 180, 360 days*) | * Show Cancel/ Send Options |
|  | * Enter PIN | * *You about to invest NGN x,xxx for y days with “Service Provider” at z %.* * Enter PIN to confirm. * Show Cancel/ Send Options |
|  |  | * *You have successfully invested NGN x,xxx for y days with “Service Provider” at z %.* * *Further scheme details will be provided to you.* |
|  | Save Money |  |  | * *Investment products are provided by 3rd parties - SystemSpecs does not provide Investment products.* * *Fixed Term Rates*   + *30 Days – a% p.a.*   + *60 Days – b% p.a.*   + *90 Days – c% p.a.*   + *120 Days - d% p.a.*   + *180 Days - e% p.a.*   + *360 Days - f% p.a.* * *By proceeding, I give consent for the Provider to obtain information relevant to my load request, from all relevant sources*. * Show Cancel/ Send Options |
| * Enter Amount to Invest * (*Numeric characters only*) | * Show Cancel/ Send Options |
| * Select Investment Term * (*Drop Down - 30, 60, 90, 120, 180, 360 days*) | * Show Cancel/ Send Options |
| * Enter PIN | * *You about to invest NGN x,xxx for y days with “Service Provider” at z %.* * Enter PIN to confirm. * Show Cancel/ Send Options |
|  | * *You have successfully invested NGN x,xxx for y days with “Service Provider” at z %.* * *Further scheme details will be provided to you.* |
|  |  |
|  | Standing Order | 1. Set up Standing Order |  | * *Set up instructions to move money on a regular basis to a wallet or a bank account* * *Define amount, frequency, and date.* * Show Cancel/ Send Options |
| * Enter Amount * (*Numeric characters only*) | * Show Cancel/ Send Options |
| * Select Financial Institution * (From Drop Down List)) | * Show Cancel/ Send Options |
| * Enter Account Number/ Wallet ID | * Show Cancel/ Send Options |
| * Select Frequency * (*Drop Down – Daily, Weekly, Monthly, Quarterly*) | * Show Cancel/ Send Options |
| * Enter PIN | * *You about to set up a Standing Order to [Beneficiary Account Name] for NGN x,xxx every [frequency]* * Enter PIN to confirm. * Show Cancel/ Send Options |
|  | * *You have successfully set up a Standing Order to [Beneficiary Account Name] for NGN x,xxx every [frequency]* |
|  |  | 1. Review Standing Order |  | * List active Standing Orders   *1. [Beneficiary Account Name] - NGN x,xxx every [frequency]*  *2. [Beneficiary Account Name] - NGN x,xxx every [frequency]*   1. *[Beneficiary Account Name] - NGN x,xxx every [frequency]*   Select Required Standing Order   * Show Cancel/ Send Options |
| * Review Standing Order. * Select Required Action  1. Cancel Standing Order 2. Retain Standing Order | * Details of selected Standing Order |
| * Cancel Standing Order | * *You are about to cancel Standing Order of NGN x,xxx to [Beneficiary Account Name] every [frequency], no further deductions will be made.* * Show Cancel/ Send Options |
| * Retain Standing Order | * *You have chosen to retain Standing Order of NGN x,xxx to [Beneficiary Account Name] every [frequency].* * Show Cancel/ Send Options |

| **MAIN MENU**  **ITEM** | **LEVEL 1** | **LEVEL2** | **LEVEL3** | **COMMENTS** |
| --- | --- | --- | --- | --- |
|  | Fund Wallet | USSD | * Select bank * Enter amount * Enter PIN | * Message displays ‘’thank you for choosing this service, kindly follow the instructions in the SMS sent to your phone’’ * User click on the link directly * User can copy out the link and dial |
| Third Party | * Enter phone number * Enter wallet ID * Enter amount * Enter PIN | * Third party receives a message that contains payment link. * Link directs user to inline. * User select channel to fund from * Transaction successful * User account is credited |
|  | Create wallet |  |  | * *You are about to create a Tier 1 Wallet – Deposit or Withdraw up to NGN 50,000 per day. Maximum Balance allowed is NGN 300,000.* * Show Cancel/ Send Options |
| * Enter FirstName * Enter LastName * Enter Date of Birth * Select Gender |  | * Show Cancel/ Send Options |
|  | 1. Create Pin 2. Confirm Pin | * *You have successfully registered for a Tier 1 Wallet. You have chosen to retain Standing Order of NGN x,xxx to [Beneficiary Account Name] every [frequency].* |