RemitONE Mobile Remittance Manager (MRM)

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Introduction

As a product catering to the fintech industry, the RemitONE MTS provides Mobile Remittance Manager (MRM) in the form of Android and iOS apps. These apps are geared towards the Remitter, who can download this from the respective app stores and register themselves and send money.

This application has the same funcationality available on our Online Remittance Manager (ORM).

Please Note: The screenshots provided in this document are from the Android version of the app. Therefore it screens may vary slightly on the iOS app.

White Labeling, Installing & Publishing the App

RemitONE will provide a test and a production app. The test app will be provided to you either as an APK or a limited test app for iOS. The process is different for the two platforms. The apps need to be published for it to be used by end customers (Remitters).

White Labeling

The MRM can be white labeled. This includes a Splash screen, which is shown at the launch of the app, app icon, logo and colour scheme. The logo will appear on the login screen and menu (Navigation drawer) once logged in. See below:
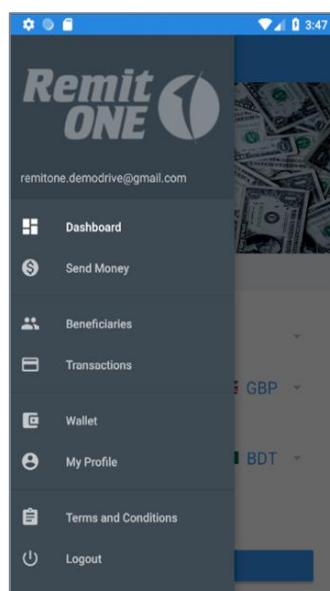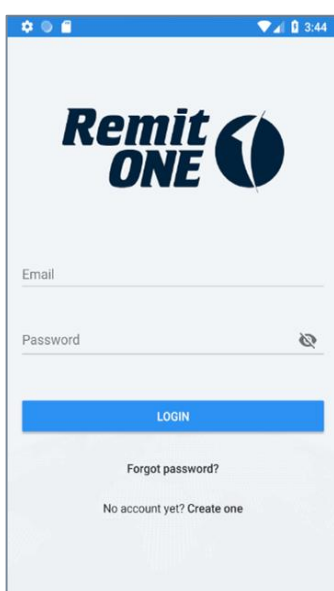
For full instructions for the requirements of the white labeling items, please contact our support team via support.remitone.com.

Installing & Publishing the App

As mentioned already, we provide 2 versions of the MRM, one for testing, which will be connected to your test and the other for the production (live) environment.

Test App

The app provided for the test environment will come as an APK file for Android. Normally our support team will provide you with a link to download this and you can install it directly on your Android device. Please note: You need to ensure that you allow the installation of "unknown apps".

In the case of an iOS app, it is a little more involved and may require you to open an Apple Developer account before you can distribute it for testing. Please speak to our support team for further direction on this.

Production App

For the Android App, a signed production app will be provided by our team. You will need a Google account to publish this app and to provide us with the required credentials to sign your app.

For the iOS App, you will have to follow the more stringent Apple process. You will require your own account and will need to submit the app for signing.
In both cases, we will prepare the app for you and provide guidance on the remaining steps required to publishing the app.

Registration & Logging In

This section will go through the usage of the app by the Remitter. It will highlight the main functionality available on the app.
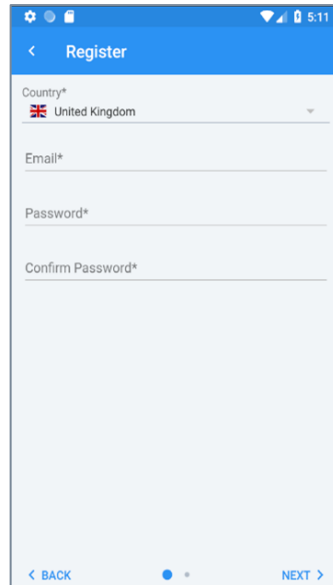
Registration

Once the application is launched the user is taken to the login screen. If the user already has an account on the Online Remittance Manager (ORM), they can log in using the same username and password otherwise they can register using the app.

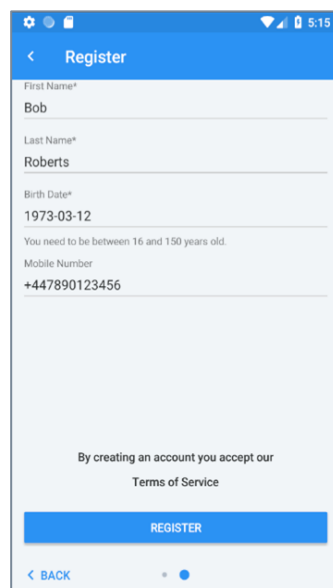Touch the "Create one" link in order to start a new registration process:
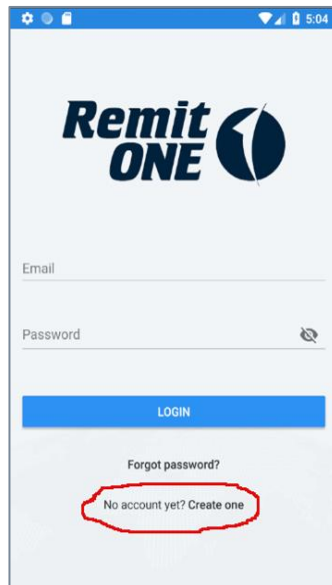
You will be shown the following first registration screen. Fill it in as appropriate:

Here the user selects the country they will be sending from, adds their email address and a password. When they click next, they will be taken to the following screen:

When the user clicks on REGISTER button, it will pop up a Terms of Service box, which they must accept to continue. The following screen will be shown:
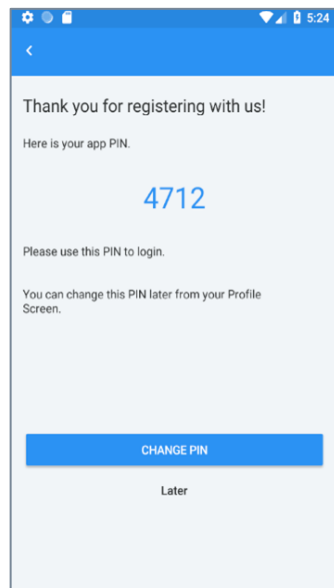

Please note down the PIN as it will be needed later to log on to the app. This can be changed at this point by selecting CHANGE PIN or it can be done later from the Profile Screen.

PLEASE NOTE: IF the Remitter has not been verified previously, they will need to be verified by the adminstrator before they are allowed to create transactions.

Logging In to the App

You can log on to the application using the existing ORM credentials or after having registered via the app. You will be presented with the login screen.
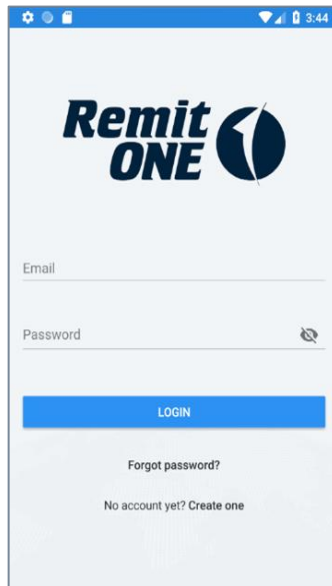
Once logged in you will be shown the Dashboard – more on this later.

Logging In with PIN

If you are already logged in and move away from the app for any reason, the system requests a PIN, which was provided upon registration. This is to make it quicker to log in rather than having to supply the full username and password every time. The reason we have done this is to ensure that the app isn't accessible by just anyone should it go into the background.
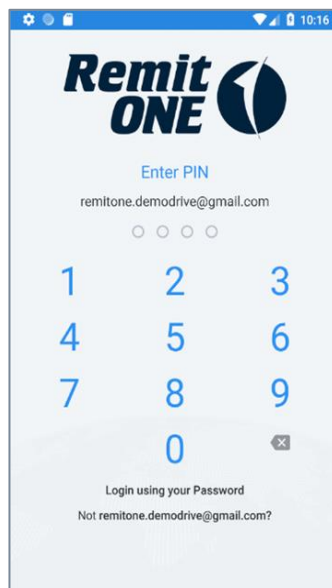

Simply enter the PIN and you will be logged back into the app. If you do not recall your PIN, then you can always log on using your password.

If you want to log on using another account, then you can select "Not <email address/username>?" and it will allow you to log on using different credentials.
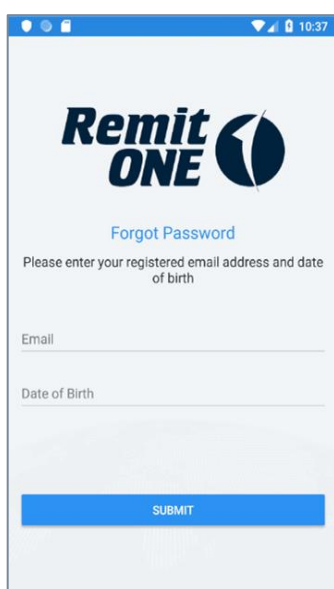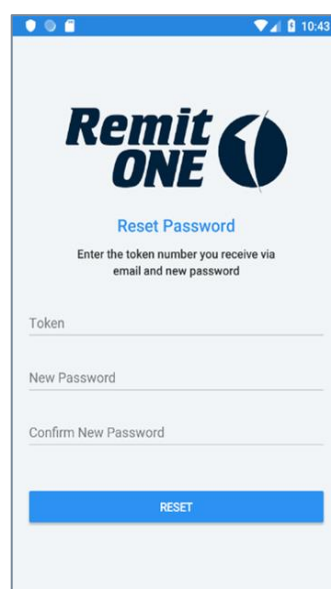
Using 2 Factor Authentication (2FA)

For additionally security, 2 Factor Authentication can be enabled for the app. This uses SMS or Google Authenticator – whichever has been enabled on the system. This can be configured by the administrator using the MTS.
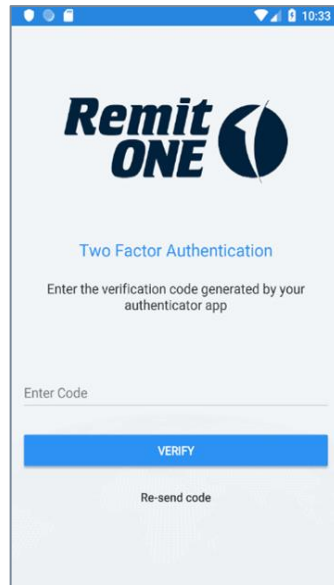
Forgot Password

If the user forgets their password, they can request it by clicking on the "Forgot Password?" link on the login screen. It will take them to the screen requesting their email (username) and Date of Birth (DoB).

This will result in an email being sent to the address, if the account already exists. The email will consist of a token, which needs to be entered along with the new password. Both screens are shown below.

The password can also be changed via the ORM, and by requesting it from the MTO, where an administrator can reset it for them.

Dashboard

Once you have logged into the app, you will be taken to the Dashboard screen. This consists of a carousel with sliding images, a rates calculator and a list of recent transactions as you scroll down.
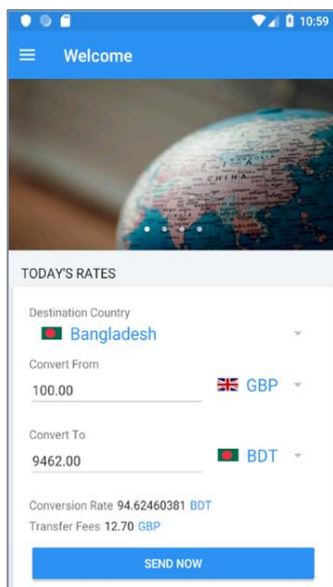

Carousel Images

The Carousel images are shown along the top of the Dashboard screen. They are the same as the images shown on the ORM. These can be updated via the MTS by an administrator, new images can be added and it can be ordered. See **Settings → ORM Carousel Settings.**

Rates Calculator & Transaction List

The Rates calculator allows you to check the rates for transactions to a destination country from the source currency to the destination currency. It shows the Conversion rate used and Transfer fees that apply.
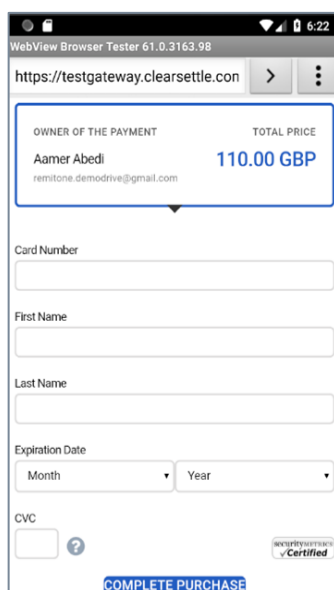
Simply click on SEND NOW button to begin that transaction process. It will take you to the screen to select your beneficiary.

The Transaction list is shown below the rates calculator and it will show the latest transaction first. The transactions all belong to the Remitter that is logged in, and are from wherever they have been created. This could be the App, ORM or by an agent using our Agent Remittance Manager (ARM).
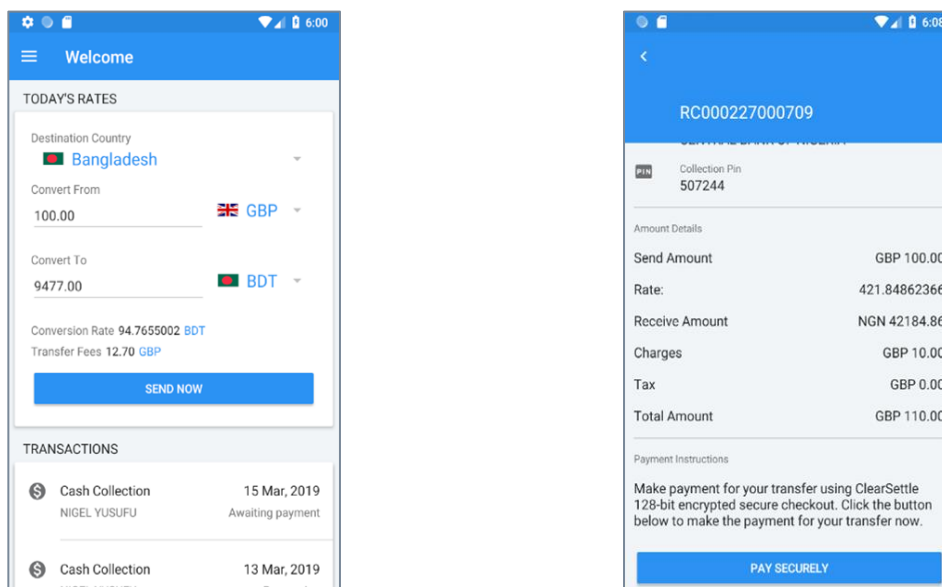
You can tap on a transaction and it will show you the transactions detail screen. In the example shown in the screenshot above right, it shows a transaction that hasn't been paid for yet. You can pay for it through the app by clicking on the PAY SECURELY button (this is available if there is a payment gateway enabled on the system for the App).

The screen for the payment gateway often launches in a browser. This is dependent on the integration options provided by the provider of the gateway and may appear within the app. The screen shown below shows a redirect to a payment gateway provider. Once complete close the browser and switch back to the app.
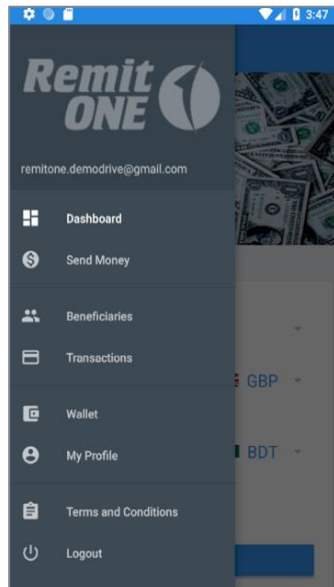

The Menu

The app has a Menu or Navigation Drawer, which can be accessed by using the burger icon on the top left corner. Selecting this will slide out a menu that appears on the left.
It has the following options:

•   Dashboard – This returns you to the main app screen

•   Send Money – Takes you to the start of the transaction creation process

•   Beneficiaries – Displays the beneficiary list

•   Transactions – Displays the list of transactions

•   Wallet – Displays the wallet content

•   My Profile – List the personal details

•   Terms and Conditions – Displays the terms and conditions

•   Logout – Logs the current user out of the app. By default a user remains logged in even if they close the app.

Optional:

- Support – Support email/contact details

- FAQ – Link to an FAQ

- Tutorial – Link to a Tutorial for the app

Send Money

You can begin a transaction by selecting the destination country, send or destination amount and then selecting the SEND NOW button. Alternatively, you can select Send Money from the menu and it will begin the transaction creation process. You will be shown the Beneficiaries screen (See screenshot below right).

Please note, when selecting SEND NOW from the dashboard, you will be shown beneficiaries that are listed in the destination country selected. If you use the Send Money option from the Navigation Drawer (Menu), you will be shown the full list of beneficiaries in all countries.
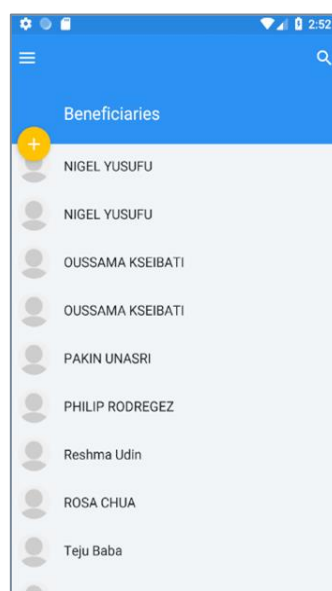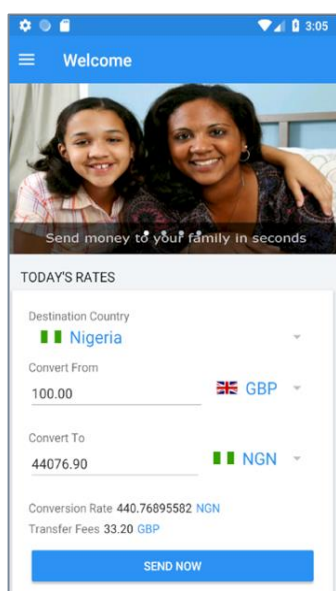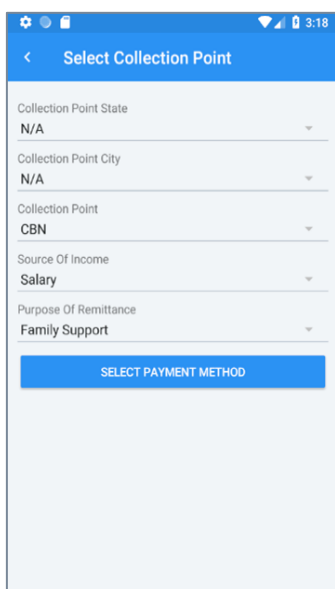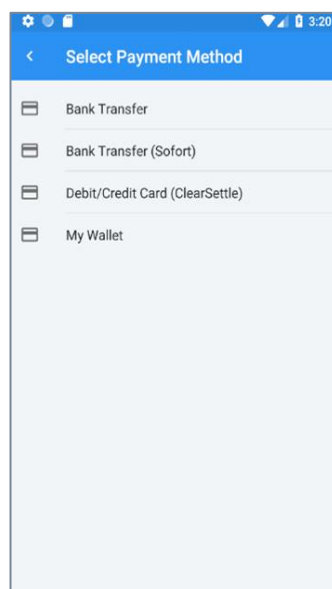

Select or create a new beneficiary. Either select from the list shown or click the + symbol and it will allow you to add a new beneficiary.

Once the beneficiary has selected, a screen showing the beneficiary details is shown. Select SEND NOW or the yellow arrow icon to continue to the "Select Transaction Type" screen.
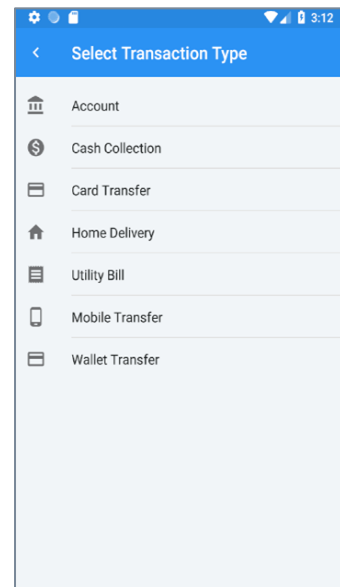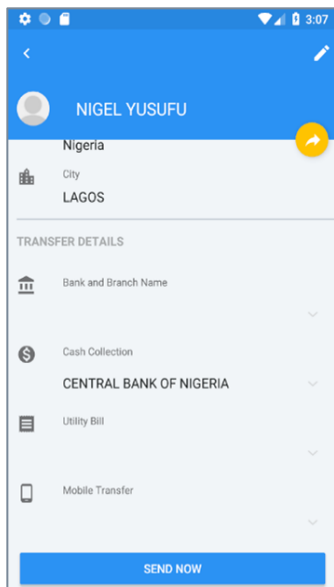
There are several transaction types dependent on what has been configured on your platform. The screenshot above lists many of these as an example. Select the appropriate transaction type and you will be taken to the appropriate screen. Here I have selected Cash Collection transaction type as it is one of the most common to be used (See left screenshot below).
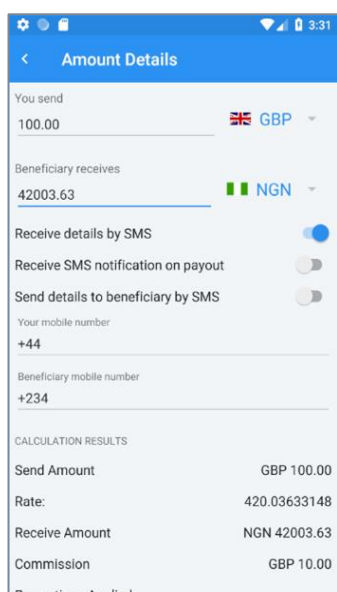
The next step is to select a payment method, click on SELECT PAYMENT METHOD and you will be shown the screenshot below on the right. Depending on what methods are configured on your system, you will see a list of payment methods. For the example transaction I have selected Debit/Credit Card (ClearSettle) option shown. Again this is because it is a common payment method used by Remitters.

Once the payment method has been selected, you will be shown the Amount Details screen. This allows you to modify the amount you have selected previously or allows you to enter the amount for the first time if you have used the Send Money option from the menu.

Once you are happy with the amount shown, select SEND MONEY button at the bottom of the screen.

The Confirm Transaction screen will be shown. This gives a summary of what has been selected so far (see screenshot below on the right). Select CONFIRM button at the bottom of the screen to continue.

The next screen will show the transaction reference number in the title and has the payment method instructions below. In the case shown below, it is paying by credit or debit card. Select PAY SECURELY to continue. You will be redirected to the payment page via browser. Once you have paid the transaction, switch back to the app. You will be required to enter the PIN.

If you are not been redirected, for example if you used the Wallet payment method, you will be taken to the screen indicating that the transaction is being processed. You can see the transaction details and the status by going to the dashboard and selecting the transaction or via the menu and going to the Transactions screen.

Once the transaction has been processed, in the Cash Collection example, it has been collected by the beneficiary, the transaction will be updated and it will show as completed on the transaction list screen and received on the transaction details screen. See screenshots below.
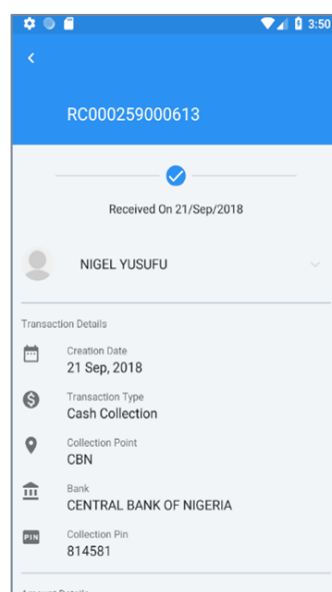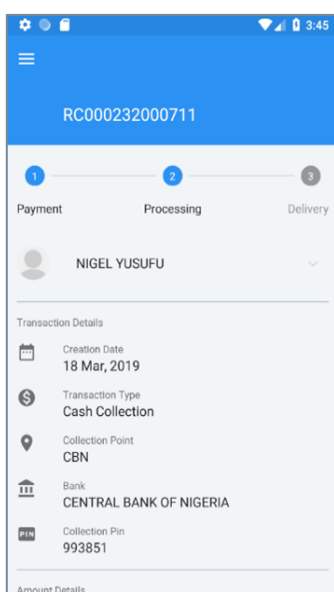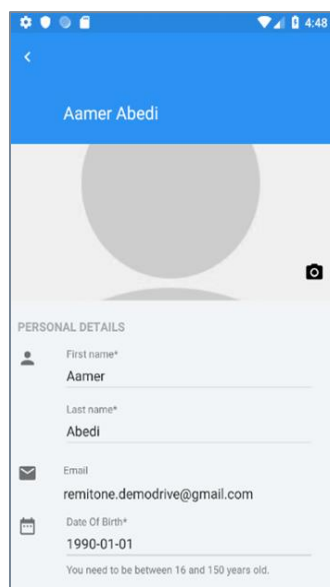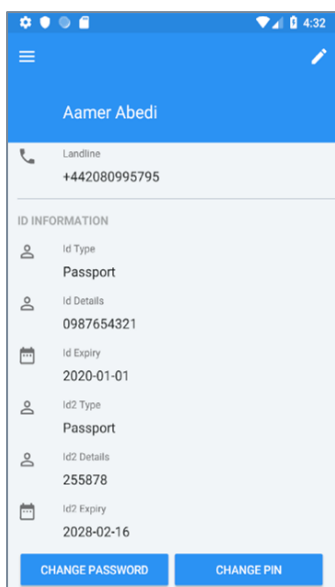
My Profile

You can view and edit the profile by going to the Navigation Drawer (Menu) and selecting My Profile. This will list the details for Remitter (Sender) that is currently logged in to the device. You can edit the profile, change password and your PIN on this screen.

To edit the profile, select the pencil icon on the top right hand corner of the screen. This will take you a different screen so that you can edit the details, upload your ID etc.
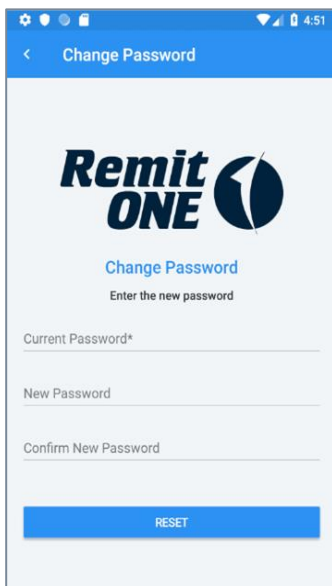
The screens below show the profile screen in view and edit modes. When you have finished updating the profile, click on UPDATE.

Please NOTE: If you change some of the details such as ID details, it may require your profile to be verified again.
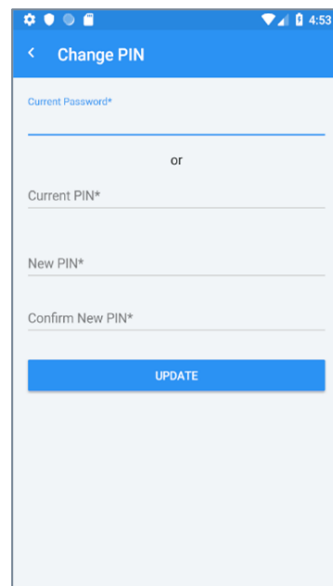
To Change Password, select the CHANGE PASSWORD button from the view profile screen. This will take you to the Change Password screen. Click RESET when done.

To Change the PIN, select the CHANGE PIN button from the view profile screen. Here you will require your current password or PIN to change it. Click UPDATE when done.

Wallet

The Wallet functionality that is available on the Mobile App and the ORM allows you to have wallets in multiple currencies that you can load with funds and move them between the wallets.

These wallets can be used to pay for a transaction, which includes sending money to a wallet itself, if the Send Money to Wallet functionality has been enabled on the system.
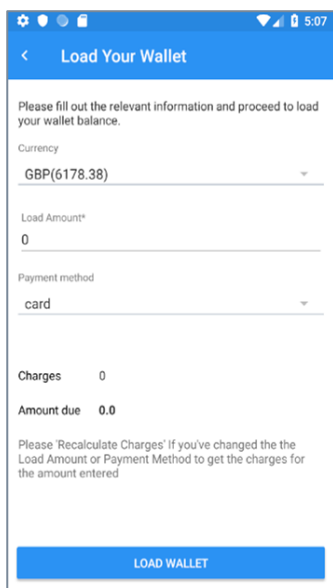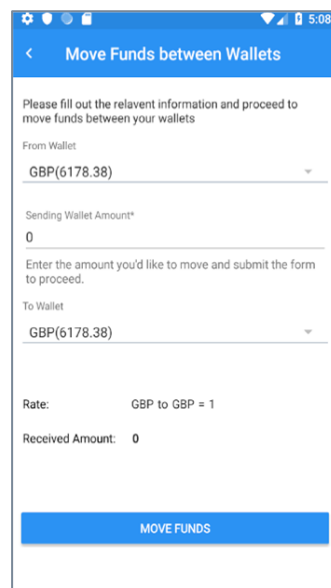
You can access the wallets screen via the Navigation Drawer (Menu). Select Wallets and you will be taken to the screen shown below. From here you can see the different wallets available and the balance. You can see a list of activities by clicking on 'See Activity' button (as shown below on the screenshot on the right).
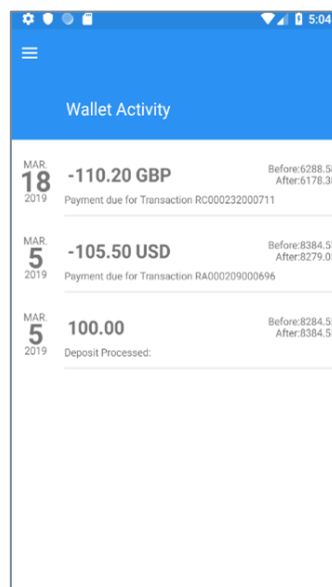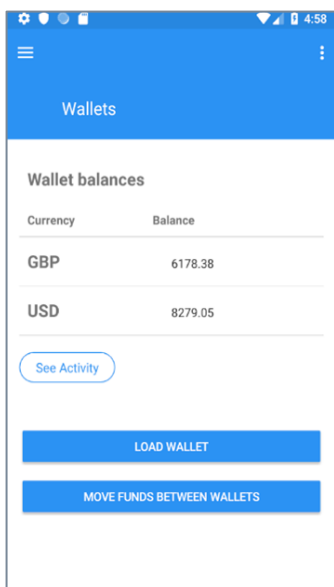
You can select Load Wallet to add more funds to your wallet as required. Click on LOAD WALLET. To Move funds between wallets, click on MOVE FUNDS BETWEEN WALLETS.

You can select the wallet to load funds on by the drop down, the amount you wish to load and the payment method. Simply click LOAD WALLET once ready and follow the instructions on payment.

When moving funds between wallets, you can choose the wallets to move funds from and to. It will use the appropriate conversion rates.

Terms & Conditions

Terms and Conditions are shown at two different places. Once upon registration and it can also be accessed via the Navigation Drawer (Menu). In the case of the Registration, it pops up as part of the registration process. In the case of it being accessed via the menu, it displays it in a full screen.

If you have any further queries regarding the Mobile Remittance Manager (MRM), please contact our Sales or Support teams.

Confidential. Remit One Ltd. Mobile Remittance Manager. Issue Date: August 2022

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