

Customer Service and Usage Manual – SafeBank

1. Introduction

Goal of the Manual

This manual aims to guide both customers and support agents through the full functionality of the digital bank, covering everything from account access, features, and services to security procedures, support, and problem resolution. It also serves as a reference material for frequently asked questions.

Overview of the Digital Bank

Our digital bank provides a full range of banking services entirely online, through both the app and website. Key services include free digital accounts, bank transfers, bill payments, card issuance, investments, insurance, and more — always with a focus on convenience, security, and transparency.

Target Audience

The digital bank is aimed at individuals aged 18 and over who are seeking modern, accessible financial solutions with fully digital management.

2. Registration and Account Opening

Requirements to Open an Account

- Be at least 18 years old
- Have an official photo ID
- Own a smartphone with a camera
- Provide a residential address

Registration Process Steps

1. Download the app or visit the official website
2. Enter personal details (name, ID number, email, phone number)
3. Upload a photo of an official ID
4. Face Authentication
5. Confirm your address and accept the terms of use

Identity Verification (KYC)

The Know Your Customer (KYC) process is mandatory to prevent fraud and ensure the security of all users. After documents are submitted, our team performs both automatic and manual data validation.

Verification Time for Account Activation

Verification takes up to 2 business days. If there are data inconsistencies or unreadable images, the process may take longer. Customers will be notified via email or app notification.

Common Registration Issues

- Expired or unreadable documents
 - ID photo out of frame
 - Missing facial recognition
 - Incorrect or inconsistent information
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3. Account Access

Access via Website

Go to the official website and click "Login" at the top of the page. Enter your ID number and password. Optionally, you can enable device recognition for future logins.

Access via Mobile App

Open the app on your phone. Enter your ID number and password or use biometrics if enabled. For extra security, the app will ask for a code sent via SMS or email on new devices.

Password and Login Recovery

Click "Forgot my password" on the login screen. Enter your ID number and follow the instructions sent via email or SMS to set a new password. If you don't receive the code, check your spam folder or contact support.

Biometric and Facial Recognition Setup

In the app, go to "Settings > Security" and enable biometric authentication. This function is available only on compatible devices.

Allowed and Managed Devices

Go to "My Account > Devices" to view all connected devices. You can remove old or unfamiliar access at any time.

4. Account Features

Account Overview (balances, statements, notifications) - On the app or website home screen, you can view your total balance, statements from the last 30 days, and all notifications related to transactions, payments, and transfers.

Checking Account vs. Payment Account - We offer a payment account with features similar to a traditional checking account, such as transfers, bill payments, and card usage. It does not include checks or overdraft services but supports full digital operations.

Transaction Limits - Daily limits vary depending on the customer's profile and can be viewed under "My Account > Limits." You can request a temporary or permanent increase through the app.

Email and Push Notification Settings - Go to "Settings > Notifications" to enable or disable alerts for transactions, withdrawals, deposits, and more, either via email or directly to your phone.

5. Cards

Requesting a Card (virtual and physical) - After account approval, you can instantly request a virtual card in the app. To request a physical card, go to "Cards > Request Physical Card" and provide a delivery address.

Activation and Unlocking - To unlock the physical card, go to "Cards > Unlock Card," enter the last 4 digits, and confirm with your password. The virtual card is active by default.

Credit vs. Debit Card - The card is initially issued as a debit card. You can request credit functionality via the app, subject to credit analysis.

Requesting a Replacement Card - In case of loss, theft, or damage, request a replacement in the app under "Cards > Request Replacement." The reissue fee can be found in the same section.

Card Cancellation - Go to "Cards > Cancel Card" to cancel the current card. Confirmation via SMS or email is required.

Additional Cards - Currently, we do not offer additional cards. This feature is under development and will be announced when available.

6. Transfers and Payments

Transfers (Instant, Standard) - The digital bank supports major transfer methods including instant transfers (available 24/7), and standard transfers processed only during business days. Instant transfers settle within seconds, while standard methods may take up to the next business day.

Registering Transfer Details - You can register recipient details such as email, mobile number, or unique ID within the app or website. Access the "Transfers" section, select "Saved Contacts," and follow the steps to add, edit, or remove saved recipients.

QR Code Payments - You can make instant payments by scanning a QR code provided by another user or merchant. Open the app, go to "Transfers," choose "Scan QR Code," and point your camera at the code. The system will auto-fill the transaction details.

Scheduled and Recurring Transfers - You may schedule future payments and configure recurring ones, such as subscriptions or installment plans. This option is available on the transfer confirmation screen.

Bill and Invoice Payments - Bills can be paid by scanning the barcode or entering the number manually. You can also schedule these payments in advance. Utility bills (e.g., water, electricity, phone) are detected automatically.

Contactless Payments (NFC) - Physical and virtual cards that support NFC can be used for tap-to-pay transactions. Ensure the device supports NFC and the feature is enabled within the bank app.

Transaction History - All transfers and payments are recorded in the account statement. You can filter the history by date, transaction type, or amount via the app or website.

7. Deposits

Depositing via Bank Transfer

Customers can receive deposits by providing their account number or registered transfer ID (e.g., email or phone number). Transfers can be made from any external bank via supported methods such as instant transfer or standard ACH/wire transfers.

Deposit via QR Code or Payment Request

The app allows users to generate QR codes or payment requests with a predefined amount. These can be shared with others for fast and secure deposits.

Deposit via Linked Accounts

You can link an external bank account and initiate deposits directly from the SafeBank app. This allows seamless fund transfers without switching apps.

Processing Times

- Instant transfers: typically within seconds, 24/7
 - Standard ACH/wire: 1–2 business days depending on originating bank
 - External payment requests: may vary by provider
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8. Withdrawals

ATM Withdrawals

Withdrawals can be made using physical cards at ATMs in affiliated networks. Simply insert your card, enter your PIN, and choose the withdrawal amount. The app may also support QR code withdrawal at smart ATMs.

Cardless Withdrawals

In some locations, SafeBank allows withdrawals without a physical card. Use the app to authenticate, generate a secure code or QR code, and withdraw cash at compatible ATMs.

Limits and Fees

Customers may have a limited number of free withdrawals per month. Additional withdrawals may incur fees. Daily and monthly limits can be viewed and adjusted under "Settings > Limits."

ATM Locator

The app includes a feature to locate nearby ATMs and authorized cash-out points. Navigate to "Withdraw > Find ATM" and enable location services.

9. Financial Products and Services

Loans and Personal Credit

Loan requests can be made via the app or website. Customers can simulate loan terms, including amount, interest rate, and repayment period. Approval is subject to credit analysis.

Loan Simulation and Approval

Go to "Credit" in the app to simulate personalized loan options. If pre-approved, you can complete the application digitally. All documents and agreements are signed electronically.

Investments

The platform offers access to a range of investment options, such as fixed-income products, government bonds, and mutual funds. Users can compare returns, terms, and liquidity, with detailed risk profile guidance.

Available Products

- Fixed-income investments with daily liquidity or fixed terms
- Government bonds (e.g., fixed-rate, inflation-linked, overnight rate)
- Mutual funds (fixed income and multi-asset)
- Funds with cashback or card-linked benefits

Insurance Services

SafeBank provides insurance plans for life, card protection, devices, and more. Policies are customizable and managed directly through the app.

Cashback and Rewards

Some products and cards offer cashback on eligible purchases. Cashback is credited automatically or accumulated in the account. Bonus programs may also reward usage or partnership engagement.

Loyalty Programs

Clients can join loyalty programs to earn points or cashback redeemable for products, services, or travel rewards.

10. App and Website

General Navigation

The app and website offer intuitive navigation with main sections including Accounts, Cards, Transfers, Investments, Credit, and Settings. Interfaces are optimized for various devices.

Updates and Compatibility

Keep your app updated to ensure access to new features and the highest level of security. The app is compatible with the latest versions of iOS and Android. The website works with all major browsers.

App-Exclusive Features

Some features are only available through the app, such as QR code withdrawals, real-time push notifications, biometric login, and in-app two-factor authentication.

Permissions and Notifications

The app may request permissions like location (to find ATMs) and camera (to scan QR codes). Notifications can be managed in both app and device settings.

Common Issues and Solutions

Errors such as "Connection failed" or "Invalid data" may stem from unstable internet or outdated app versions. Check your connection, update the app, and restart your device. Contact support if the problem persists.

11. Account Security

Two-Factor Authentication (2FA)

SafeBank offers two-factor authentication to enhance account security. Once activated, users must enter a verification code sent by SMS, email, or generated by an authenticator app (e.g., Google Authenticator), in addition to their password. This can be enabled in "Security Settings."

Trusted Device Recognition

Your account recognizes previously used devices. When logging in from a new device, additional verification will be required. Users can view and remove authorized devices through the app or website.

Password Change

To change your password in the app, go to "My Account" > "Change Password." On the website, navigate to "Settings" > "My Account" > "Change Password." The current password must be entered, and recently used passwords cannot be reused.

Access Recovery

If you forget your login credentials, select "Forgot Password" on the login screen. The system will guide you through identity verification via email, SMS, or ID documentation, depending on your security settings.

Digital Security Tips

- Never share your password or verification codes.
- Avoid using public Wi-Fi to access the app.
- Enable transaction alerts and notifications.
- Keep your phone's OS and the app updated.
- Use strong, unique passwords for your account.

Common Fraud Scenarios and How to Avoid Them

- **Phishing:** Watch out for fake emails or messages requesting your credentials. Always verify the sender.
 - **Malicious Links:** Don't click on links from unknown sources.
 - **Impersonation Scams:** SafeBank will never ask for passwords or verification codes by phone.
 - **Messaging App Scams:** Never share codes received via SMS with third parties.
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12. Managing Personal Data

Updating Personal Information

You can update your contact information (phone number, email, address, occupation) via "My Account" > "Personal Information" in the app. Changes to sensitive data, such as legal name or tax ID, may require document verification.

Account Deletion

You can request account closure through the "Close Account" option in the app or by contacting support. Your balance must be zero before the closure process begins, which can take up to 10 business days.

Privacy Policy

Our privacy policy outlines how your data is collected, used, and stored. It is available at the bottom of the website and in the app settings. SafeBank complies with applicable data protection laws.

Consent Management

You can review and update your data usage permissions for marketing, analytics, or third-party sharing in "Privacy and Consent Settings."

Data Protection Rights

Under data protection regulations, you have the right to:

- Access stored data
- Correct inaccurate information
- Revoke consent
- Request data portability
- Request deletion of your data

13. Customer Support

Support Channels (Chat, Email, Phone)

SafeBank provides support through:

- In-app chat (24/7 availability)
- Email: support@safebank.com
- Phone: 1-800-123-4567 (Weekdays, 8 AM – 8 PM local time)

24/7 Support and Availability

The virtual assistant is available 24/7. For live agents, support is available during business hours. Some requests (e.g., dispute claims) may require additional time.

Speaking With a Human Agent

To speak with a human, type "talk to an human agent" in the chat. The system will redirect you after initial triage. You can also call our support line.

Escalation and Complaints

If your issue isn't resolved, you can escalate it by emailing complaints@safebank.com. A formal response will be provided within 10 business days.

Accessibility Services

We support users with disabilities, including screen reader compatibility and sign language support via scheduled video calls. More information is available under "Accessibility" on our website.

14. Account Closure

How to Request Closure

You may close your account through the app under "My Account" > "Close Account" or by contacting customer support. Ensure there is no remaining balance or pending obligations.

Processing Time

Closure may take up to 10 business days once all conditions are met. A confirmation email will be sent upon completion.

Remaining Balance

If there is a positive balance, you'll be asked to provide a destination account for the transfer. Negative balances must be resolved before proceeding.

Linked Services Termination

Upon closure, all associated services — cards, insurance, rewards programs, and investments — will be automatically terminated. It's recommended to redeem or transfer any assets before closure.

15. Technical Issues and Common Errors

Login Problems

Check your internet connection and whether your app is up to date. If the issue persists, restart your device. Contact support as needed.

Missing Notifications

Ensure notifications are enabled in both app and device settings. Reinstalling the app may resolve push delivery issues.

Transaction Errors

Errors may result from insufficient funds, server issues, or incorrect information. Always verify transaction status and wait up to 30 minutes before retrying.

Pending Updates

Updates are frequently released to improve functionality and security. Always keep your app updated through the official app store.

QR Code Scan Failures

Ensure the camera is focused and the code is not damaged or cropped. Clean the lens or adjust lighting. Manual code entry is also available.

16. Terms and Policies

Terms of Use

Defines the rules and conditions for using SafeBank services. By opening an account, users agree to these terms, available on the website and app.

Privacy Policy

Describes how user data is collected, processed, and protected. Fully compliant with data protection laws and accessible at any time.

Anti-Fraud Policy

Outlines fraud prevention and monitoring measures, including behavioral analysis, multi-factor authentication, and automatic blocks for suspicious activity.

Credit Policy

Explains the criteria for credit approval, risk analysis, and credit limits. Includes credit bureau consultation and adverse action information.

Code of Ethics and Conduct

Details the values and principles that govern relationships with clients, partners, and staff, including integrity, transparency, and respect.

17. Glossary of Financial Terms

Examples of defined terms:

- Instant Transfer: Real-time money transfer available 24/7.
- Wire Transfer: Bank-to-bank money transfer processed on business days.
- Fixed-Income Product: Investment that provides regular interest payments.
- 2FA: Two-factor authentication, an additional security step.
- Liquidity: The ease of converting an asset into cash.
- Annual Fee: Yearly fee charged for certain card services.
- Credit Score: Rating that indicates a person's creditworthiness.
- Chargeback: Reversal of a card transaction initiated by the cardholder.