

## **OMNIBSIC MOBILE BANKING APPLICATION FAQ**

### **GENERAL QUESTIONS**

#### **1. WHAT IS THE OMNIBSIC MOBILE BANKING APP?**

**Ans:** The OmniBSIC mobile banking app is a secure financial management platform that allows you to manage your bank accounts, transfer money, pay bills, and access a wide range of banking services from your smartphone or tablet.

#### **2. IS THE OMNIBSIC MOBILE BANKING APP FREE?**

**Ans:** Yes, the mobile banking app is free to download and use. However, please note that standard data charges from your mobile carrier may apply.

#### **3. WHICH DEVICES ARE SUPPORTED BY THE OMNIBSIC MOBILE BANKING APP?**

**Ans:** The app is available on iOS and Android devices through the apple app store and google play store. For other phones, download it directly from your phone's app center.

#### **4. HOW DO I DOWNLOAD THE OMNIBSIC MOBILE BANKING APP?**

**Ans:** You can download the app by searching for "OmniBSIC Bank Mobile App" in the apple app store or google play store and follow the installation instructions.

### **REGISTRATION AND LOGIN**

#### **5. HOW DO I REGISTER FOR THE OMNIBSIC MOBILE BANKING APP?**

**Ans:** To register, download the app, open it, and follow the on-screen instructions to create an account. You will need your account number, Ghana card number, and personal identification details.

#### **6. I FORGOT MY PASSWORD. WHAT SHOULD I DO?**

**Ans:** If you forget your password, click on the "Forgot Password" link on the login screen and follow the instructions to reset your password.

#### **7. I WANT TO RESET MY PIN, WHAT SHOULD I DO?**

**Ans:** If you want to reset your pin, click on reset authorization pin, provide your security answer, enter your preferred new pin and confirm new pin.

**8. WHY IS THE OTP I REQUESTED FOR NOT BEING DELIVERED?**

**Ans:** You can request for a new OTP by clicking on the resend OTP.

**9. WHAT IS PIN?**

**Ans:** This is the preferred 4 digit numbers you provide to complete any transaction. It should be kept confidential. This is to be used to complete every transaction on the app

**10. WHAT IS MY SECRET QUESTION?**

**Ans:** This is a security question selected during the registration process. It is used to reset your password.

**11. WHAT IS MY SECRET ANSWER**

**Ans:** This is the answer provided to the security question selected during the registration process. It serves as an authentication answer to aid in resetting your password.

**SECURITY****12. CAN I USE BIOMETRICS TO LOG IN?**

**Ans:** Yes, the app supports biometric login (fingerprint or facial recognition) for enhanced security and convenience.

**13. HOW SECURE IS THE OMNIBSIC MOBILE BANKING APP?**

**Ans:** The app uses advanced encryption and security measures to protect your information. It also includes features like biometric login and two-factor authentication for added security.

**14. HOW CAN I ENSURE MY ACCOUNT IS SAFE?**

**Ans:** Keep your app updated by upgrading to the latest version, use a strong password, enable biometric login, and avoid using public Wi-Fi when accessing your bank account.

## **FEATURES AND FUNTIONALITIES**

### **15. WHAT CAN I DO ON THE APP?**

**Ans:** Transfer funds to accounts in OmniBSIC Bank or any other bank in Ghana, pay DSTV and GOTV bills, request for new cheque books, confirm your cheque book request and stop cheque instructions, request for a card or block an existing card, buy airtime from any GSM operator in Ghana, locate any OmniBSIC Bank service center and ATM, customer service enquiry and live chat services, change password, open an instant account and more.

### **16. WHAT ARE THE BENEFITS OF OMNIBSIC MOBILE BANKING APP?**

**Ans:** Real time access to your accounts anywhere and anytime, convenience, security, carry out transactions round the clock; 24/7, access self-service features.

### **17. CAN I PERFORM GHQR CODE PAYMENT ON THE OMNIBSIC MOBILE BANKING APP?**

**Ans:** Yes, tap on the QR CODE icon on the dashboard and proceed to scan merchant code.

## **ACCOUNT MANAGEMENT**

### **18. DO I NEED TO HAVE AN ACCOUNT WITH OMNIBSIC BANK BEFORE I CAN ENJOY THIS SERVICE?**

**Ans:** Yes, if you do not have an account yet, open an instant account on the app or locate the nearest OmniBSIC Bank branch to open an account with ease

### **19. WHAT ACCOUNT CAN I ACCESS ON THE OMNIBSIC MOBILE BANKING APP?**

**Ans:** You can access all your accounts on the OmniBSIC Bank mobile app, but you can only transact with the GHS accounts.

### **20. CAN I SIGN UP ON OMNIBSIC MOBILE BANKING APP WITH A JOINT ACCOUNT?**

**Ans:** No, but you can sign up on the Internet Banking platform with a joint account

**21. WHAT TYPE OF ACCOUNT CAN I USE TO SIGN UP ON THE OMNIBSIC MOBILE BANKING APP?**

**Ans:** You can sign up with your individual savings or current accounts held with OmniBSIC Bank.

**22. CAN I VIEW MY ACCOUNT BALANCE AND TRANSACTION HISTORY?**

**Ans:** Yes, you can view your account balances, recent transactions, and detailed transaction history through the app.

**23. HOW DO I TRANSFER MONEY USING THE APP?**

**Ans:** To transfer money, login to the app, select the "Transfer" option, choose transfer type, select account to debit, input or select the beneficiary account, enter transaction amount and narration, and continue to confirm and authorize the transaction

**24. WHAT IS THE TRANSACTION LIMIT PER DAY?**

**Ans:** GH¢ 20,000.00 daily and GH¢ 5,000.00 per transaction

**25. CAN I PAY BILLS THROUGH THE APP?**

**Ans:** Yes, you can pay bills directly from the app. Select the "Utility Bill" option, select the preferred biller, enter the details, and complete the payment.

**26. DO I GET CHARGED FOR USING OMNIBSIC MOBILE BANKING APP SERVICES?**

**Ans:** OmniBSIC Bank does not charge for using the app, however standard transaction charges apply for transfers to accounts in other banks and bills payment services.

**27. CAN I CREATE A LIST OF REGULAR BENEFICIARIES (FAVORITES)?**

**Ans:** Yes, you can create or add to your beneficiary list by selecting "Beneficiaries" and click on the "+" at the bottom right corner.

**SUPPORT AND TROUBLESHOOTING****28. HOW DO I FIND ATMS AND BRANCHES NEAR ME?**

**Ans:** The app includes a locator feature that helps you find nearby ATMs and branches. Use the "Find ATMs/Branches" option in the app.

**29. HOW DO I CONTACT CUSTOMER SUPPORT THROUGH THE APP?**

**Ans:** You can contact customer support by selecting the "Support" or "Contact Us" option in the app. You can also use the in-app WhatsApp chat feature for assistance.

**30. WHOM DO I CONTACT FOR SUPPORT?**

**Ans:** For support contact OmniBSIC Bank contact centre on 0307086000/0302758555/0800100790 or send an email to [info@omnibsic.com.gh](mailto:info@omnibsic.com.gh) or chat our contact centre via WhatsApp on 0501255397 on the mobile app.

**31. WHAT SHOULD I DO IF THE APP IS NOT WORKING PROPERLY?**

**Ans:** If the app is not working properly, kindly use our USSD (\*788#) or the internet Banking to perform your transaction.

**32. WHAT HAPPENS IF MY PHONE IS STOLEN OR DAMAGED?**

**Ans:** Contact the OmniBSIC Bank contact centre on 0307086000/0302758555/0800100790 or send an email to [info@omnibsic.com.gh](mailto:info@omnibsic.com.gh) or chat via WhatsApp on 0501255397 for your account to be blocked.

**33. WHAT IF I CHANGE MY MOBILE PHONE?**

**Ans:** Download and install the app on the new phone. Reconfigure the app using your existing sign-in credentials.

**34. HOW DO I UPDATE THE MOBILE BANKING APP?**

**Ans:** An update prompt will appear on your device, guiding you to update the app through the apple app store or google play store.