



User Guide



Welcome to

Yo!FBC - Zimbabwe's Premier Super App.

This guide will help you get started with managing your FBC accounts easily and securely from your mobile device.

Section 1: Getting Started





Section 1: Getting Started

1.1 Finding and Downloading the App



Go to your phone's app store (**Google Play Store for Android or Apple App Store for iOS**).

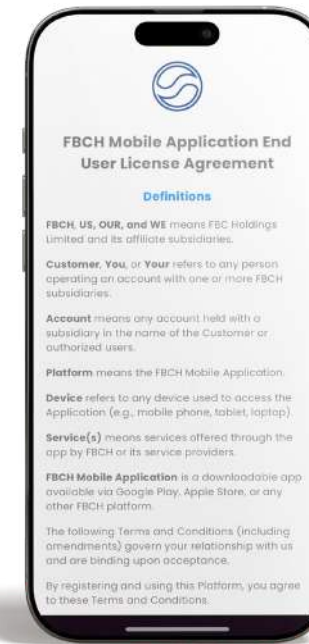
Search for **"Yo!FBC"**

Select the app and tap **"Install"**. The app will download and install automatically on your device.



Section 1: Getting Started

1.2 Open the App



Once installed, tap “Open”

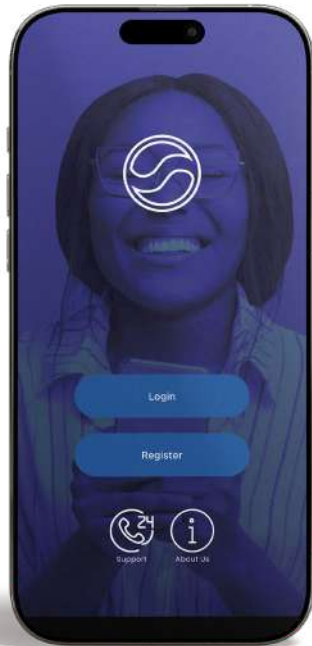
You will first see the **FBCH Mobile Application End User License Agreement**. Please read it carefully.

Section 2: Registration & First-Time Setup



Section 2: Registration & First-Time Setup

2.1 Starting Your Registration



On the welcome screen, tap “Register”.

Fill in all the required fields accurately:

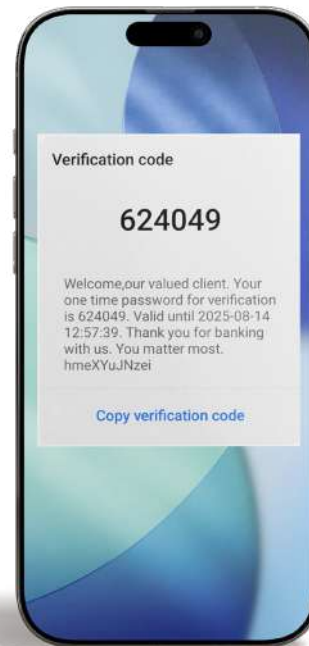
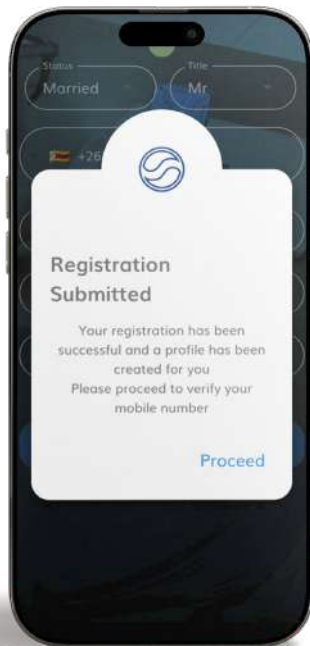
Mobile Number: Enter your 9-digit number, starting with 7 (e.g., 7*****).

ID Number: Enter your ID number in the correct format (e.g., 01234567H89), without any spaces. The system validates this online.



Section 2: Registration & First-Time Setup

2.2 Verify Your Mobile Number



After submitting your details, you will see a confirmation message. Tap **“Proceed”**.

A One-Time Password (OTP) will be sent via **SMS** to your registered number.

Enter the OTP to verify your number. **The code is valid for 10 minutes.**



Section 2: Getting Started

2.3 Set Up Your Security PIN



Next, you will be prompted to create a **4-digit PIN**. This PIN will be your primary way to access the app.

Enter your chosen PIN and confirm it. Tap **“Set Pin”**

After a success message, tap **“Proceed”** to go to the login screen.

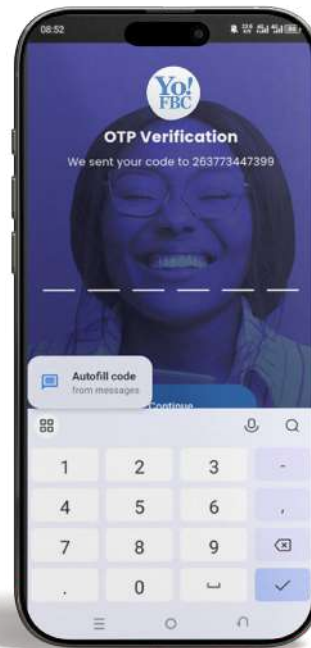


Section 2: Getting Started

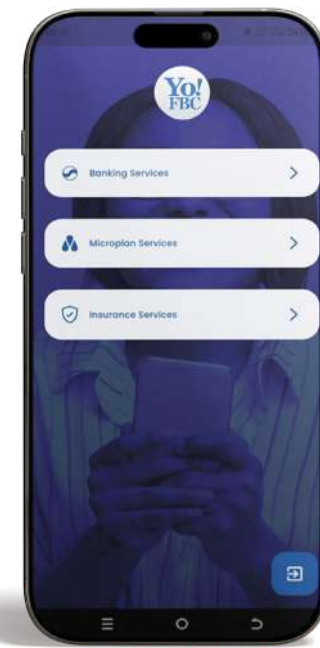
2.4 Log In for the First Time



Enter your new PIN to log in to the application



A One Time Password (**OTP**) will be sent to registered number after entering new pin for first time login.



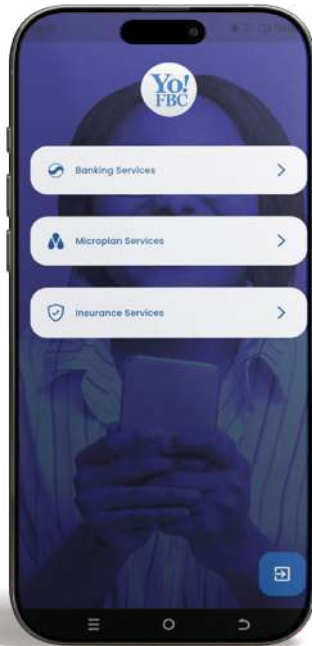
The OTP is automatically ingested and you will now be redirected to your **Home screen**

Section 3: Linking Your Bank Accounts

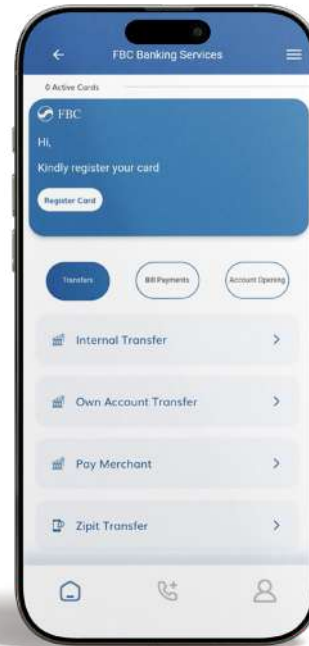


Section 3: Linking Your Bank Accounts

3.1 Register Your Cards



On the main menu, tap **“Banking Services”**.



Tap **“Register Card”**.

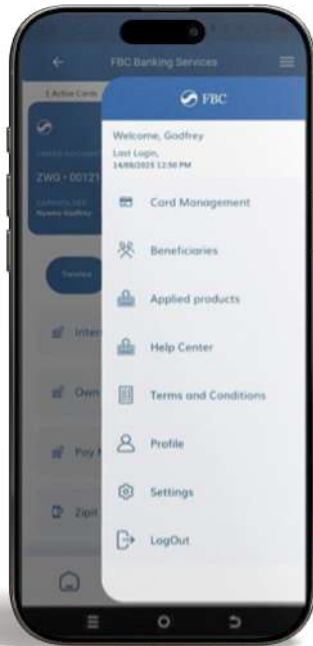


You will see options for different currencies (e.g., **ZWG, USD**). Select the one you want to start with. Enter your full debit card number and tap **“Register”**.



Section 3: Linking Your Bank Accounts

3.2 Registering an Additional Account



Click on the Toggle Menu and select **Card Management**.



Select USD as the currency since if have already registered for ZWG, and vice versa if you registered the USD account details first.



Enter the **last four digits** of the respective account number currency & **Click on Confirm**.

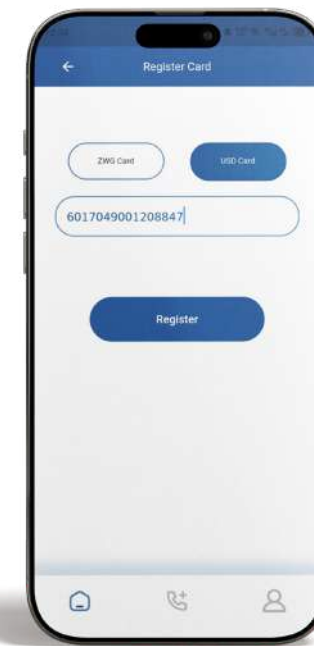
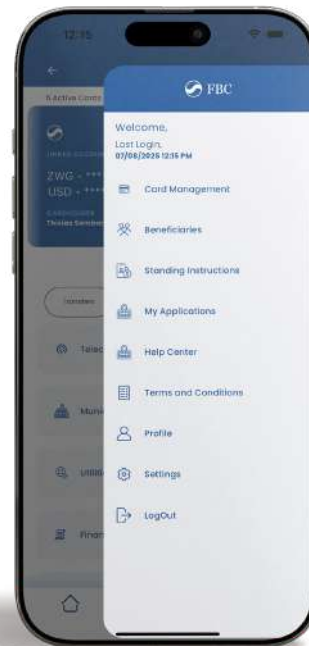
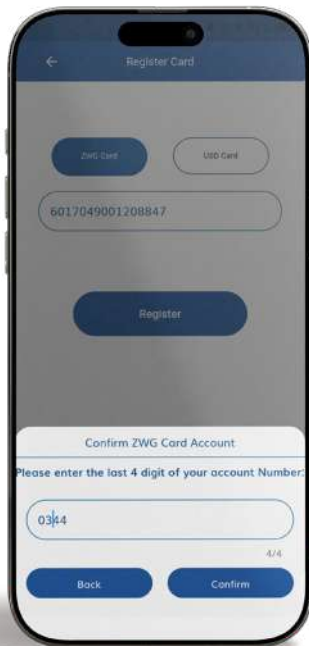


Both registered accounts will now appear on the profile.



Section 3: Linking Your Bank Accounts

3.3 Register Your Cards



Enter the last four digits of the account number linked to that card. Tap **“Confirm”**. Your account is now linked!

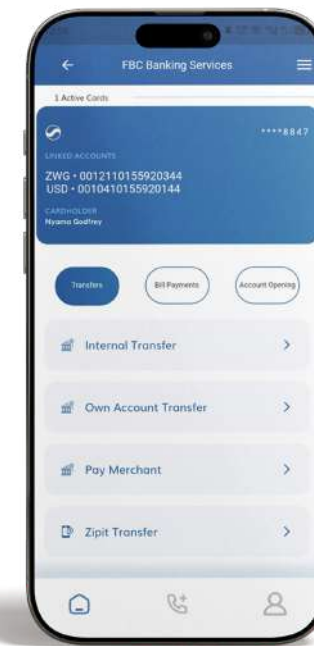
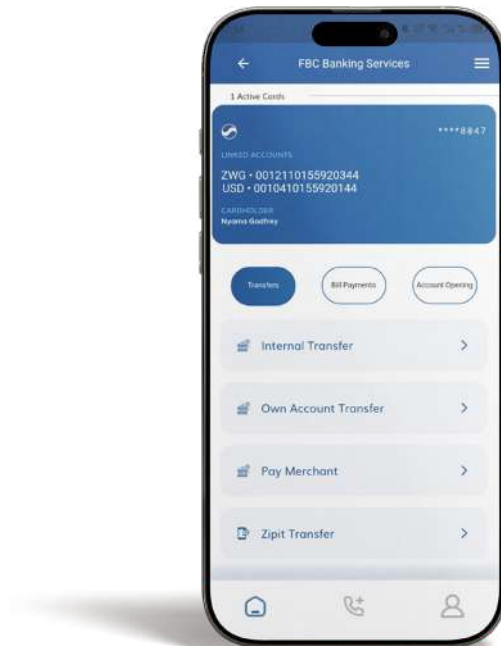
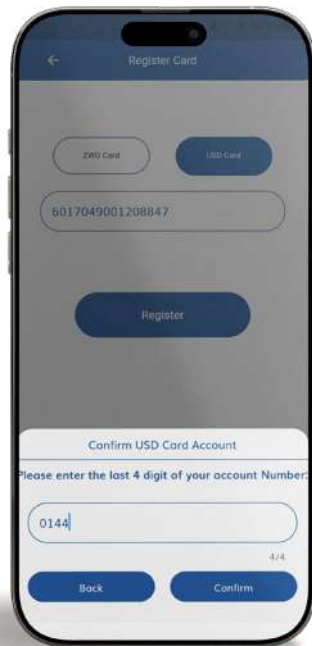
To add another account in a different currency, tap the Toggle Menu (☰) and select **“Card Management”**

Select the new currency (e.g., **USD** if you started with ZWG).



Section 3: Linking Your Bank Accounts

3.4 Register Your Cards



Enter the last four digits of the corresponding account number and tap “**Confirm**”.

Both accounts will now appear on your profile.

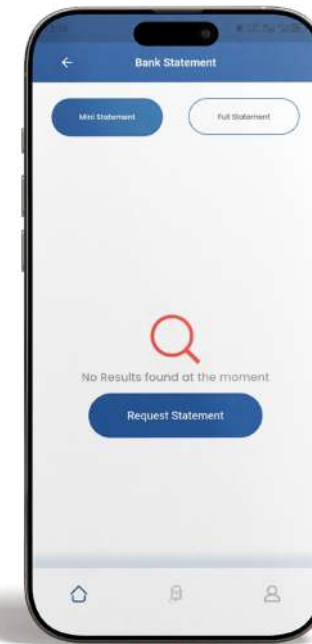
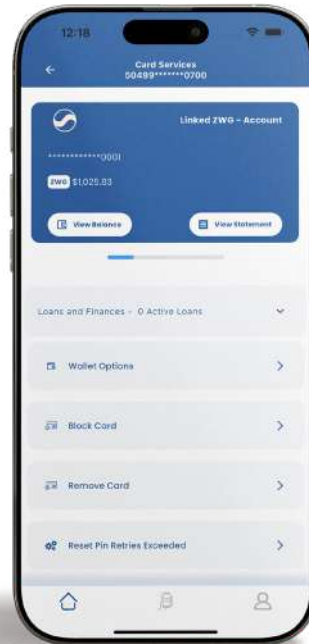
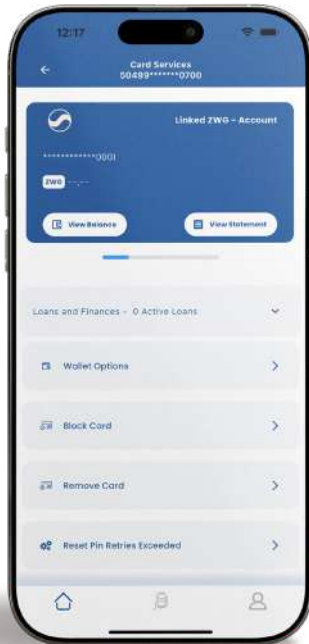
On the dashboard, you will see a card representing **your linked accounts**.

Section 4: Account Services & Statements



Section 4: Account Services & Statements

4.1 View Your Balance and Statements



Select the account card you want to check.

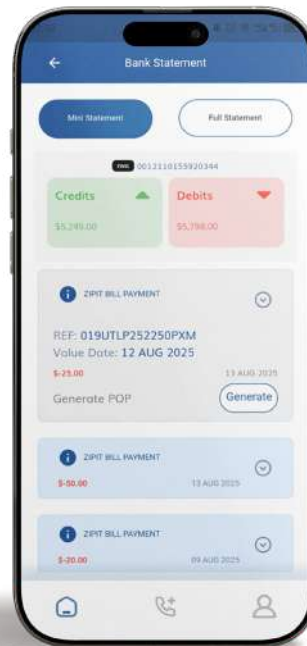
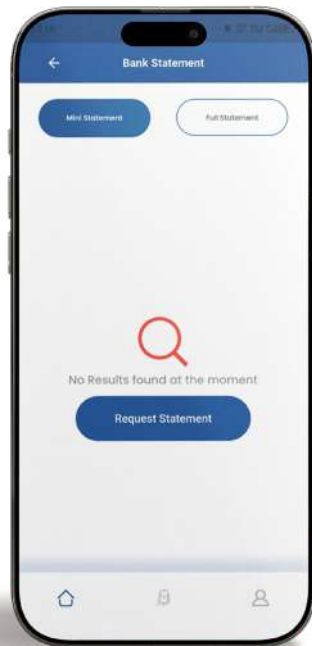
Tap **“View Balance”** to see your available funds.

Tap **“View Statement”** to see your transaction history. You can request either a **“Mini Statement”** or a **“Full Statement”**.



Section 4: Account Services & Statements

4.2 Generate Proof of Payment



Tap “View Statement” > “Mini Statement” > “Request Statement”

To get more details or a **Proof of Payment (POP)** for a specific transaction, tap on the transaction and then tap “Generate”.

You can export the full statement as a **PDF** and share it via email, WhatsApp, etc.

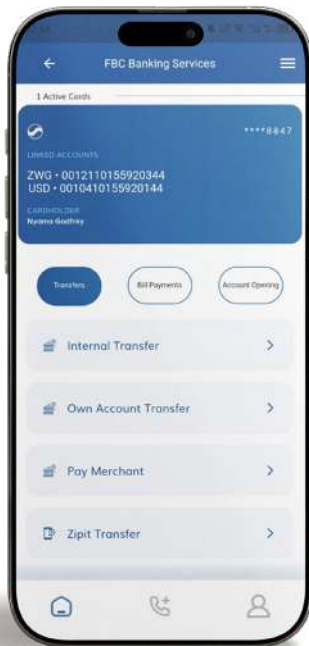
Section 5: Performing Transactions





Section 5: Performing Transactions

5.1 Available Transaction Options



The app allows you to perform various transactions, including:
Internal Transfer • ZIPIT Transfer • RTGS Transfer • Pay Merchant • Telegraphic transfer

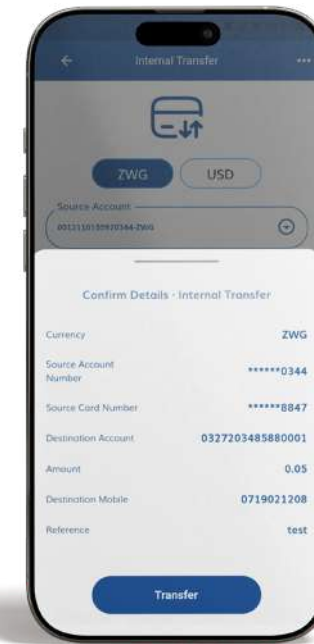
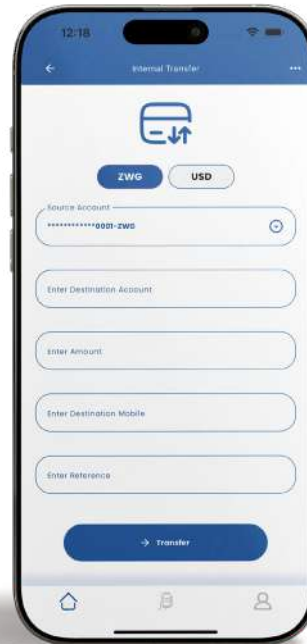
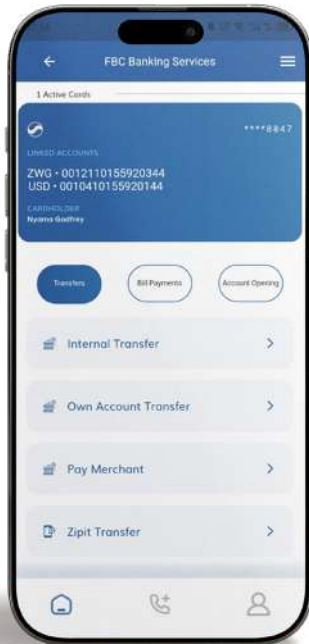
After a successful transaction, a receipt will be displayed.

You can tap **“Share Receipt”** to send it as a PDF via messaging apps or email.



Section 5: Performing Transactions

5.2 Making an Internal Transfer



On the banking dashboard, tap “**Transfers**” and select “**Internal Transfer**”.

Fill in all the details: destination account, amount, and a reference.

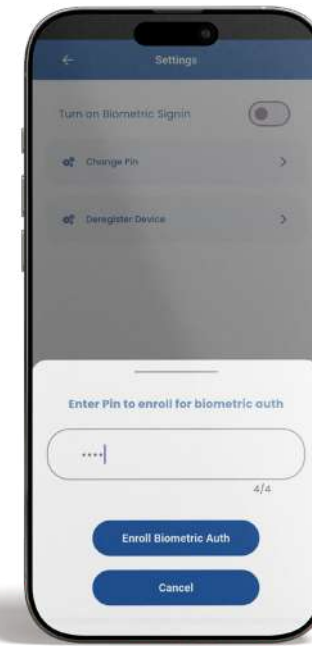
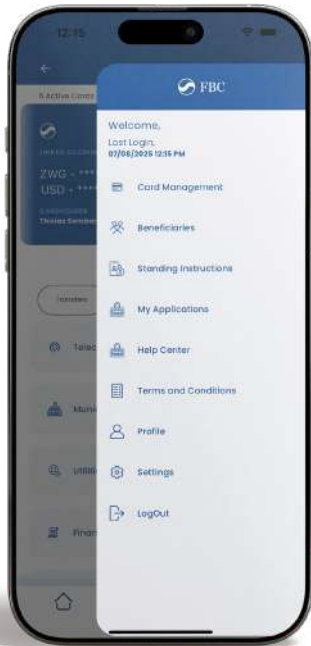
Review the details on the confirmation screen and tap “**Transfer**”.

Section 6: App Management & Security



Section 6: App Management & Security

6.1 Set Up Biometric Login (Fingerprint/Face ID)



For faster and more secure access, you can enable biometrics:
Go to the Toggle Menu (≡) > “Settings”.
Tap “Turn on Biometric Sign In”.

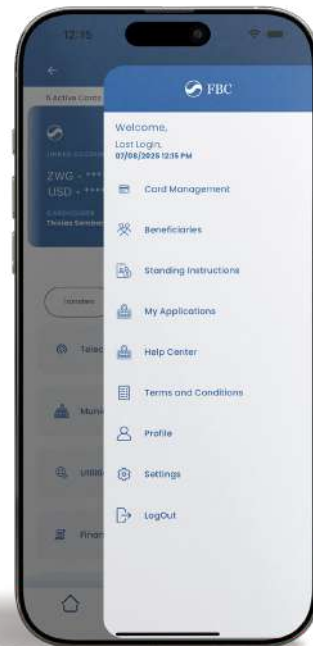
You will be asked to **enter your PIN** to authorise this change.
Follow the on-screen prompts to enroll your fingerprint or face.

After setup, the login screen will give you the option to **use your PIN or your biometrics**.



Section 6: App Management & Security

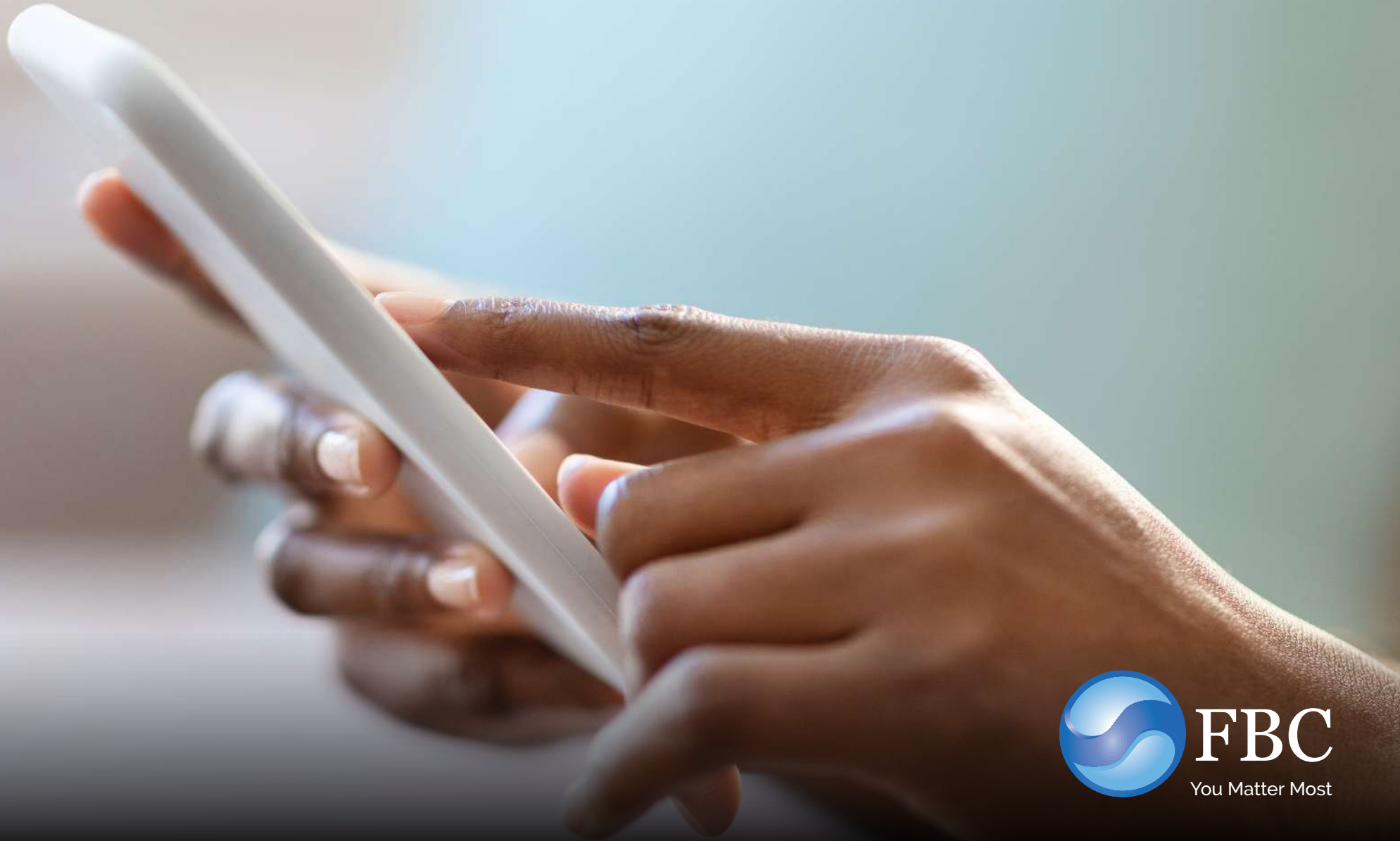
6.2 Logging Out Securely



To log out, go to the Toggle Menu (☰) and select **“LogOut”**.

A confirmation message will appear. Tap **“Yes”** to securely end your session.

Section 7: Frequently Asked Questions





Section 7: Frequently Asked Questions

7.1 Getting Started & Digital Onboarding

1. **Where can I download the Yo!FBC App?**

The Yo!FBC application is available for free on the Google Play Store and the Apple App Store.

2. **Do I need a smartphone to open a new account on the digital platform?**

Any mobile phone with a registered number can access the USSD code *856# on any mobile network. Additionally, any compatible Android or iOS smartphone can be used to access Yo!FBC Application.

3. **How do I apply for a digital account?**

You can apply for a digital Low KYC account (wallet) using a registered mobile number by dialling the USSD code *856#. For a Full KYC account, download the Yo!FBC App and follow the steps to open an account in the comfort of your home.

4. **Do I need to complete forms to open an account?**

There is no need to fill out any forms; the entire process is conducted digitally from the comfort of your home.

5. **What are the requirements to open an account digitally?**

The following supporting documents will be required of you to upload

- Proof of Identity- Capture original National ID (metal/plastic), driver's license or a valid passport. Paper IDs and copies are not accepted.
- Selfie- Capture a live Selfie (You are not permitted to upload picture from gallery or picture of a passport size photo).
- Proof of residence- Current Utility bills within 3 months (ZESA, RATES/WATER, WIFI BILLS), letter from employer confirming address.

NB: If the bill does not bear the prospective account holder's name we require the property owner to complete a signed and stamped affidavit.

6. **Can companies open accounts digitally?**

Currently, only individuals can apply for personal accounts on the digital platform.

7. **How long does it take to open a new account?**

It takes 5 minutes to 48 hours to receive account details.

8. **How will I know my account number?**

You will receive an automated SMS and email notification with your account number and card number within 5 minutes to 48 hours. If you do not receive an SMS or email within 48 working hours, please contact our FBC Contact Centre.

9. **Is my Digital account registered on Mobile Banking?**

After successful onboarding, a one-time password (OTP) will be sent to your registered mobile number to complete mobile banking registration on the USSD *856#.

10. **Where will I collect my ATM card?**

You can collect your card from the branch you selected during the digital onboarding process.



Section 7: Frequently Asked Questions

7.2 Account Types & Features

1. Which services can I access on the application?

You can access the following services:

- (i) Banking Services
- (ii) Microplan Services
- (iii) Insurance Services

2. What types of accounts can one open digitally?

- a. Mobile Moola Wallet
- b. Savings Account
- c. Virtual Mastercard (cardless)
- d. Current Account
- e. Foreign Currency Account
- f. Pfimbi Account
- g. USD Secure Save
- h. Home Saver Account
- i. Scholar Account

** Please note that only account options **d** and **e** are available under FBC Crown Bank.*

4. How many accounts can I open on the digital platform?

You can open only one account in each product category.

5. What is the digital branch name and branch code?

All accounts opened digitally will be domiciled under FBC Virtual, Branch code is 8132 and Crown Virtual, Branch code is 710.

6. Do I get an ATM card for a Mobile Moola Wallet (ewallet)?

Mobile Moola Wallet is a cardless account.

6. Am I able to register and access my company account on the application?

If you have an ATM card for the company account you can register on the application and enjoy the convenience of the application.



Section 7: Frequently Asked Questions

7.3 Transactions, Payments & Currencies

1. Which currencies are supported by the Application?

The app allows you to perform transactions in two different currencies: ZWG and USD, making it easier to manage your finances, especially for international transactions.

2. Which billers can I pay using the application?

You can pay the following billers:

- Telone -Local & Starlink
- Netone Airtime
- Utande
- Liquid Home
- City of Gweru
- ZIMRA
- Moonlight
- Golden Knot
- Zimbabwe Open University
- Econet Airtime & Bundles
- Telecel Airtime
- Dandemutande
- City of Harare
- ZESA Prepaid
- Nyaradzo
- CIMAS
- NUST
- Manicaland State University

3. Can the Application process high-value payments?

The Application has an RTGS (Real-Time Gross Settlement) payment option, which is a type of electronic payment that allows you to transfer larger amounts of money with higher limits than ZIPIT transfers.

4. Can I submit TT payments through the Application?

Yes, the Application includes the option to submit TT (Telegraphic Transfer) payments for your convenience.

5. Which currencies are available for TT payments?

The currencies available are USD, ZAR, EUR, and GBP.

6. Can I easily switch transaction currencies?

Yes, you can easily switch between transaction currencies with a single login, enhancing your banking experience.

7. Can I retrieve a proof of payment (POP) for a previous transaction?

Yes, you can retrieve a proof of payment (POP) for a previous transaction by simply clicking on the transaction reference number.

8. Is the proof of payment (POP) generated with a digital stamp?

A proof of payment (POP) with a digital stamp can be downloaded, saved and shared electronically, providing you with a secure and verifiable payment receipt.

9. Can I liquidate my foreign currency to ZWG on the application without visiting the branch?

No, you cannot liquidate for now, we will advise once the option is available.



Section 7: Frequently Asked Questions

7.4 Banking Management & Support

1. Can I access my account statements through the Application?

You can download a detailed account statement in PDF format. Additionally, we have an enhanced mini statement for quick reference.

2. Can I view my account number on the application?

Yes, you can view your account numbers for all registered cards as they display linked accounts on the application.

3. Am I able to view my balance on the application?

Yes, you can view your balance by selecting the account number then view balance.

4. Can I register a new card through the application?

Yes, the app allows you to quickly and conveniently add and register new cards.

5. How can I view the linked accounts for my registered cards?

The application displays all linked accounts for your registered cards, allowing you to manage them effectively in one place.

6. What should I do if I forget my Mobile Banking PIN?

You need to contact our Customer Experience team using the provided contact information or visit the nearest FBC Bank Or Crown Branch.

7. Am I able to unblock my card pin on the application?

No, you cannot unblock your card on the Application, but you can reset pin tries if you have entered a wrong pin three times.

8. Am I able to do a cash deposit into my digital account?

You may deposit cash into your digital account through any of our FBC or Crown Branches.

9. Where should I go for assistance with transactions that require the bank?

You may visit any nearest FBC/Crown Branch for banking transactions that require in-branch assistance.

10. Where do I get assistance with my day-to-day banking enquiries?

You can contact our 24/7 FBC Contact Centre for assistance with any account-related queries or inquiries. Below are the contact details, which are also accessible via the app:

Landlines	- 0242 761198 & 704481/2
WhatsApp numbers	- 0772152647 / 0772419693 / 0732152647
Toll free	- 080 800 25/6 or 220 (Econet numbers only)
Email	- help@fbc.co.zw (link sends e-mail)
Skype	- FBC.HELP.CENTRE (linked to platform)
Twitter	- @FBCHoldings (linked to platform)
Facebook	- FBC Holdings (linked to platform)



We hope this guide helps you make the most of

Yo!FBC - Zimbabwe's Premier Super App.

Thank you for trusting your financial needs with us.

You Matter Most





DOWNLOAD ZIMBABWE'S PREMIER SUPER APP, TODAY!

