



How can we help you?

Mobile & Connect

Cellphone Banking - Frequently Asked Questions

USSD & .mobi Namibia

General Cellphone Banking

Q: Are there any special requirements I need before I start using Cellphone Banking from FNB?

No, anyone, with any cellphone, on any network can start banking by simply dialing *140*321# and pressing the green/dial button on your cellphone. For this, there is no special SIM card a requirement, no complicated downloads and no changes to your cellphone settings are required.

However, if you want to use FNB Cellphone Banking on .mobi, you will need to have the following:

- The cellphone has to be data services (GPRS, 3G or Edge) enabled and
- The cellphone has to be WAP enabled and
- Any valid SIM card can be used.

Please remember that if your cellphone is not compatible, you can still do Cellphone banking using Cellphone Banking's menu based methods (*140*321# or *140*000#).

Q: Do I need to register first and where can I register?

Yes, you will need to register.

- Login to www.fnbnamibia.com.na and click on the "Settings" tab at the top
- Call 299 7778
- Go to any FNB branch
- Handset registration (provided the client is already registered for *inContact*)

To register for Cellphone Banking from FNB you need to have:

- A valid cellphone number on the MTC, Tn mobile
- A qualifying FNB account (account that you can transact from & to)

Q: Can I register more than one cellphone on my account or more than one account?

No. For your security you can only register one cellphone number to one of your FNB accounts - which is your primary account.

Q: What is Cellphone Banking PIN?

Cellphone Banking PIN is your 5-digit PIN, which you will be required to choose at registration. Each time you use Cellphone Banking you will be asked to enter your Cellphone Banking PIN. This is a security precaution that will make sure that only you will be able to access your accounts. ***Please remember to keep your Cellphone Banking PIN a secret.***

Q: What can I do using Cellphone Banking from FNB?

- Transfer money between your own FNB accounts
- Pay any account or anyone else
- Change your Cellphone Banking PIN or Reduce your Cellphone Banking Limits
- Withdraw cash using Cellphone Banking without using a card
- View balances on one or all of your accounts
- Get a list of your linked beneficiaries
- Buy prepaid cellphone airtime, prepaid electricity
- View a list of your most recent prepaid purchases...
- Send someone money
- Pay 2 Cell

Q: How secure is Cellphone Banking from FNB?

Your security is our first priority. Cellphone Banking from FNB gives you many security features, making sure that you have peace of mind!

Security features include:

- Automatic registration to *inContact*, FNB's messaging service, which notifies you immediately of any activity on your FNB account
- Only the cellphone number registered for Cellphone Banking from FNB can access the cellphone Banking service
- You can call the Cellphone Banking Helpline on 299 7778 to put a hold on your cellphone Banking service if your cellphone is lost or stolen

Q: What are the benefits of banking on my cellphone?

- It's as simple as dialing *140*321# on your cellphone and pressing the green/dial button* or insert www.fnbna.mobi on your URL/browser.
- 24-hour banking convenience - you can bank wherever you are, whenever you want
- Customers who subscribe to any of the 2 Namibia networks can do Cellphone Banking (MTC, Tn mobile)
- No special SIM card requirements
- No complicated downloads
- No changes to your cellphone settings**
- Transactions occur real-time
- Registration is quick and free

- Zero subscription fees

* Standard network rates will still apply (Contact your network provider for more info on these charges)

** This excludes WAP or .mobi banking

Q: Can I use Cellphone Banking if I subscribe to any network?

Yes, Cellphone Banking is available to MTC and tn mobile subscribers.

Q: Which number must I use to authenticate myself?

For Cellphone Banking PIN authentication always dial *140*321*Cellphone Banking PIN#, your 5-digit Cellphone Banking PIN. The free dial string *140*000# can also be used for Cellphone Banking PIN selection.

Q: What is .mobi banking?

This is another method of banking on your cellphone. It has a lot more features than menu-based (*140*321#); it is colorful and easy to use. However you need to ensure that:

- Your cellphone has to be data service (GPRS, 3G or Edge) enabled and
- Your cellphone has to be WAP enabled and any valid SIM card can be used.

Q: Where can I get a copy of the Cellphone Banking Terms and Conditions?

You can get a copy of the terms and conditions from your nearest FNB branch, at the Call Centre or from the FNB website. Read the [terms and conditions](http://www.fnbnamibia.com.na) online at www.fnbnamibia.com.na.

Q: What are the Cellphone Banking daily transaction limits?

- N\$2000 daily limit for purchase (prepaid airtime, electricity purchases, Once-off payment, Pay2Cell, Cash Withdrawal, etc)
- N\$100 000 daily limit for transfers between your own FNB accounts
- N\$20 000 daily limit for payments to anyone or any account

Q: How much does it cost* to use Cellphone Banking from FNB?

*Pricing may differ based on the account that you hold. Please refer to the pricing guide on www.fnbnamibia.com.na for detailed pricing.

*Please note: Standard network operator rates apply

Q: I've changed my Cellphone number, how do I update it on Cellphone Banking?

You must visit any FNB Branch and request the change

Q: How do I change my Cellphone Banking PIN?

You can change it on your handset by dialling *140*321#; enter your current Cellphone Banking Pin; choose “Banking” option; choose “Settings” option, and then choose “Change Cellphone Banking PIN”. Alternatively you can visit FNB Branch or call our call centre on 299 7778 and ask them to reset it.

Q: If I blocked myself by inputting the incorrect PIN, how do I unblock myself?

You will need to visit a FNB Branch for assistance.

Q: What happens if I have made an incorrect purchase or payment?

- The terms and conditions state that FNB is not liable for incorrect purchases made by you (the customer).
- FNB includes a confirmation screen on your cellphone prior to you accepting your transaction. This confirmation is meant to ensure that you are happy with your transaction.
- Unfortunately, we cannot reimburse you for the transaction once you have confirmed it from the transaction screen.

Account Balance and Statements

Q: Which accounts can I get balances on?

A balance enquiry can be performed on any of your valid FNB accounts. That includes transactional accounts such as a Cheque Account and non-transactional accounts, for example, a Loan Account.

Q: Can I get a balance on only one account at a time?

Yes, you can get balances on individual accounts or make use of the Cellphone Banking feature that allows you to see the balances on all of your accounts at once.

Q: Which accounts can I get mini statements on?

Mini statements can be obtained for transactional accounts, for example, your Cheque or Savings Account, as well as for all prepaid transactions.

Transfers

Q: Which accounts can I transfer funds to and from?

You can do fund transfers between any of your own FNB transactional accounts.

Once-off Payment

Q: What are the benefits of the Once-Off Payments feature on Cellphone Banking?

Registered Cellphone Banking for Individuals customers will have the opportunity of paying a recipient via Cellphone Banking without setting up the recipient as a beneficiary first.

Q: Can only registered Cellphone Banking customers make use of the Once-Off Payment feature?

ONLY Registered Cellphone Banking for Individuals customers can make use of the Once-Off Payment feature on Cellphone Banking.

Q. Can I pay any recipient belonging to any bank?

Yes, Registered Cellphone Banking customers can pay recipients that belong to other banks

Q. Are there any limits that apply to the Once-Off payment feature on Cellphone Banking?

The Once-Off Payments feature forms part of the Purchase limit i.e. **N\$2 000 Daily and N\$10 000 monthly**

Q. Which Public recipients can I pay – are there any exclusions?

Customers can pay numerous public recipients and the list of public recipients supported will be displayed.

Pay 2 Cell

Q: What is Pay 2 Cell and how does it benefit us?

Pay 2 Cell allows registered Individual Cellphone Banking customers to pay the recipient directly into their FNB bank account by knowing **ONLY** the recipients cellphone number. However, the recipient must be registered for Cellphone Banking Individual or Cellphone Banking Lite or inContact.

Q: How can I access Pay 2 Cell using Cellphone Banking?

Login to Cellphone Banking:

- On USSD select Banking on the Main menu screen, then select the Payments option and choose Pay 2 Cell; follow the prompts until you have successfully made your transaction.
- On .mobi you select Pay on Navigation bar, choose Pay 2 Cell and follow the prompts until you have successfully made your transaction.

Cash Withdrawal

Q. What is Cash Withdrawal?

You can withdraw money directly from your bank account using your Cellphone Banking at your nearest FirstNational Bank (FNB) ATM, without using your ATM card. Simply dial *140*321# on your Cellphone, enter your Cellphone Banking PIN, select “Banking” option and follow the prompts. Or use .mobi.

After receiving your Temporary ATM PIN, go to the ATM, select “Withdraw from FNB Account” option and follow the prompts.

Note: *Temporary ATM PIN is valid for only 30 minutes and after which it will expire regardless of whether it was used or not and it can only be used once.*

Q. Do I need to register for Cellphone Banking to use Cash Withdrawal?

Yes, you must be registered for Cellphone Banking to access this service.

Q. How safe is this initiative?

The function is very safe. For you to be able to withdraw money from your account/s via Cellphone Banking you need both your temporary Automated Teller Machine PIN and a Cellphone Banking PIN.

Temporary ATM PIN

This is your temporary PIN that will allow you to withdraw money from the ATM. The PIN is temporary and will expire within 30 minutes, even when it’s not used. It can only be used for one transaction. If you want to perform another transaction, you need to request another Temporary ATM PIN.

Q. How much will it cost me to withdraw cash via CB?

Please refer to the pricing guide on www.fnbnamibia.com.na to see how much a transaction will cost you.

Q. How do I qualify to use this product?

To qualify you need an active FNB transactional account (credit card included) and you also need to be registered for Cellphone Banking.

Q. Is there any daily withdrawal limit?

Yes. You can only make a withdrawal up to a maximum of N\$2000 which is governed by the Mobile Banking daily purchase limit.

Q. Is there a limit as to the number of withdrawal I can make in a day?

No. There is no limit on how many times you can withdraw cash from your account however the Purchase limits of N\$2000 daily and N\$10 000 monthly applies.

Q. What if my Temporary ATM PIN expires before use it?

You will then have to start the process again, and receive another Temporary ATM PIN in order to withdraw cash using this service.

Q. I have not yet registered for Cellphone Banking. Can I use the facility?

No, however If you have registered for inContact, you can “upgrade” to Mobile/Cellphone Banking for Individuals (CBI) and enjoy the benefits of the full product offering. Only then will you be able to withdraw cash directly from your FNB account.

Q. I did not receive a Temporary ATM PIN. What do I do?

Request another PIN on your handset; otherwise you will not be able to use the functionality to withdraw cash. The Mobile Banking Helpdesk can check if it was generated or not, but **cannot resend**.

Q. What is the minimum amount I can withdraw from my account?

You can withdraw a minimum amount of N\$20 from your FNB account. If the ATM does not have N\$20's then the minimum (i.e. N\$50) will be the minimum you can withdraw.

Q. From which cards can I withdraw money from?

You can withdraw money from all your FNB transactional accounts including a credit card.

Q. How often can I use the Temporary ATM PIN to withdraw cash?

You can use the temporary ATM PIN only once. Once you have entered the temporary ATM PIN correctly in the ATM keypad, it will expire, even if the 30 minutes has not passed.

Q. How do I withdraw cash from my FNB account using Cellphone Banking?

Cellphone Banking process

*140*321#	.mobi
● Customer dial *140*321# on their mobile phone and login to Cellphone Banking	● Customer inserts www.fnbna.mobi on their browser & login to Cellphone Banking
● Choose the "Banking" option from main menu	● Choose "Options/Chevron(>)" next to the accounts
● Choose the "Withdraw Cash" option	● Choose the "Withdraw Cash" option

And follow the prompts until a **"Temporary ATM PIN"** is sent to your Cellphone number.

Automated Teller Machine Process

- At an ATM press **"Withdraw from FNB Account"** from the ATM Screen
- Enter your **"Cellphone number"**
- Enter your **Temporary ATM PIN** that was sent to them via SMS
- Select the amount of cash you want to withdraw
- Take your cash and your ATM slip

Prepaid Airtime

Q: How much prepaid airtime can I buy?

Customers are able to top-up their airtime for any amount, provided that the airtime top-up is within the minimum and maximum prepaid airtime amount sold by each service provider and provided that you don't exceed your Cellphone Banking Purchase limit,

- MTC – minimum N\$5 and maximum N\$1 000
- tn mobile – minimum N\$5 and maximum N\$1 000

Q: Have no airtime to buy airtime?

Dial ***140*000#** to recharge your or someone else's cellphone on the same network. You won't be charged a network service fee.

Q: What happens if I purchase the above product in error?

Unfortunately, Cellphone Banking from FNB has a no refund policy in place. Therefore you will be held liable for your purchase.

Prepaid Electricity

Q: How much prepaid electricity can I buy?

You can buy prepaid electricity for any amount, provided that the amount you are buying for is within the minimum and maximum amounts sold by Vendor and provided that you don't exceed your Cellphone Banking prepaid daily limit,

- Prepaid electricity – minimum N\$50 and maximum N\$1 000

Q: If I purchase Electricity and don't receive my Token number, what must I do?

- Check if the transaction was successful or not before making another purchase.
- Dial *140*321#, go to prepaid, History, Electricity and mini statement.
- Contact the Cellphone Banking Call centre for assistance in retrieving your token number.