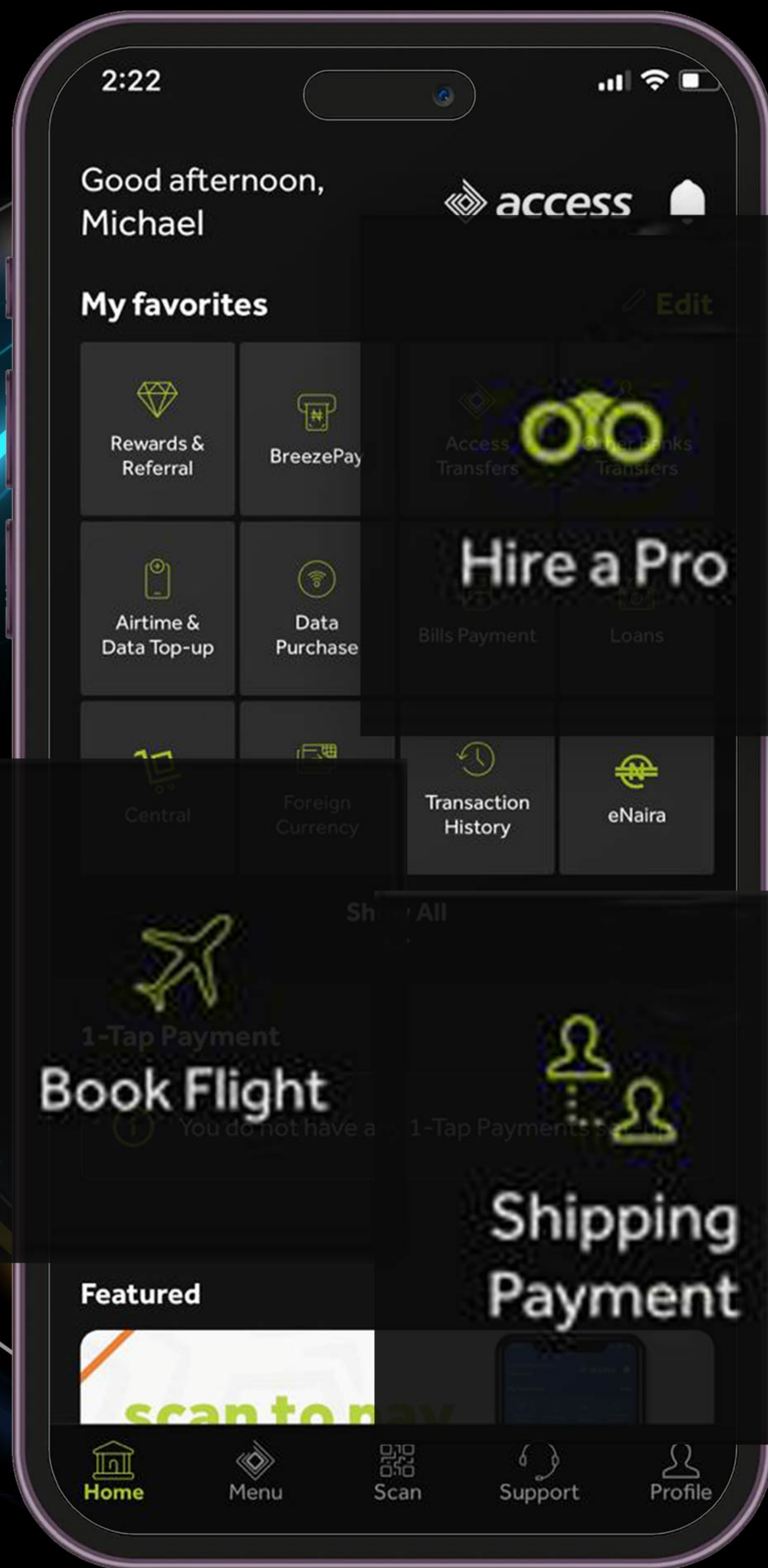


AccessMore Features





Account

ACCOUNT



Account Officer

View and change your account officers on AccessMore app. You can also rate your account officer.

Steps

- Login to your app
- Select Support
- Click on Account Officer

Account Officer's contact details is displayed (Name, Phone number, Email address)

To change Account officer

- Select Change Account Officer
- Input Select New Officer from Dropdown
- Input Reason for Chane
- Click on Change

To rate Account officer

- Login to your app
- Select Support
- Click on Account Officer
- Select Rate Account officer
- Input rating and RATE



Balance Peek

View your account balance on all your accounts on

Steps

- Login to your app
- Click on Show All
- Navigate to Balance Peek
- Balances in your account(s) will be displayed



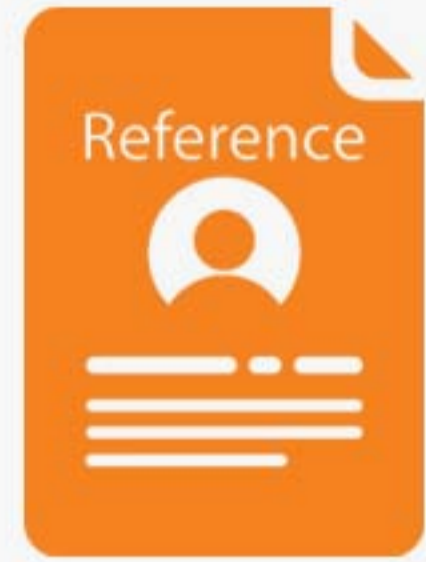
Beneficiaries

Manage your saved beneficiaries on AccessMore

Steps

- Login to your app
- Click on Show All
- Navigate to Beneficiaries
- Beneficiaries (Transfer, FCY & Bills Payment) are displayed
- Manage your beneficiaries (Add, Edit, Delete)

ACCOUNT



E-Reference Letter

Request for E-Reference letter on AccessMore

Steps

- Login to your app
- Click on Show All
- Navigate to E- Reference Letter
- Fill in required fields

A fee is displayed

- Click on Send
- ** there is a fee for sending e-reference letter



Generate statement

Generate statement on your accounts on AccessMore

Steps

- Login to your app
- Click on Show All
- Navigate to Generate Statement
- Fill in required fields
- Click on Generate



Link BVN

Link your BVN to your account on AccessMore

Steps

- Login to your app
- Click on Show All
- Navigate to Link BVN
- Input BVN
- Click on Link



Rewards & Referral

Earn points for referrals and transactions made with AccessMore

Steps

- Login to AccessMore
- Navigate to Rewards & Referrals
- Click on join to accept the terms and conditions to opt-in
- Start transacting and referring to earn points

Points can be redeemed to pay bills, buy airtime and much more

ACCOUNT



Signed statement

Generate signed statement on AccessMore

Steps

- Login to your app
- Click on Show All
- Navigate to Signed Statement
- Fill in required fields

A fee is displayed

- Select the account to be debited
- Click on Generate

** there is a fee for generating e-signed statement



Transaction History

View transaction history

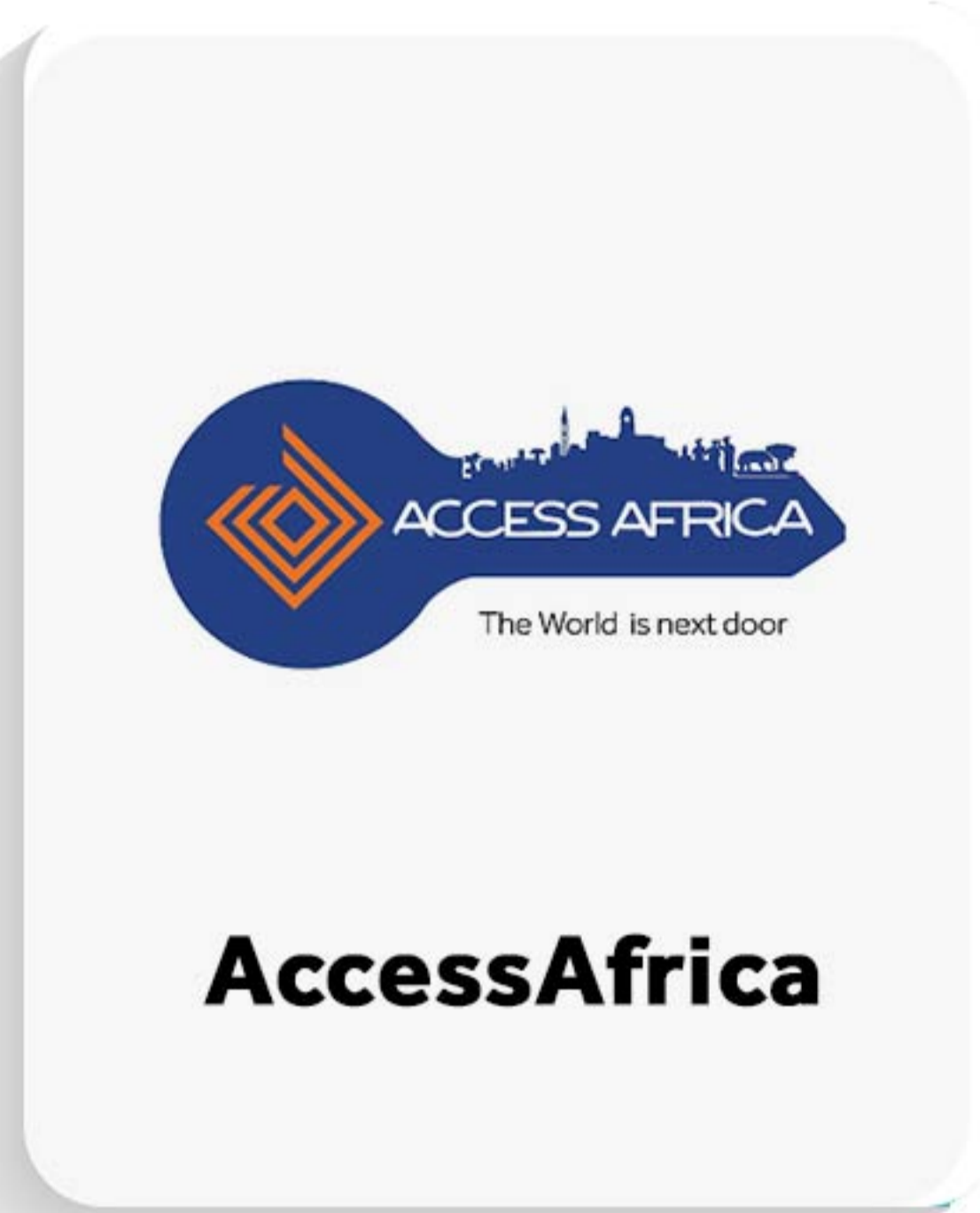
Steps

- Login to your app
- Navigate to Transaction History
- Select source account
- Transactions are displayed



Transfer

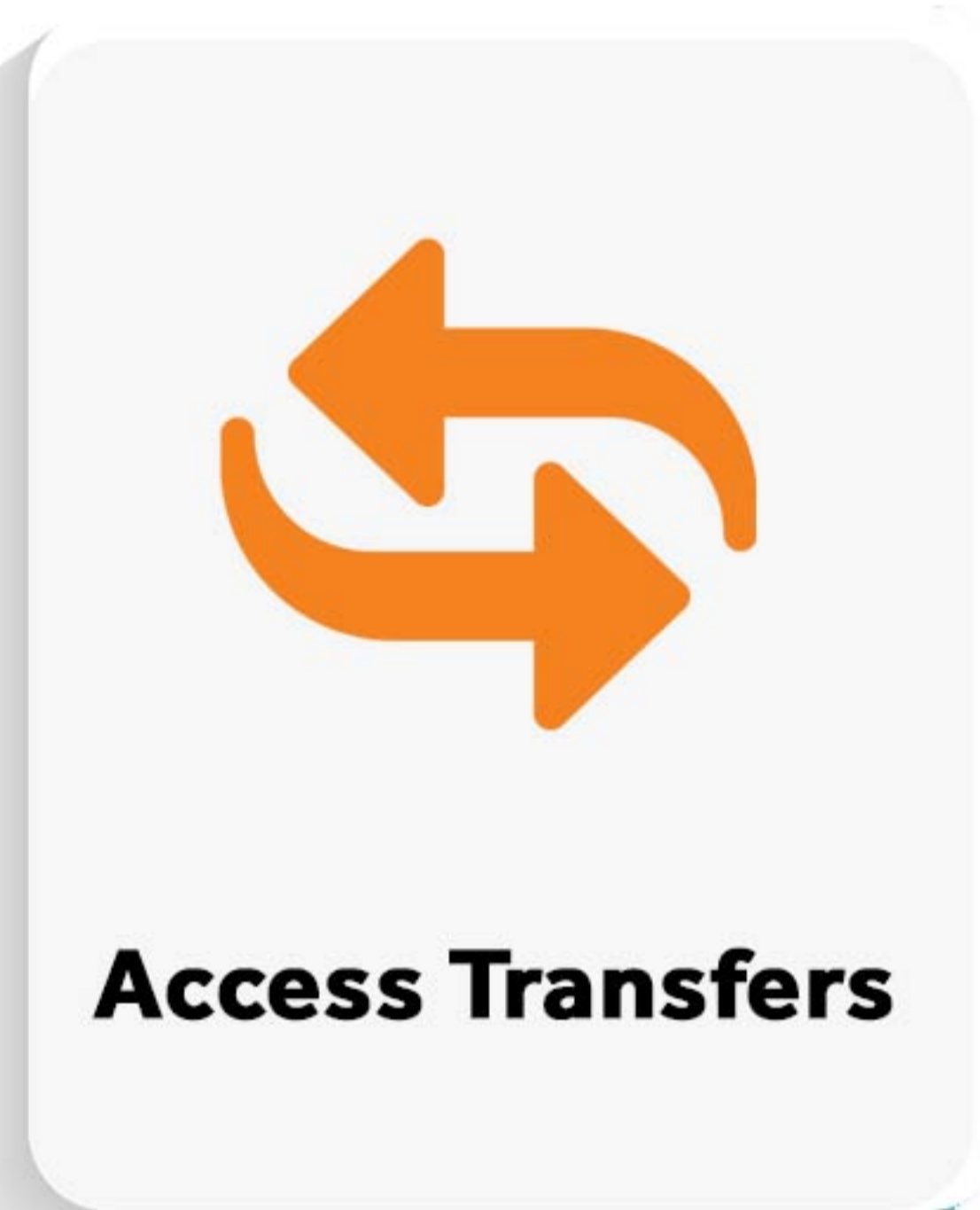
TRANSFERS



With AccessAfrica, initiate payments in the local currency of the initiating jurisdiction or US Dollars while the beneficiary receives a direct credit to his account.

Steps

- Login to your app
- Select 'Show All' and
- Choose AccessAfrica
- Select Other Bank and choose beneficiary's country
- Select payment Mode and Bank
- Select Receiving currency, choose account to debit and enter beneficiary's account.



Make transfers to Access Bank accounts

Steps

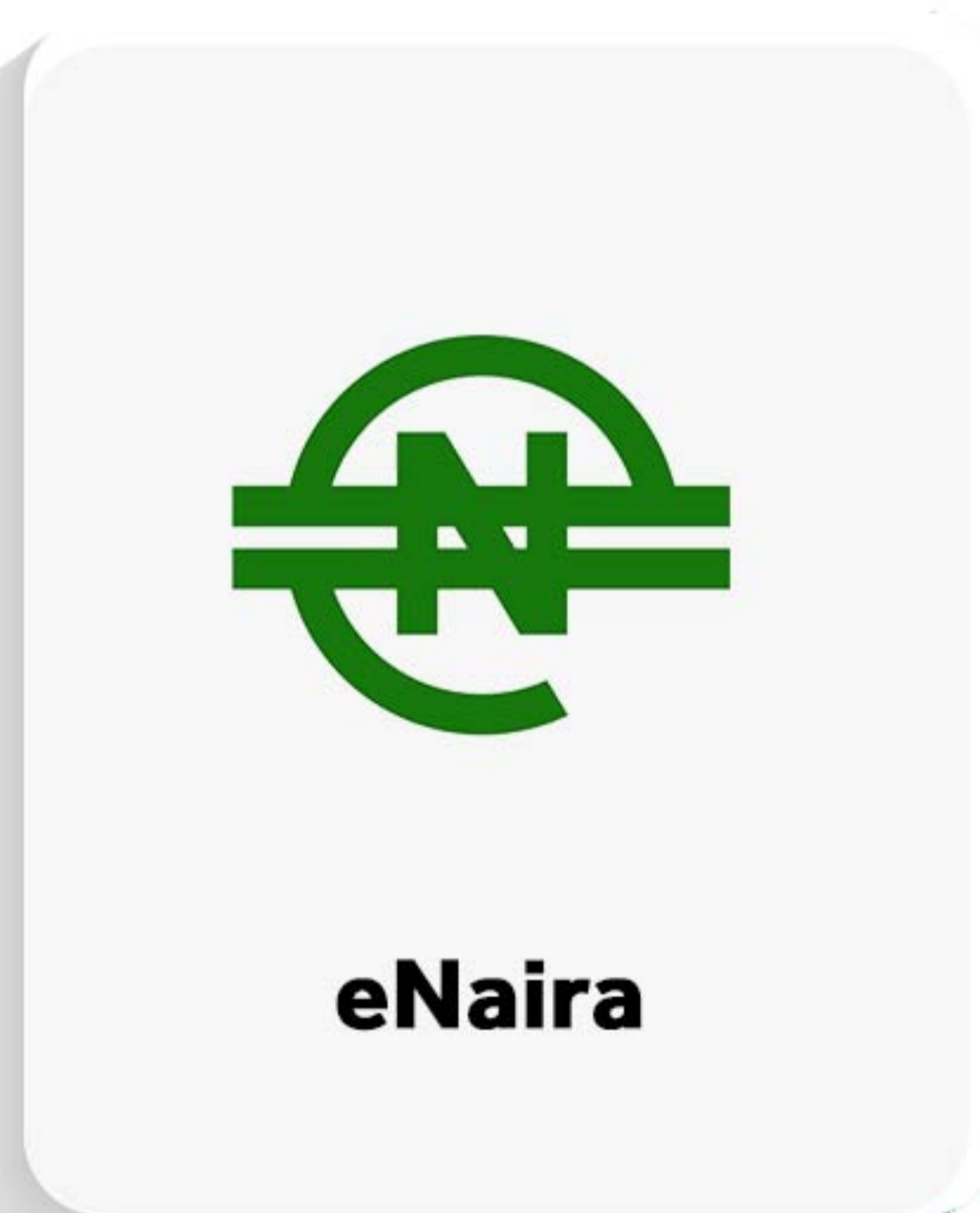
- Login to your app
- Click on Show All
- Navigate to Access Transfers

Own Accounts

- Select source and destination account
- Input amount
- Click on Proceed

Access Account

- Select source account
- Fill in required fields
- Click on Proceed and input your PIN



Get started with your eNaira wallet - digital currency that provides a unique form of money denominated in Naira

Steps

- Login to your app
- Click on Show All
- Navigate to eNaira

Existing eNaira Customers

- Input your eNaira Email and Password
- Click on Continue to fund or withdraw from your wallet

New eNaira Customers

- Click on Create Wallet
- Fill in required fields
- Click on register

TRANSFERS



FCY Converter

Convert your Dollar to Naira on AccessMore seamlessly.

Steps

- Login to your app
- Navigate to Access transfers
- Click on Convert FX
- Input the amount to be converted

The exchange rate and amount in Naira is displayed

- Click on submit
-

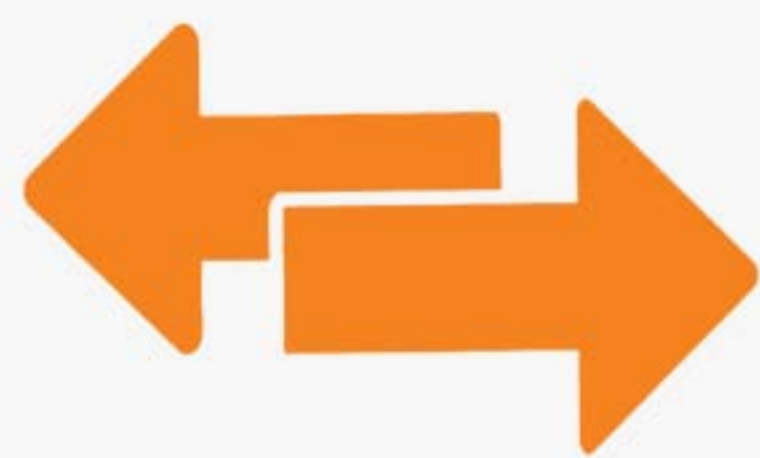


**Foreign Currency
(FCY Transfer)**

Make FCY transfers on AccessMore

Steps

- Login to your app
 - Click on Show All
 - Navigate to Foreign Currency
 - Input the Beneficiary details and click on Proceed
 - Fill in other required fields
 - Click on Get Fees
 - Complete Transaction
-



**Other Banks
Transfers**

Make transfers to other Banks accounts.

Steps

- Login to your app
- Click on Show All
- Navigate to Other Banks Transfers
- Select source account
- Fill in required fields

Transfer fee is displayed

- Click on Proceed and input your PIN
-



**Scheduled
Transfers**

Make scheduled transfers to Access bank accounts and other banks.

Steps

- Login to your app
- Click on Show All
- Navigate to Scheduled Transfers
- Click on Add Transfer
- Select the Transfer Type (Access or Other Banks Transfer)
- Select the Pattern and Frequency
- Fill in required fields
- Click on Save



Payment Methods

PAYMENT METHODS



My QR

Use your personal QR code to make and receive payments.

Steps

- Login to your app
- Click on Show All
- Navigate to My QR

Generic Amount

- A QR-code for the selected account is automatically generated
- Click on the share icon to send

Specified Amount

- Select the source account
- Input the Amount and Narration
- Click on Generate QR Code
- A one-time QR is generated
- Click on the share icon to send



ATM Cardless

Perform cardless withdrawals on ATM using AccessMore

Steps

- Login to your app
- Click on Show All
- Navigate to ATM Cardless
- Select source account
- Click on Generate Access Code and authenticate with your PIN
- Withdrawal OTP is displayed on the screen and saved on the App
- Proceed to input the OTP on the ATM

The code is valid for 10 minutes



BreezePay

Generate a code and use it to complete your payment on any Access Bank POS

Steps

- Login to your app
- Click on Show All
- Navigate to BreezePay
- Select source account
- Input Amount
- Click on Generate Code and authenticate with your PIN
- BreezePay Code is displayed on the screen and saved on the App
- Proceed to input the Code on the POS

The code is valid for 15 minutes

PAYMENT METHODS



My QR

Use your personal QR code to make and receive payments.

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- Click on Show All
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- Click on Show All
- Navigate to ATM Cardless
- Select source account
- Click on Generate Access Code and authenticate with your PIN
- Withdrawal OTP is displayed on the screen and saved on the App
- Proceed to input the OTP on the ATM

The code is valid for 10 minutes



BreezePay

Generate a code and use it to complete your payment on any Access Bank POS

Steps

- Login to your app
- Click on Show All
- Navigate to BreezePay
- Select source account
- Input Amount
- Click on Generate Code and authenticate with your PIN
- BreezePay Code is displayed on the screen and saved on the App
- Proceed to input the Code on the POS

The code is valid for 15 minutes

PAYMENT METHODS



Nearby Payment

Send and receive money with AccessMore using Bluetooth

Steps

- Login to your app
- Click on Show All
- Navigate to Nearby Payment
- Select source account
- Swipe left/right to Pay or Receive
- Ask the recipient to activate pay or receive mode
- Follow the prompts to conclude



Split Payment

Make split payment to multiple participants on AccessMore

Steps

- Login to your app
- Click on Show All
- Navigate to Nearby Payment
- Select source account
- Fill in required fields
- Click on Start Split Payment

A success message is displayed. Proceed to add participants.

- Click on Add Participants
- Input the account/phone number or select from the beneficiary list
- Click on Send Payment Request to the User(s)
- Participant(s) will login to AccessMore, navigate to Split Payment,

Accept the request and Click on Pay

- Input PIN



Bills Payment

BILLS PAYMENT



Airtime and Data Top-up

Make airtime and data top up conveniently

Steps

- Login to your app
- Navigate to Airtime & Data Top-up
- Select Airtime or Data Bundles
- Fill in required fields
- Click on Proceed



Bill Payment

Pay different bills such as Cable TV, Data Purchase, E-Commerce, Education, Taxes Transport/Toll Payment, Utility

Steps

- Login to your app
- Navigate to Bills Payment
- Select Category, Biller, Product
- Fill in required field
- Click on Pay



Bill Payment History

View your bills payment history

Steps

- Login to your app
- Navigate to Bill Payment History to view history
- Select preferred transaction to view details or generate receipt.



Cranfield University Tuition Payment

Cranfield is a University in the UK and AccessMore users can now pay their tuition fee directly to the school on the App

Steps

- Login to your app
- Navigate to Lifestyle
- Select e-Voucher
- Select Education
- Select Cranfield University
- Select the course of study
- Click on continue and validate with PIN

BILLS PAYMENT



Education Payment

University students can make payment on the AccessMore app. Payments such as Tuition deposit, Acceptance fee, Transcript fee and more

Steps

- Login to your app
- Navigate to Bills Payment
- Click on Education
- Select university
- Fill in required field
- Click on Pay



International Airtime

Buy airtime for all telco worldwide. Stay connected across borders with our seamless international airtime purchase feature.

Steps

- Login to your app
- Select 'International Airtime' from the tiles
- Choose your desired country and enter recipient mobile number to validate
- Select amount to purchase



Religious Payments

This feature helps different religious bodies collect different types of payment from their members like tithe, offering, building project.

Steps

- Login to your app
- Navigate to Bills Payment
- Click on Religious Payment
- Select the Religious Institution
- Fill in required field
- Click on Pay

BILLS PAYMENT



Remita Payment

Make payments with Remita with or without RRR

Steps

- Login to AccessMore
- Click on Show All
- Navigate to Remita Payment

With RRR

- Select source account
- Fill in required fields
- Click on Validate
- Input PIN

Without RRR

- Select source account
 - Select Biller
 - Fill in required fields
 - Click on generate RRR
 - RRR is generated
 - Click on confirm
 - Input PIN
-



Scheduled Payments

Make scheduled payments to your beneficiaries

Steps

- Login to your app
 - Click on Show All
 - Navigate to Scheduled Payments
 - Click on Add Payment
 - Select the Payment Type (Bill Payment or Airtime & Data Top-up)
 - Select the Pattern and Frequency
 - Fill in required fields
 - Click on Save
-



Sports Wallet Funding

Fund your sports passion on Access More! Whatever your favorite sport is, easily fund your wallet by logging into the Access More app and selecting Sports wallet funding

Steps

- Login to your app
- Select 'Sport Wallet Funding' from the tiles
- Choose your desired Biller, Product, enter ID and amount to fund your wallet.

BILLS PAYMENT



Transport & Toll

Make transportation and toll payments

Steps

- Login to your app
- Click on Show All
- Navigate to Transport & Toll
- Select source account
- Fill in required field
- Click on Pay



Shipping Payment

Pay custom duties on AccessMore by using the shipping payment feature to settle bill of lading and for port clearing payments for shippers

Steps

- Login to your app
- Select 'Show All'
- Select 'Shipping Payment'
- Input the Bill of Lading Number
- Click on Get Details



Lifestyle

LIFESTYLE



Bancassurance

Explore the world of insurance and its benefits through Bancassurance

Steps

- Login to your app
- Click on Show All
- Navigate to Bancassurance
- Confirm your details as displayed and click Continue
- Accept T&C
- Follow Prompt to complete enrollment



Fund your sports passion on Access More! Whatever your favorite sport is, easily fund your wallet by logging into the Access More app and selecting Sports wallet funding

Steps

- Login to your app
- Click on Show All
- Navigate to Bet9ja
- Choose your desired Biller, Product, enter ID and amount to fund your wallet.



Book Flight

Book and pay for local and international flights on Access More at the best rates

Steps

- Login to your app
- Select 'Show All' and Choose 'Book Flight'
- Click on Book Flight (local or international) and fill the fields.

Flight options are provided.

- Select the preferred flight
- Accept the Flight Rules
- Confirm Booking
- Validate with PIN.



Central

Shop through a wide range of products on Central

Steps

- Login to your app
- Click on Show All
- Navigate to Central
- Browse and Shop through a wide range of items

LIFESTYLE



E-susu

This is a digital version of Ajo, where a group of people can come together for a monthly contribution.

Steps

- Login to your app
- Navigate to Lifestyle
- Select Esusu
- Click to join by code
- Input the code shared by admin of the group
- Select preferred payout slot
- Input PIN

To create a group:

- Login to your app
- Navigate to Lifestyle
- Select Esusu
- Click on New Group
- Input the Group name, description, Number of members, amount to be contributed, payout day and slot



Event Tickets

Purchase event tickets conveniently from the App

Steps

- Login to your app
- Click on Show All
- Navigate to Event Tickets
- Select Event
- Select Category
- Fill in required fields
- Click on Pay and input PIN



**eVoucher
(Gift cards)**

eVoucher/Gift cards can now be purchased on the Access more app from over 30 countries like the USA, UK, Germany.

The eVoucher is a coupon than can be used at checkout on your favorite online stores, you can pay for your iTunes subscription and shop on Amazon easily with the evoucher.

Steps

- Login to your app
- Select eVoucher(Gift Cards) from the tiles
- Choose your desired category, Store, and amount to purchase
- Click on continue and input PIN

LIFESTYLE



Hire A Pro

Request for the services of professionals in any field which include makeup artists, layers, plumbers among others

Steps

- Login to AccessMore.
- Click show-all and navigate to the Lifestyle module.
- Select Hire a Pro and fill the fields.
- Click on Register and input PIN.

Success message page is displayed.

- Select State/City
- Select the Professional (Makeup Artist, Nail Technician, Videographer, Photographer, Legal Practitioner, etc).
- Select from the list of vendors.
- 4Fill the contact details field and click on continue.

A summary page is displayed.

- Click on Pay and input PIN.
- Success message page is displayed



My Flights

View your booked flights

Steps

- Login to your app
- Click on Show All
- Navigate to My Flights
- Input details (Booking reference ID, Surname, eTicket number)
- Click Search Booking



Pension

Validate you RSA using your RSA PIN

Steps

- Login to your app
- Click on Show All
- Navigate to Pension
- Input your RSA PIN and click Validate

LIFESTYLE

A white rounded square with a subtle drop shadow containing the text 'XclusivePlus' in a bold, dark green font, with 'by access' in a smaller, blue font below it, accompanied by the orange diamond icon.

XclusivePlus
by  **access**

XclusivePlus is a lifestyle proposition designed for you.

As an XclusivePlus subscriber, you are guaranteed a banking experience designed to give you special privileges including Premium Event tickets, Cinema Movie Tickets, VIA Signature Card, access to affluent lounge, networking opportunities and so much more.

Steps

- Login to your app
- Click on Show All
- Navigate to XclusivePlus
- Click to Join the XclusivePlus Club
- Accept T&C
- Click on Billing Cycle (Monthly, Quarterly or Yearly)
- Select Biling Date
- Select Pickup location for your VISA Signature Debit Card
- Click on Subscribe



Cheques & Cards

CHEQUES & CARDS



Amex loyalty

This feature is exclusively for American Express Card holders. View all the exclusive benefits: Airport lounge access, car rental, membership rewards, insurance/ protections, Amexforfoodies and many more.

Steps

- Login to your app
- Select on Amex Loyalty
- Click on View Card Benefits



Cheques

Request for, stop, or confirm a cheque

Steps

To request for cheque book:

- Login to your app
- Click on Show All
- Navigate to Cheques
- Input preferred pickup location and number of leaves requested
- Click on Request

To Stop/Confirm a cheque:

- Login to your app
- Click on Show All
- Navigate to Cheques
- Input required details
- Click to stop or confirm



Credit Cards

Request for a credit card on AccessMore

Steps

- Login to AccessMore
- Click on Show All
- Navigate to Credit Cards

Your credit cards are displayed with status (active or inactive)

- Click on request for a new card
- Input required details and Click Request card

CHEQUES & CARDS



Debit Card Request

Request for a debit card on the Access More app that can be picked up at any branch.

Steps

- Login to your app
- Select 'Show All'
- Choose 'Debit Cards'
- Select 'Request New Card'
- Swipe to select account and proceed to choose card type
- Select Pick up branch
- Click on Request Card
- Enter Transaction PIN



Virtual Card Request

Request for a virtual card for online payments.

Steps

For Virtual cards:

- Login to your app
- Navigate to Cheques & cards
- Select Virtual cards
- Click on Create New Card
- Select Card Type and Design
- Input preferred card name
- Click on Get Issuance Fee
- Click on Order Card
- Authorize with PIN



Loans & Investments

LOANS & INVESTMENTS



Economic Trends

View current economic trends as it relates to Exchange Rate, Inflation Rate (Core, Food, Headline), Monetary Policy Rate, Market Capitalization, All share index, GDP

Steps

- Login to your app
- Click on Show All
- Navigate to Economic Trends
- Select item from the list displayed (Exchange rate, inflation rate, GDP, etc.)



Fixed income investments

Make fixed investments on your account

Steps

- Login to your app
- Click on Show All
- Navigate to Fixed Income Investments
- Select Book and input amount and Number of days
- Click on Get Rate
- Select Investments to view investments



Loans

View your loan eligibility and loan status on your active loans

Steps

- Login to your app
- Click on Show All
- Navigate to Loans
- Select New Loan
- Select Loan Type to check eligibility

To view Loan Status

- Select Loan Status
- Select the Active loan
- Loan details is displayed



Wealth and Investment Management

Explore the world wealth and investment options.

Steps

- Login to your app
- Click on Show All
- Navigate to Wealth and Investment Management
- Select preferred option
- Accept T&C, and follow prompt to complete