



**MOBILE BANKING**

**MOBILE APPLICATION**

**USER GUIDE**

**FOR**

**Ports SACCO SOCIETY LTD**

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## Contents

1. Login .....	1
2. Cash Withdrawal .....	2
3. Payments and Deposit.....	3
4. Internal Funds Transfer.....	4
4.1. Transfer to MY Account.....	4
4.2. Transfer to OTHER Account .....	5
5. Bank Transfer.....	6
6. Buy Airtime.....	7
7. Pay Utility Bill.....	8
8. Loan Qualification Limit.....	9
9. Apply Loan .....	10
10. Pay Loan.....	11
10.1. Pay Loan from M-PESA .....	11
10.2. Pay Loan from Savings Account.....	12
11. Loan Balance Enquiry.....	13
12. Loan Statement.....	14
13. Account Balance .....	15
14. Account Statement.....	16
15. Change Mobile Banking PIN.....	17

<b>1. Login</b>	
<b>Description:</b> This guide will enable the user to securely log in to the mobile banking application.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. An account at Ports SACCO, with permission to use mobile banking services.</li> </ol>	
<b>Expected Results:</b> The user should successfully log in to the application.	
<b>Instructions</b>	
1	<ol style="list-style-type: none"> <li>i. Open the Mobile App</li> <li>ii. Enter the phone number tied to your Mobile Banking Account under <b>Username</b></li> <li>iii. Enter your Mobile Banking PIN under <b>Mobile Banking PIN</b>.</li> <li>iv. Tap on the <b>LOG IN</b> button to Log in.</li> </ol> <p><b>Please Note:</b></p> <p>If you entered incorrect details, you will be prompted with the <b>Invalid Username/Password</b> error and given an opportunity to retry. Though the number of retries might be limited. Depending on Ports SACCO's policies.</p>
2	<ol style="list-style-type: none"> <li>i. You will shortly receive a text message with your One Time Password (OTP).</li> <li>ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.</li> <li>iii. Tap on the <b>VERIFY OTP</b> button to verify the OTP and proceed to log in.</li> </ol> <p><b>Please Note:</b></p> <p>If you have biometric authentication enabled on your device, you will also be prompted to verify your identity</p>
3	On the android devices using Android OS 11 and above, you might need to <b>manually allow</b> the Mobile App to read the OTP message.
4	On successful log in, you will be presented with the <b>Home Menu</b> as shown.
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

## 2. Cash Withdrawal

**Description:** This guide will enable the user to move money from their Ports SACCO account to their Safaricom M-PESA account.

### Pre-Conditions

1. Mobile handset with internet access and mobile application already installed
2. An account at Ports SACCO, with access to mobile banking services.
3. The user has logged in (as defined in [Step 2.1](#) and is currently at the home page)

**Expected Results:** The user should receive money on their M-Pesa wallet and a transaction confirmation SMS as per the approved SMS template.

### Instructions

- |   |   |
|---|---|
| 1 | <ol style="list-style-type: none"><li>i. Tap on <b>TRANSACT</b> on the App Bar to navigate to the Loans menus.</li><li>ii. Tap on the <b>Withdraw Money</b> Card.</li></ol>   |
| 2 | <ol style="list-style-type: none"><li>i. Select the Account you want to withdraw from</li><li>ii. Select the Withdrawal Service. In this Case – Safaricom M-PESA</li><li>iii. Enter the amount you wish to withdraw</li><li>iv. Tap on <b>WITHDRAW</b> button to proceed</li></ol>  |
| 3 | <ol style="list-style-type: none"><li>i. Confirm whether the cash withdrawal details are correct.</li><li>ii. Enter your Mobile Banking PIN</li><li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li></ol>  |
| 4 | <ol style="list-style-type: none"><li>i. You will shortly receive a text message with your One Time Password (OTP).</li><li>ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.</li><li>iii. Tap on the <b>COMPLETE TRANSACTION</b> button to verify the OTP and proceed to complete the transaction.</li></ol> <p><b>Please Note:</b></p> <p>If you have biometric authentication enabled on your device, you will also be prompted to verify your identity</p> |
| 5 | The transaction will be processed, you should receive money in your M-PESA account and a text message with <b>confirmation of withdrawal</b> from Ports SACCO.  |

<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

### 3. Payments and Deposit

**Description:** This guide will enable the user deposit from their Safaricom M-PESA account to their Ports SACCO bank account.

#### Pre-Conditions

1. Mobile handset with internet access and mobile application already installed
2. Mobile handset should have a Safaricom M-PESA-registered SIM card.
3. An account at Ports SACCO, with access to mobile banking services.
4. The user has logged in (as defined in [Step 2.1](#) and is currently at the home page)

**Expected Results:** The user should get a sim toolkit prompt on their mobile device requiring them to enter their M-Pesa PIN.  
A transaction confirmation SMS as per the approved SMS template will be sent to the user shortly afterwards, if they enter the correct M-Pesa PIN.

#### Instructions

- 1
  - i. Tap on **TRANSACT** on the App Bar to navigate to the transact menus.
  - ii. Tap on the **Deposit Money Card**.
- 2
  - i. Select **Safaricom M-PESA** as the **Deposit Service**
  - ii. Select Destination Account
  - iii. Enter the amount you want to deposit.
  - iv. Tap on **DEPOSIT** button to proceed and initiate the deposit
- 3
  - i. Confirm that the money deposit details that you entered are correct.
  - ii. Tap on **CONFIRM TRANSACTION** button to proceed.
- 4
  - i. The deposit request had been made.
  - ii. Kindly wait for an M-PESA prompt to make payment

**Please Note:**  
If the M-PESA prompt fails to show, you can retry or use the details provided (Paybill Number, Account and Amount) to make the payment manually.
- 5
  - i. A **SIM Tool Kit prompt** appears on your mobile device.
  - ii. Confirm that the details specified in the prompt are correct and enter your **M-PESA PIN**.
  - iii. Press **OK** to complete the deposit.
6. You will receive a text message from Safaricom M-PESA confirming that money has been deducted from your account and a brief of the transaction details.

<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

<b>4. Internal Funds Transfer</b>	
<b>4.1. Transfer to MY Account</b>	
<b>Description:</b> This guide will enable the user to transfer funds from one of their own Ports SACCO account to another of their own Ports SACCO account.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. Two accounts at Ports SACCO, with at least one account having access to mobile banking services.</li> <li>3. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<b>Expected Results:</b> The user should receive an SMS as per the approved SMS template.	
<b>Instructions</b>	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>TRANSACTION</b> on the App Bar to navigate to the transact menus.</li> <li>ii. Tap on the <b>Internal Funds Transfer Card</b>.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Select the <b>Source Account</b></li> <li>ii. Select the <b>Destination Account Option</b>. In this case – MY Account</li> <li>iii. Select the <b>Destination Account</b></li> <li>iv. Enter the amount you wish to transfer</li> <li>v. Tap on the <b>TRANSFER FUNDS</b> button to proceed</li> </ol>
3	<ol style="list-style-type: none"> <li>i. Confirm whether the Internal Funds Transfer detail are correct.</li> <li>ii. Enter your <b>Mobile Banking PIN</b>.</li> <li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li> </ol>
4	Your Internal Funds Transfer request is received. You will be notified on the transaction status through text message.
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

## 4.2. Transfer to OTHER Account

**Description:** This guide will enable the user to transfer funds from one of their own Ports SACCO account to an account of another member in Ports SACCO.

### Pre-Conditions

1. Mobile handset with internet access and mobile application already installed
2. An account at Ports SACCO, with access to mobile banking services.
3. Mobile number or ID number for another member of Ports SACCO.
4. The user has logged in (as defined in [Step 2.1](#) and is currently at the home page)

**Expected Results:** Both the sender and receiver of funds should receive an SMS as per the approved SMS template.

### Instructions

- |   |  |
|---|--|
| 1 | <ol style="list-style-type: none"><li>i. Tap on <b>TRANSACT</b> on the App Bar to navigate to the transact menus.</li><li>ii. Tap on the <b>Internal Funds Transfer Card</b>.</li></ol>  |
| 2 | <ol style="list-style-type: none"><li>i. Select the <b>Source Account</b></li><li>ii. Select the <b>Destination Account Option</b>. In this case – <b>OTHER Account</b></li><li>iii. Select the <b>Recipient Option</b>. In this case – Mobile Number</li><li>iv. For the <b>Recipient Option Mobile Number</b> – Select the contact of the recipient from your contacts list if you have it saved or Enter their mobile number</li><li>v. For other <b>ID Number</b> or <b>Account Number</b> – Enter the recipient details</li><li>vi. Enter the amount you wish to transfer</li><li>vii. Tap on the <b>TRANSFER FUNDS</b> button to proceed</li></ol> |
| 3 | <ol style="list-style-type: none"><li>i. Confirm whether the Internal Funds Transfer detail are correct. Confirm recipient details as well.</li><li>ii. Enter your <b>Mobile Banking PIN</b>.</li><li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li></ol>   |
| 4 | Your Internal Funds Transfer request is received. You will be notified on the transaction status through text message.   |

<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

5. Bank Transfer	
<b>Description:</b> This guide will enable the user to transfer funds from their own Ports SACCO account to an account in a commercial bank.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. An account at Ports SACCO, with access to mobile banking services.</li> <li>3. An account at a commercial bank.</li> <li>4. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<b>Expected Results:</b> The user should receive funds in their bank account and an SMS as per the approved SMS template.	
Instructions	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>TRANSACT</b> on the App Bar to navigate to the transact menus.</li> <li>ii. Tap on the <b>Bank Transfer</b> Card.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Select the <b>Source Account</b>.</li> <li>ii. Select the Bank which you wish to transfer to.</li> <li>iii. Select the Destination Account from the list of accounts you have maintained in the system.</li> <li>iv. Enter the amount you wish to transfer</li> <li>v. Tap on the <b>TRANSFER MONEY</b> button to proceed.</li> </ol>
3	<p><b>Please Note:</b> You can maintain your destination accounts for External Funds Transfer. In this case:</p> <ol style="list-style-type: none"> <li>i. Enter the <b>Account Number</b> you wish to save</li> <li>ii. Enter the <b>Account Name</b></li> <li>iii. Tap on the <b>ADD ENTRY</b> button to save the account</li> <li>iv. The account will now appear under the <b>Destination Account</b> options</li> </ol>
4	<ol style="list-style-type: none"> <li>i. Confirm whether the External Funds Transfer details are correct.</li> <li>ii. Enter your <b>Mobile Banking PIN</b>.</li> <li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li> </ol>
5	<ol style="list-style-type: none"> <li>i. You will shortly receive a text message with your One Time Password (OTP).</li> <li>ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.</li> <li>iii. Tap on the <b>COMPLETE TRANSACTION</b> button to verify the OTP and proceed to complete the transaction.</li> </ol> <p><b>Please Note:</b> If you have biometric authentication enabled on your device, you will also be prompted to verify your identity</p>
6	Your External Funds Transfer request is received and you will receive and update on the status of the transaction through text message.
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	



6. Buy Airtime	
<b>Description:</b> This guide will enable the user to buy airtime from their Ports SACCO account.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. Two accounts at Ports SACCO, with at least one account having access to mobile banking services.</li> <li>3. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<b>Expected Results:</b> The user should receive airtime in their mobile device and an SMS as per the approved SMS template.	
Instructions	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>TRANSACT</b> on the App Bar to navigate to the transact menus.</li> <li>ii. Tap on the <b>Buy Airtime</b> Card.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Select <b>Source Account</b></li> <li>ii. Enter the amount</li> <li>iii. Tap on the <b>BUY AIRTIME</b> button to proceed</li> </ol>
3	<ol style="list-style-type: none"> <li>i. Confirm whether the Buy Airtime details are correct.</li> <li>ii. Enter your <b>Mobile Banking PIN</b>.</li> <li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li> </ol>
4	<ol style="list-style-type: none"> <li>i. You will shortly receive a text message with your One Time Password (OTP).</li> <li>ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.</li> <li>iii. Tap on the <b>COMPLETE TRANSACTION</b> button to verify the OTP and proceed to complete the transaction.</li> </ol> <p><b>Please Note:</b> If you have biometric authentication enabled on your device, you will also be prompted to verify your identity</p>
5	Request for airtime purchase is received.
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

## 7. Pay Utility Bill

**Description:** This guide will enable the user to pay for a utility bill (water, electricity, TV, etc.) from their Ports SACCO account.

### Pre-Conditions

1. Mobile handset with internet access and mobile application already installed
2. An account at Ports SACCO, with access to mobile banking services.
3. A utility bill account i.e. (meter number, account number, etc.).
4. The user has logged in (as defined in [Step 2.1](#) and is currently at the home page)

**Expected Results:** The user should receive an SMS from the utility biller and an SMS as per the approved SMS template.

### Instructions

- |   |  |
|---|--|
| 1 | <ol style="list-style-type: none"><li>i. Tap on <b>TRANSACT</b> on the App Bar to navigate to the transact menus.</li><li>ii. Tap on the <b>Pay Bill</b> Card.</li></ol>   |
| 2 | <ol style="list-style-type: none"><li>i. Select the Source Account from which to pay the bill</li><li>ii. Select the Paybill Service you wish to pay for</li><li>iii. Select the Account of the Paybill Service</li><li>iv. Enter the amount you wish to pay.</li><li>v. Tap on the <b>PAY BILL</b> button to proceed.</li></ol>   |
| 3 | <p><b>Please Note:</b><br/>You can also maintain your Paybill Service accounts.</p> <ol style="list-style-type: none"><li>i. To add a new account, tap on <b>ADD ENTRY</b>.</li><li>ii. To delete an account, tap on <b>DELETE ENTRY</b>.</li><li>iii. To select an account, tap on <b>SELECT</b></li></ol>  |
| 4 | <ol style="list-style-type: none"><li>i. Confirm whether the Bill Payment details are correct.</li><li>ii. Enter your <b>Mobile Banking PIN</b>.</li><li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN wish to add.</li></ol>   |
| 5 | <ol style="list-style-type: none"><li>i. You will shortly receive a text message with your One Time Password (OTP).</li><li>ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.</li><li>iii. Tap on the <b>COMPLETE TRANSACTION</b> button to verify the OTP and proceed to complete the transaction.</li></ol> <p><b>Please Note:</b><br/>If you have biometric authentication enabled on your device, you will also be prompted to verify your identity</p> |
| 6 | Request for Bill Payment is received.  |

<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

## 8. Loan Qualification Limit

**Description:** This guide will enable the user to check for the maximum amount that they qualify for a certain loan product.

### Pre-Conditions

1. Mobile handset with internet access and mobile application already installed
2. An account at Ports SACCO, with access to mobile banking services.
3. The user has logged in (as defined in [Step 2.1](#) and is currently at the home page)

**Expected Results:** The application should display the user's loan qualification limit.

### Instructions

- |   |  |
|---|--|
| 1 | <ol style="list-style-type: none"><li>i. Tap on <b>LOANS</b> on the App Bar to navigate to the loans menus.</li><li>ii. Tap on the <b>Check Loan Limit</b> Card.</li></ol>   |
| 2 | <ol style="list-style-type: none"><li>i. Select the <b>Loan Type</b> to populate the relevant Loans.</li><li>ii. Select the <b>Loan</b> you want to check the Qualification Limit.</li><li>iii. Tap on <b>CHECK LIMIT</b> button to proceed.</li></ol> |
| 3 | <ol style="list-style-type: none"><li>i. Confirm the Loan Qualification Limit details are correct.</li><li>ii. Enter your Mobile Banking PIN.</li><li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li></ol>                       |
| 4 | The loan qualification limit request is received.  |

<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

## 9. Apply Loan

**Description:** This guide will enable the user to apply for a certain loan product in Ports SACCO.

### Pre-Conditions

1. Mobile handset with internet access and mobile application already installed
2. An account at Ports SACCO, with access to mobile banking services.
3. The user has logged in (as defined in [Step 2.1](#) and is currently at the home page)
4. The user qualifies for the specific loan product they wish to apply for.

**Expected Results:** The user should receive a text message with their loan application confirmation as per the approved SMS template.

### Instructions

- |   |  |
|---|--|
| 1 | <ol style="list-style-type: none"><li>i. Tap on <b>LOANS</b> on the App Bar to navigate to the loans menus.</li><li>ii. Tap on the <b>Apply Loan</b> Card.</li></ol>   |
| 2 | <ol style="list-style-type: none"><li>i. Select the <b>Loan Type</b> to populate the relevant Loans.</li><li>ii. Select the <b>Loan</b> you want to check the Apply for.</li><li>iii. Tap on <b>APPLY LOAN</b> button to proceed.</li></ol>  |
| 3 | <ol style="list-style-type: none"><li>i. Confirm whether the Loan Application details are correct.</li><li>ii. Enter your Mobile Banking PIN.</li><li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li></ol>   |
| 4 | <ol style="list-style-type: none"><li>i. You will shortly receive a text message with your One Time Password (OTP).</li><li>ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.</li><li>iii. Tap on the <b>COMPLETE TRANSACTION</b> button to verify the OTP and proceed to complete the transaction.</li></ol> <p><b>Please Note:</b><br/>If you have biometric authentication enabled on your device, you will also be prompted to verify your identity</p> |
| 6 | Your Loan Application request is received. You will be notified on the application status through text message.  |

**Test Performed By**

**Date Tested**

**Findings**

**Pass / Fail**

**Comments**

<b>10. Pay Loan</b>	
<b>10.1. Pay Loan from M-PESA</b>	
<b>Description:</b> This guide will enable the user to pay an outstanding loan in Ports SACCO from their Safaricom M-PESA account.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. Mobile handset should have a Safaricom M-PESA-registered SIM card.</li> <li>3. The user has at least one outstanding loan at Ports SACCO</li> <li>4. An account at Ports SACCO, with access to mobile banking services.</li> <li>5. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<p><b>Expected Results:</b> The user should get a sim toolkit prompt on their mobile device requiring them to enter their M-Pesa PIN. A loan payment confirmation SMS as per the approved SMS template will be sent to the user shortly afterwards, if they enter the correct M-Pesa PIN.</p>	
<b>Instructions</b>	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>LOANS</b> on the App Bar to navigate to the loans menus.</li> <li>ii. Tap on the <b>Pay Loan</b> Card.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Select the Loan you wish to pay</li> <li>ii. Select the Payment Option. In this case – Safaricom M-PESA</li> <li>iii. Enter the amount you wish to pay</li> <li>iv. Tap on the <b>PAY LOAN</b> button to proceed.</li> </ol>
3	<ol style="list-style-type: none"> <li>i. Confirm that the Loan Payment details that you entered are correct.</li> <li>ii. Tap on <b>CONFIRM TRANSACTION</b> button to proceed.</li> </ol>
4	<ol style="list-style-type: none"> <li>i. The Loan Payment request had been made.</li> <li>ii. Kindly wait for an M-PESA prompt to make payment</li> </ol> <p><b>Please Note:</b> If the M-PESA prompt fails to show, you can retry or use the details provided (Paybill No, A/C and Amount) to make the payment manually.</p>
5	<p>A <b>SIM Tool Kit prompt</b> appears on your mobile device. Confirm that the details specified in the prompt are correct and enter your <b>M-PESA PIN</b>. Press <b>OK</b> to complete the deposit.</p>
9	<p>You will receive a text message from Safaricom M-PESA confirming that money has been deducted from your account and a brief of the transaction details.</p>
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

## 10.2. Pay Loan from Savings Account

**Description:** This guide will enable the user to apply for a certain loan product in Ports SACCO.

### Pre-Conditions

1. Mobile handset with internet access and mobile application already installed
2. An account at Ports SACCO, with access to mobile banking services.
3. The user has at least one outstanding loan at Ports SACCO
4. The user has logged in (as defined in [Step 2.1](#) and is currently at the home page)

**Expected Results:** The user should receive a text message with the loan payment confirmation as per the approved SMS template.

### Instructions

- |   |  |
|---|--|
| 1 | <ol style="list-style-type: none"> <li>i. Tap on <b>LOANS</b> on the App Bar to navigate to the loans menus.</li> <li>ii. Tap on the <b>Pay Loan Card</b>.</li> </ol>  |
| 2 | <ol style="list-style-type: none"> <li>i. Select the Loan you wish to pay</li> <li>ii. Select the Payment Option. In this case – Savings Account</li> <li>iii. Enter the amount you wish to pay.</li> <li>iv. Tap on the <b>PAY LOAN</b> button to proceed.</li> </ol>   |
| 3 | <ol style="list-style-type: none"> <li>i. Confirm whether the Loan Payment details are correct.</li> <li>ii. Enter your Mobile Banking PIN.</li> <li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li> </ol>   |
| 4 | <ol style="list-style-type: none"> <li>i. You will shortly receive a text message with your One Time Password (OTP).</li> <li>ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.</li> <li>iii. Tap on the <b>COMPLETE TRANSACTION</b> button to verify the OTP and proceed to complete the transaction.</li> </ol> <p><b>Please Note:</b><br/>If you have biometric authentication enabled on your device, you will also be prompted to verify your identity</p> |
| 6 | Your Loan Payment request is received. You will be notified on the application status through text message.  |

<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

<b>11. Loan Balance Enquiry</b>	
<b>Description:</b> This guide will enable the user to check loan balance for a selected loan.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. An account at Ports SACCO, with access to mobile banking services.</li> <li>3. The user has at least one outstanding loan at Ports SACCO</li> <li>4. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<b>Expected Results:</b> The application should display the user's loan balance for the selected loan.	
<b>Expected Results:</b> The application should display the user's loan balance for the selected loan.	
<b>Instructions</b>	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>LOANS</b> on the App Bar to navigate to the loans menus</li> <li>ii. Tap on the <b>Loan Balance</b> Card.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Choose the <b>Loan Type</b> to populate relevant <b>Loans</b></li> <li>ii. Choose the <b>Loan</b> you wish to check the balance</li> <li>iii. Tap on <b>CHECK LOAN BALANCE</b> to check the account balance</li> </ol>
3	<ol style="list-style-type: none"> <li>i. Enter your <b>Mobile Banking PIN</b></li> <li>ii. Tap on the <b>CONFIRM TRANSACTION</b> button to verify your PIN</li> </ol>
4	Your Loan balance request will be made and the balance shown in real time.
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

<b>12. Loan Statement</b>	
<b>Description:</b> This guide will enable the user to request for a loan statement of all their outstanding loans.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. An account at Ports SACCO, with access to mobile banking services.</li> <li>3. The user has at least one outstanding loan at Ports SACCO</li> <li>4. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<b>Expected Results:</b> The application should display the user's loan statement for the selected loan.	
<b>Instructions</b>	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>LOANS</b> on the App Bar to navigate to the loans menus.</li> <li>ii. Tap on the <b>Loan Statement</b> Card.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Select the Loan Type to populate relevant Loans</li> <li>ii. Select the Loan you wish to get statement of.</li> <li>iii. Specify the period over which you wish the statement to cover</li> <li>iv. Tap on the <b>GET LOAN STATEMENT</b> button to proceed.</li> </ol>
3	<ol style="list-style-type: none"> <li>i. Enter your <b>Mobile Banking PIN</b></li> <li>ii. Tap on the <b>CONFIRM TRANSACTION</b> button to verify your PIN.</li> </ol>
4	The Loan Statement you requested will be loaded and displayed.
5	Tap on <b>DOCUMENT</b> on the App Bar to export the Loan Statement in PDF
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	



<b>13. Account Balance</b>	
<b>Description:</b> This guide will enable the user to check account balance for a selected account at Ports SACCO.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. An account at Ports SACCO, with access to mobile banking services.</li> <li>3. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<b>Expected Results:</b> The application should display the user's account balance for the selected account.	
<b>Instructions</b>	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>MY ACCOUNT</b> on the App Bar to navigate to the account menus.</li> <li>ii. Tap on the <b>Account Balance Card</b>.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Choose the <b>Account Type</b> to populate relevant <b>Accounts</b></li> <li>ii. Choose the <b>Account</b> you wish to check the balance.</li> <li>iii. Tap on <b>CHECK BALANCE</b> to check the account balance</li> </ol>
3	<ol style="list-style-type: none"> <li>i. Enter your <b>Mobile Banking PIN</b></li> <li>ii. Tap on the <b>CONFIRM TRANSACTION</b> button to verify your PIN</li> </ol>
4	Your Account balance request will be made and the balance shown in real time.
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

<b>14. Account Statement</b>	
<b>Description:</b> This guide will enable the user to request for an account mini-statement for a selected account.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. An account at Ports SACCO, with access to mobile banking services.</li> <li>3. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<b>Expected Results:</b> The application should display the user’s account statement for the selected account.	
<b>Instructions</b>	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>MY ACCOUNT</b> on the App Bar to navigate to the account menus.</li> <li>ii. Tap on the <b>Account Statement</b> Card.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Select the Account Type to populate relevant Accounts</li> <li>ii. Select the Account you wish to get statement of.</li> <li>iii. Specify the period over which you wish the statement to cover.</li> <li>iv. Tap on the <b>GET STATEMENT</b> button to proceed.</li> </ol>
3	<ol style="list-style-type: none"> <li>i. Enter your <b>Mobile Banking PIN</b></li> <li>ii. Tap on the <b>CONFIRM TRANSACTION</b> button to verify your PIN.</li> </ol>
4	The Account Statement you requested will be loaded and displayed.
5	Tap on <b>DOCUMENT</b> on the App Bar to export the Loan Statement in PDF
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	

<b>15. Change Mobile Banking PIN</b>	
<b>Description:</b> This guide will enable the user to change their mobile banking PIN.	
<b>Pre-Conditions</b>	
<ol style="list-style-type: none"> <li>1. Mobile handset with internet access and mobile application already installed</li> <li>2. An account at Ports SACCO, with access to mobile banking services.</li> <li>3. The user has logged in (as defined in <a href="#">Step 2.1</a> and is currently at the home page)</li> </ol>	
<b>Expected Results:</b> The mobile banking PIN for the user will be reset and the user will be forced to navigate to the login page to log in with their new page	
<b>Instructions</b>	
1	<ol style="list-style-type: none"> <li>i. Tap on <b>MY ACCOUNT</b> on the App Bar to navigate to the account menus.</li> <li>ii. Tap on the <b>Change PIN</b> Card.</li> </ol>
2	<ol style="list-style-type: none"> <li>i. Enter your current <b>Mobile Banking PIN</b></li> <li>ii. Enter the <b>NEW Mobile Banking PIN</b></li> <li>iii. Enter the <b>NEW Mobile Banking PIN</b> again to confirm</li> <li>iv. Tap on <b>CHANGE PIN</b> button to proceed.</li> </ol>
3	<ol style="list-style-type: none"> <li>i. Confirm whether you want to Change PIN.</li> <li>ii. Enter your <b>Mobile Banking PIN</b>.</li> <li>iii. Tap on <b>CONFIRM TRANSACTION</b> button to verify your PIN</li> </ol>
4	<ol style="list-style-type: none"> <li>i. You will shortly receive a text message with your One Time Password (OTP).</li> <li>ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.</li> <li>iii. Tap on the <b>COMPLETE TRANSACTION</b> button to verify the OTP and proceed to complete the transaction.</li> </ol> <p><b>Please Note:</b></p> <p>If you have biometric authentication enabled on your device, you will also be prompted to verify your identity.</p>
5	Your request for PIN Change has been received. You will be forced to Log In again using the <b>NEW Mobile Banking PIN</b> that you have just set.
<b>Test Performed By</b>	
<b>Date Tested</b>	
<b>Findings</b>	
<b>Pass / Fail</b>	
<b>Comments</b>	