

FDH BANK PLC



USER GUIDE

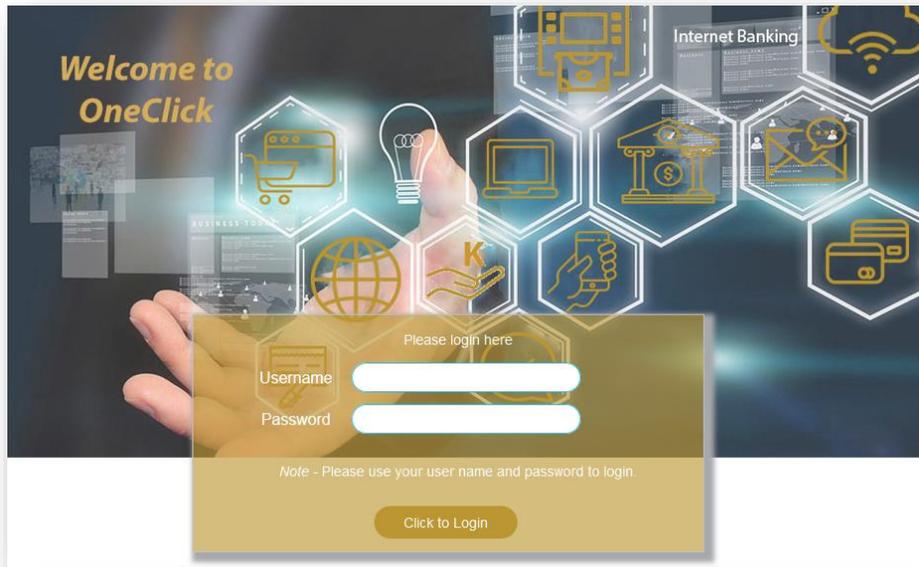
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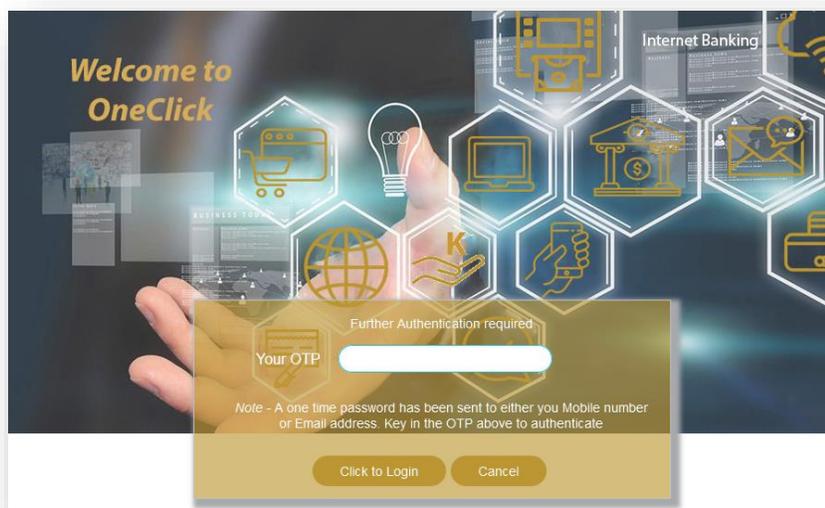
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1. LOGIN

Enter **Username** and **Password** received after a successful registration with the bank for Oneclick service then **click to login**.



The systems requires a **One Time Password (OTP)** to complete the login process, OTP's are delivered to both email and mobile number.



For **first time users**, the system requests user to change password. Enter the **current password**, **new password** and **confirm the new password** then Click on submit details.

NOTE: The composed password must be alpha numeric and between six to eight characters.



The screenshot shows a web interface for OneClick, powered by FDH Bank. At the top, the logo 'OneClick' is displayed in white on a dark blue background, with 'Powered by FDH Bank' in smaller text to its right. Below the logo, a dark blue banner contains the text 'You are required to set a new password'. The main form area is white and contains three input fields: 'Current Password *', 'New Password *', and 'Confirm Password *'. Each field is followed by a white input box with a blue border. Below the input fields are two buttons: 'Submit Details' and 'Cancel'. The background of the form area features a dark blue gradient with the text 'welcome to OneClick' in yellow and white, and a stylized house icon with a shopping cart.

2. HOME PAGE

A successful login directs the user to a home page as below

Noted: The access menus are customizable to suit customer category or user requirements. The user rights includes view only, full access and Bulk payments.

Sample full access home page is as below:

The screenshot displays the OneClick banking home page. The header includes the OneClick logo, navigation links (Home, Refresh balances), and user information (Welcome FAITHM Logout). A menu bar contains various services: ACCOUNTS, TRANSFERS, PREPAID, PAYMENTS, CARDLESS WITHDRAWAL, LOANS, EXISTING BENEFICIARIES, BULK PAYMENTS, TRADE FINANCE, ADMIN, and Exchange Rates.

The main content area features three account summary cards:

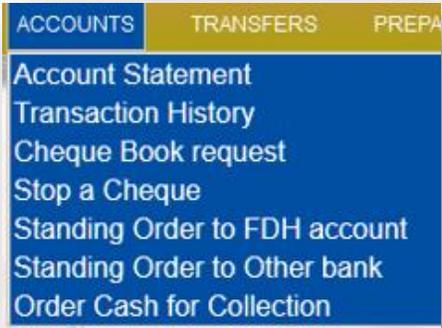
- Current Accounts - Staff:** Account number 1040 [redacted] 8, Currency MWK, Actual balance 383,907.22CR, Available balance 533,907.22CR. Includes buttons for Mini Statement and Statement, and a Refresh button.
- Foreign Currency Deposit Account:** Account number 1860 [redacted] 69, Currency USD, Actual balance 0.00CR, Available balance 0.00DR. Includes buttons for Mini Statement and Statement, and a Refresh button.
- FDH MOBILE LOAN:** Account number 18E [redacted] 241, Currency MWK, Loan balance -88,000.00DR. Includes a Refresh button.

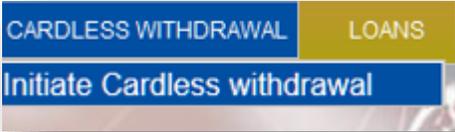
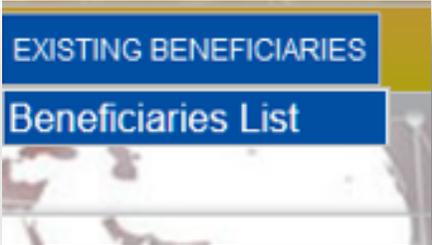
At the bottom, there is a link for "Your Overdraft Limit Summary".

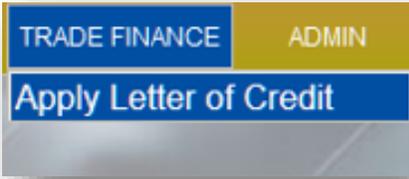
Home – Displays the account summary for all the accounts types belonging customer number and also mobile loan balances,

Refresh Balances – Refreshes the home page in case some transaction are still going through account or expected that would affect the balances.

2.1 One Click Menus and Sub Menu

Main Menu	Sub Menus
Accounts	 <p>A screenshot of a mobile application menu. At the top, there are three tabs: 'ACCOUNTS' (highlighted in blue), 'TRANSFERS' (highlighted in yellow), and 'PREPAID' (highlighted in yellow). Below the tabs is a blue list of options: Account Statement, Transaction History, Cheque Book request, Stop a Cheque, Standing Order to FDH account, Standing Order to Other bank, and Order Cash for Collection.</p>
Transfers	 <p>A screenshot of a mobile application menu. At the top, there are three tabs: 'TRANSFERS' (highlighted in blue), 'PREPAID' (highlighted in yellow), and 'PAYMENTS' (highlighted in yellow). Below the tabs is a blue list of options: Transfer between own accounts, Transfer to FDH account, Transfer to other banks, Transfer to FDH wallet, Transfer to Fuel wallet, and Transfer to Mpamba.</p>
Prepaid	 <p>A screenshot of a mobile application menu. At the top, there are three tabs: 'PREPAID' (highlighted in blue), 'PAYMENTS' (highlighted in yellow), and 'CARDLESS WITH' (highlighted in yellow). Below the tabs is a blue list of options: Airtime Topup, Purchase ESCOM prepaid electricity, Purchase Airtel E-value, TNM Agent Deposit, and Purchase BWB prepaid Water.</p>

<p>Payments</p>	
<p>Cardless Withdraw</p>	
<p>Loans</p>	
<p>Existing Beneficiary</p>	

<p>Bulk Payment</p>	 <p>A screenshot of a software menu. At the top, there are two tabs: 'BULK PAYMENTS' (highlighted in blue) and 'TRADE FINANCE' (highlighted in yellow). Below the tabs, a list of options is displayed in a blue box with white text: 'Upload file', 'Upload Beneficiary File', 'Unauthorised Batches', 'Authorised Batches', and 'Pay Multiple Beneficiaries'.</p>
<p>Trade Finance</p>	 <p>A screenshot of a software menu. At the top, there are two tabs: 'TRADE FINANCE' (highlighted in blue) and 'ADMIN' (highlighted in yellow). Below the tabs, a list of options is displayed in a blue box with white text: 'Apply Letter of Credit'.</p>
<p>Admin</p>	 <p>A screenshot of a software menu. At the top, there are two tabs: 'ADMIN' (highlighted in blue) and an unlabeled yellow tab. Below the tabs, a list of options is displayed in a blue box with white text: 'Amend profile settings' and 'Change your Password'.</p>

3. ACCOUNTS

3.1 Account Statement

To view account statement click **Accounts** then Select **Account statement**. Select the **account** to view the statement and **date range** the click **Proceed**.

Cancel Proceed

Retrieve account statement

Account * 104[REDACTED]038

Start Date 2020-05-01

End Date 2020-06-01

NB: Fields marked with * are mandatory

The customer views the statement for the specified period and convert to a printable PDF.

Statement Entries (0)									
Booking date	Value date	Description	Payment details	Reference	Debit	Credit	Balance		
		Opening Balance						625,803.91DR	
30/05/2020	30/05/2020	Account Transfer Charges	AC-1040000[REDACTED]7<	FT2[REDACTED]3BBP	300.00		625,503.91		
30/05/2020	30/05/2020	Transfer	088[REDACTED]66<	FT20[REDACTED]3BBP	40,000.00		585,503.91		
30/05/2020	01/06/2020	Debit Interest		10400[REDACTED]3-20200531	2,396.69		583,107.22		
01/06/2020	01/06/2020	Account Transfer Charges	AC-19700[REDACTED]3999<	FT20[REDACTED]KZLKJ	300.00		582,807.22		
01/06/2020	01/06/2020	Transfer	09952[REDACTED]39<	FT20[REDACTED]KZLKJ	32,000.00		550,807.22		
01/06/2020	01/06/2020	Account Transfer Charges	AC-10400[REDACTED]447<	FT20[REDACTED]8VGM	300.00		550,507.22		
01/06/2020	01/06/2020	Transfer	0881297720<	FT20[REDACTED]JVGM	30,000.00		520,507.22		
01/06/2020	01/06/2020	Account Transfer Charges	AC-197000[REDACTED]999<	FT201[REDACTED]36C3	300.00		520,207.22		
01/06/2020	01/06/2020	Transfer	099[REDACTED]64<	FT20[REDACTED]36C3	5,000.00		515,207.22		
01/06/2020	01/06/2020	Mobile Banking Transfer	LOAN FAITH [REDACTED]<To: UMOYO [REDACTED] FDH	FT201[REDACTED]CM7B	70,000.00		445,207.22		
01/06/2020	01/06/2020	Account Transfer Charges	AC-10400[REDACTED]447<	FT20[REDACTED]4MFJ	300.00		444,907.22		
01/06/2020	01/06/2020	Transfer	088[REDACTED]18<	FT20[REDACTED]4MFJ	50,000.00		394,907.22		
01/06/2020	01/06/2020	Mobile Banking Transfer	FOR+AIRTIME<To: FDH WALLET SUSPENSE ACCOUNT	FT20[REDACTED]CRW	11,000.00		383,907.22		
		Closing Balance						383,907.22	

Account Number 10400 38
 Account Name FAITH
 Currency MWK
 Account Type Current Accounts -
 Actual Balance 383907.22
 Available Balance 383907.22



Book Date	Value Date	Description	Payment Details	Reference	Debit	Credit	Balance
		Opening Balance					625,803.91DR
30/05/2020	30/05/2020	Account Transfer Charges	AC-1040 4447<	FT20 3BBP	300.00		625,503.91
30/05/2020	30/05/2020	Transfer	0888 066<	FT20 BBP	40,000.00		585,503.91
30/05/2020	01/06/2020	Debit Interest		1040 2038-	2,396.69		583,107.22
01/06/2020	01/06/2020	Account Transfer Charges	AC-19700 99<	FT20 ZLKJ	300.00		582,807.22
01/06/2020	01/06/2020	Transfer	0995 39<	FT20 ZLKJ	32,000.00		550,807.22
01/06/2020	01/06/2020	Account Transfer Charges	AC-10400 447<	FT20 VGM	300.00		550,507.22
01/06/2020	01/06/2020	Transfer	088129 10<	FT20 VGM	30,000.00		520,507.22
01/06/2020	01/06/2020	Account Transfer Charges	AC-19700 99<	FT20 6C3	300.00		520,207.22
01/06/2020	01/06/2020	Transfer	099 54<	FT20 36C3	5,000.00		515,207.22
01/06/2020	01/06/2020	Mobile Banking Transfer	LOAN FAITH <To: UMOYO FDH	FT20 CM7B	70,000.00		445,207.22
01/06/2020	01/06/2020	Account Transfer Charges	AC-104000 447<	FT20 4MFJ	300.00		444,907.22
01/06/2020	01/06/2020	Transfer	088 18<	FT20 4MFJ	50,000.00		394,907.22
01/06/2020	01/06/2020	Mobile Banking Transfer	FOR+AIRTIME<To: FDH WALLET SUSPENSE ACCOUNT	FT20 0CRW	11,000.00		383,907.22
		Closing Balance					383,907.22

3.2 Transaction History

The customers are able to view account transaction history for a particular period or a specific payment transaction

Bank Ref	Transaction description	Debit account	Beneficiary account	Currency	Amount	Date Time	Payment details	Inoutlet	Action
FT181722W72T	Transfer to an FDH account	10400 38 850000 551		MWK	50,000	2018-06-21 14:25:41	CONT JUN 2018	FAITHM	View/Print
FT18172N021P	Transfer to an FDH account	1040000 038 1040 338		MWK	30,000	2018-06-21 14:30:23	CONT JUN 2018	FAITHM	View/Print
FT183456HRC9	Airtime topup	1040 38		MWK	1,000	2018-12-11 11:12:09		FAITHM	View/Print
FT190195WZP8	Transfer to an FDH account	10400 38 1850 24		MWK	75,000	2019-01-19 12:34:01	Jan contribution	FAITHM	View/Print

3.3 Cheque Book Request

To request cheque book, click **Accounts** on the main menu then select **Cheque Book Request**. Select the **account** for the cheque book then **branch** where the cheque book will be collected from then click **Proceed**

Cancel Proceed

Cheque Book request

Cheque Book Account * 10400[redacted]038

Collection Branch Blantyre

NB: Fields marked with * are mandatory

Note: The charge is automatically collected from the **cheque book account** indicated. The system shall request a **One Time Password** which is automatically delivered to both e-mail and mobile number. Enter for **OPT** then click **Proceed**.

Cancel Proceed

Further Authentication required

Cheque Book request

Cheque Book Account 1040[redacted]38

Collection Branch Blantyre

Request for Cheque Book

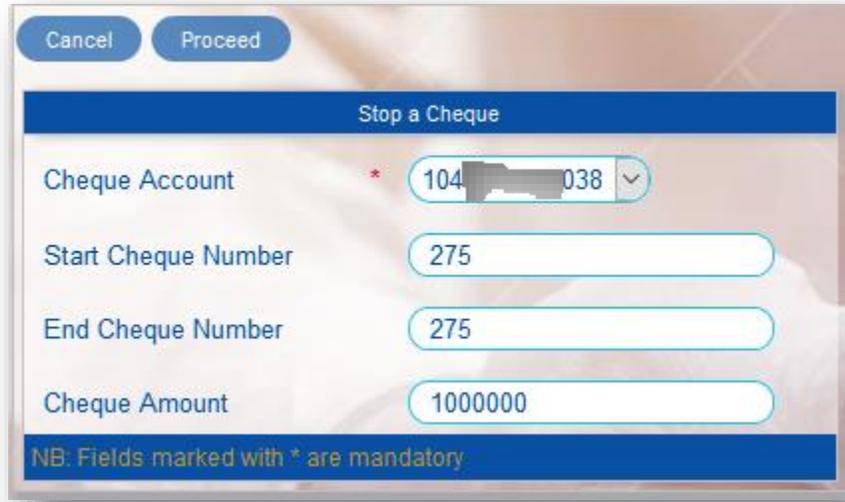
Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

The system displays notification on the transaction status. An **auto generated e-mail** communication is sent to the bank to process the cheque book.

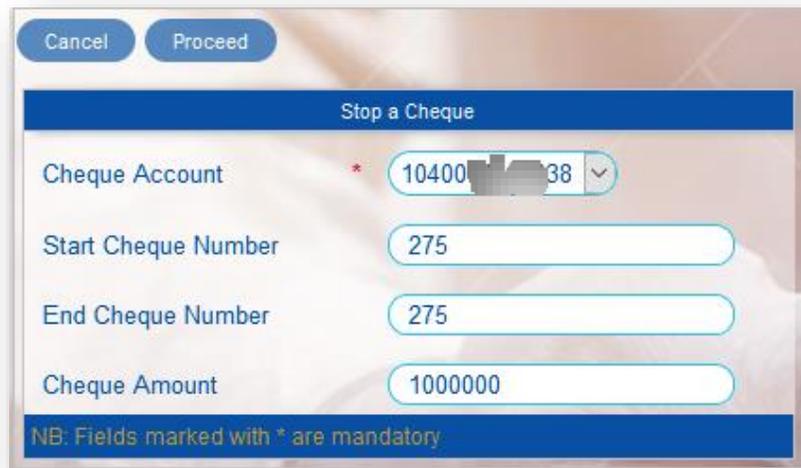
3.4 Stop Cheque

In order to stop a cheque, click **accounts** then select **Stop cheque**, Enter **cheque account**, **cheque number(s)**, **amount** then click **Proceed**.



The screenshot shows a web form titled "Stop a Cheque". At the top left are "Cancel" and "Proceed" buttons. The form has a blue header bar with the title. Below the header, there are four input fields: "Cheque Account" (with a red asterisk and a dropdown menu showing "104 [redacted] 038"), "Start Cheque Number" (text input with "275"), "End Cheque Number" (text input with "275"), and "Cheque Amount" (text input with "1000000"). At the bottom, a blue bar contains the text "NB: Fields marked with * are mandatory".

The system shall request a **One Time Password** which is automatically delivered to both e-mail and mobile number. Enter for **OPT** then click **Proceed**.



This screenshot is identical to the one above, showing the "Stop a Cheque" form with the same fields and values: "Cheque Account" (104 [redacted] 038), "Start Cheque Number" (275), "End Cheque Number" (275), and "Cheque Amount" (1000000). The "NB: Fields marked with * are mandatory" note is also present at the bottom.

Note: Stop cheque order is sent to the bank for their immediate action.

3.5 Standing Order to FDH Account

To setup **Standing Order**, click **Account** then select **Standing Order to FDH account**, enter the beneficiary account the click **continue**.

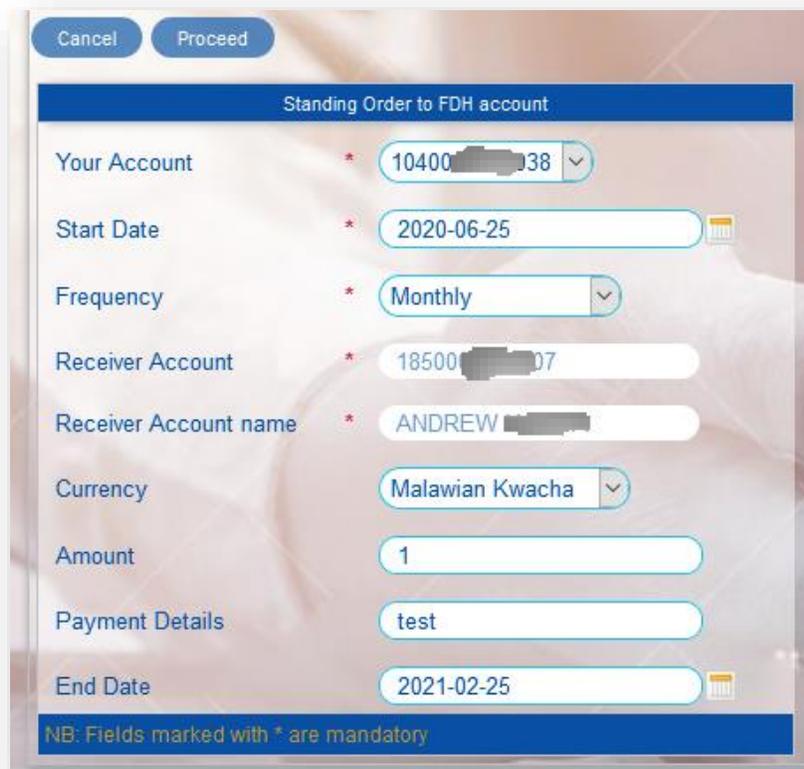


To register for Whatsapp notifications click here -> [Register](#)

Validate beneficiary account

Enter the Beneficiary Account Number

The system validates the account details and open a **standing order to FDH account** window as below:



Standing Order to FDH account

Your Account * ▾

Start Date * 📅

Frequency * ▾

Receiver Account *

Receiver Account name *

Currency ▾

Amount

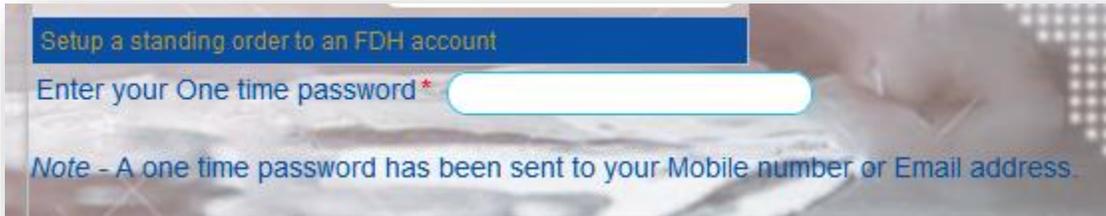
Payment Details

End Date 📅

NB: Fields marked with * are mandatory

Select **account to be debited**, Enter **start date**, standing order **frequency**, **currency**, **amount** and **payment details** then click **Proceed**.

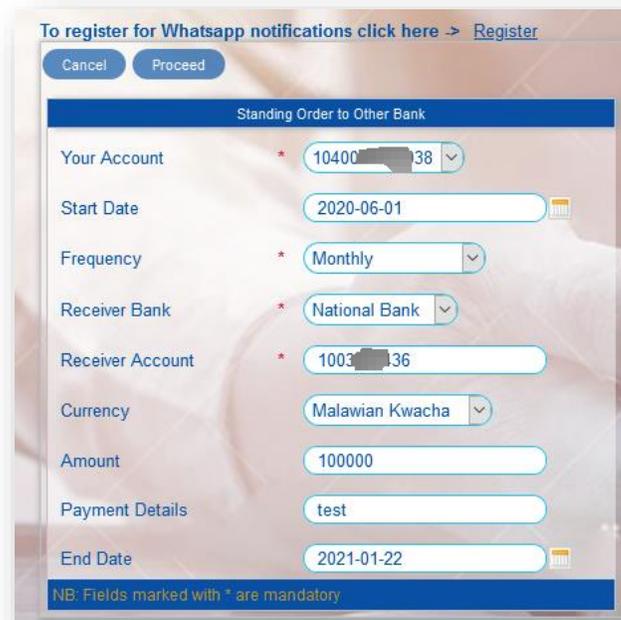
The system shall request OTP, enter the **One Time password** then click **Proceed**



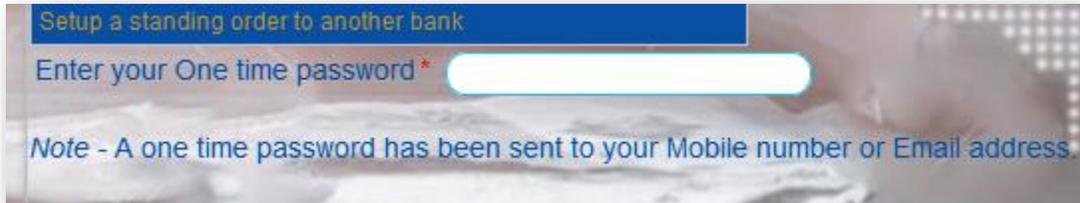
NOTE: A notification is sent to the customer's email and to the bank on the standing order that has been setup.

3.6 Standing Order to another Bank

To setup the standing order to another bank, click **Account** then select **Standing Order to another Bank**, Fill in **debit account**, **Start date**, **Frequency**, receiving **bank name**, **account**, **currency**, **amount** and the **payment** then click **Proceed**.



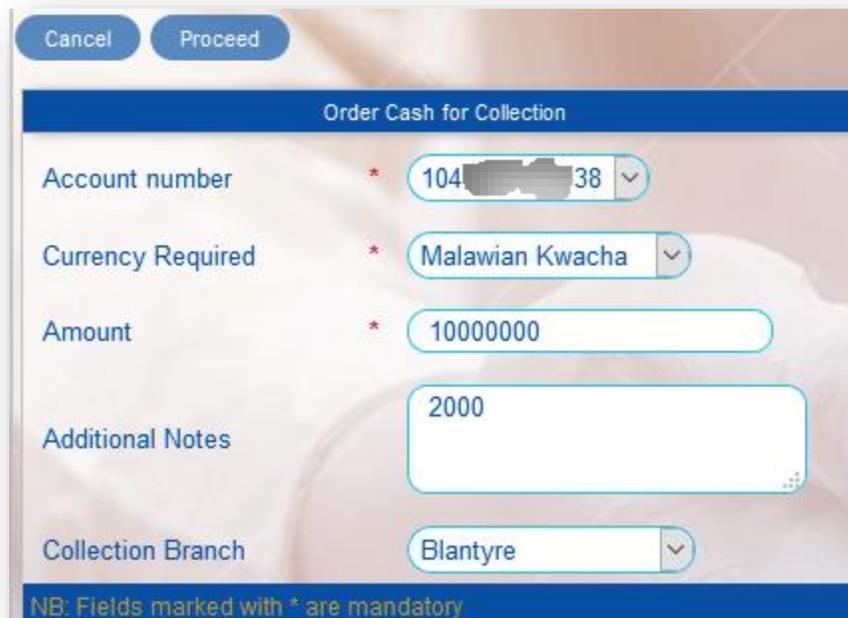
The system shall request **OTP**, enter the one time password then click **Proceed**



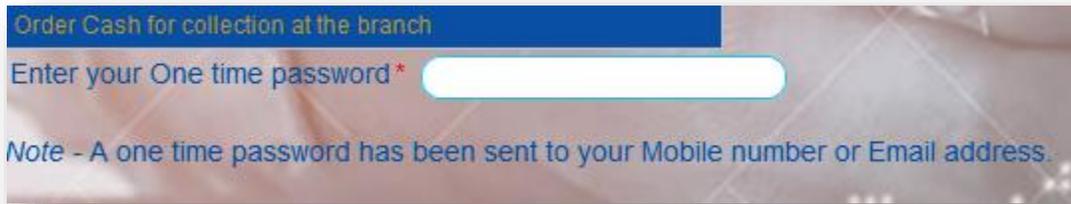
NOTE: A notification is sent to the customer's email and to the bank on the standing order that has been setup.

3.7 Order Cash for Collection

To order cash for collection, click **Account** then select **Order Cash for collection**, enter the **debit account, currency**, the **amount** to be collected, **denominations** and the **branch** where the money will be collected from, then click **Proceed**.



The system shall request a **One Time Password** which is automatically delivered to both e-mail and mobile number. Enter for **OPT** then click **Proceed**.



Order Cash for collection at the branch

Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

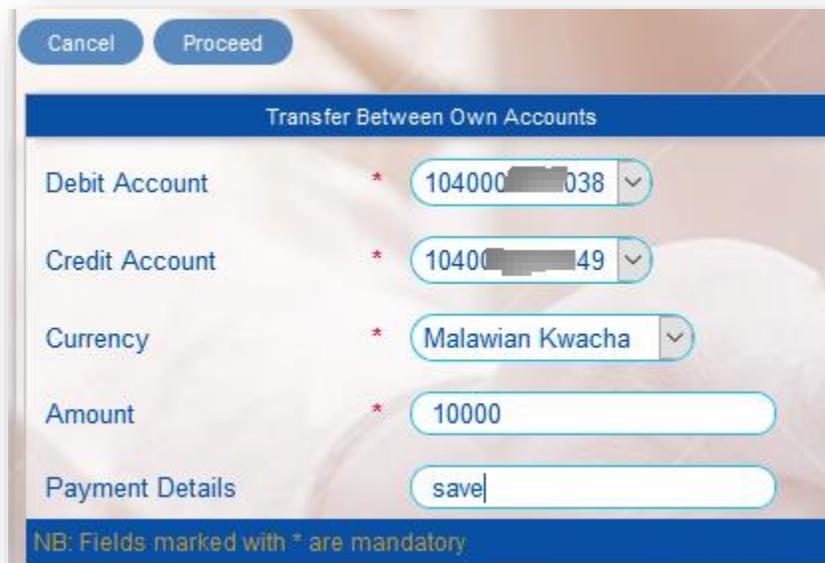
Note: An email instruction shall be sent to that bank which will later be directed to the branch.

4 TRANSFERS

4.1 Transfer between own account

To transfer funds between **own accounts**, on the main menu Click **Transfers** then select **Transfer between own account**.

Select **debit and credit account, currency, amount and payment details** then click **proceed**.



Cancel Proceed

Transfer Between Own Accounts

Debit Account * 104000-038

Credit Account * 10400-49

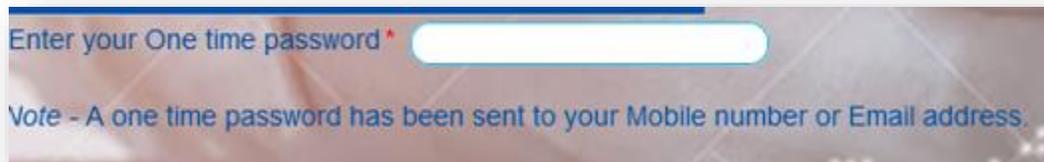
Currency * Malawian Kwacha

Amount * 10000

Payment Details save

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the One Time Password then click **Proceed**



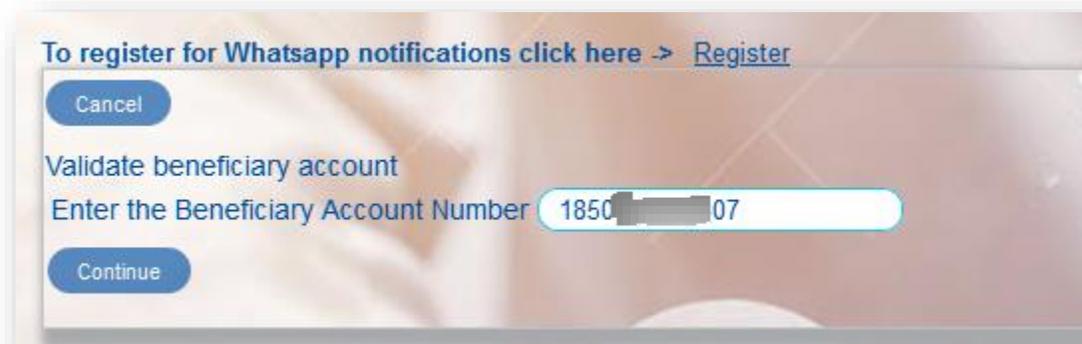
Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

NOTE: The system displays a notification on transaction status and email notification is sent automatically to the customer's email.

4.2 Transfer to FDH accounts

To make funds transfer between FDH accounts, on the main menu Click **Transfers** then select **Transfer between FDH accounts**. Enter the beneficiary account, then **click continue**.



To register for Whatsapp notifications click here -> [Register](#)

Cancel

Validate beneficiary account

Enter the Beneficiary Account Number

Continue

They system validate the account number then display "**Transfer to FDH account**" window, as below;

Cancel Proceed

Transfer to an FDH account

Debit Account * 1040 [REDACTED] 038

Credit Account * 1850 [REDACTED] 507

Credit Account Name * ANDREW [REDACTED]

Currency * Malawian Kwacha

Amount * 1000

Payment Details test

Notification Mobile Number 099 [REDACTED] 66

Notification Email f [REDACTED] .co.mw

Save Beneficiary

Click drop down arrow and select **debit account**, indicate the **currency, amount, payment details, mobile number** and **email** address, then click **proceed**.

The system shall request **OTP**, enter the **One Time Password** then click **Proceed**

Enter your One time password * [REDACTED]

Note - A one time password has been sent to your Mobile number or Email address.

NOTE: The system displays a notification on transaction status and email notification is sent automatically to the customers email.

4.3 Transfer to another bank

To transfer funds to another bank account, go to **main menu**, Click **Transfers** then select **Transfer to another bank**. Select **debit account**, **destination bank name**, **beneficiary account number** and **name**, **amount**, **payment details**, **mobile number** and **email for notifications**, then click **Proceed**.

Cancel Proceed

Transfer to other bank

Debit Account * 10400[redacted]038

Destination Bank * National Bank

Beneficiary Account * 1003[redacted]436

Beneficiary Name * faith [redacted]

Currency * Malawian Kwacha

Amount * 500000

Payment Details tes

Notification Mobile Number 099[redacted]66

Notification Email fr[redacted]co.mw

Save Beneficiary

NB: Fields marked with * are mandatory

The system shall request for an **OTP**, enter the One Time Password then click **Proceed**.

Enter your One time password *

Vote - A one time password has been sent to your Mobile number or Email address.

NOTE: The system displays a notification on transaction status and email notification is sent automatically to the customers email.

4.4 Transfer to wallet

In order to transfer to **Wallet**, click **Transfers** then select **Transfer to Wallet**. Select **debit account**, enter **mobile number TNM/AIRTEL**, **currency**, **amount** and payment details then click **proceed**.

Cancel Proceed

Transfer to FDH wallet

Debit Account * 10400-38

Receiver Mobile Number * 099-66

Currency * Malawian Kwacha

Amount * 10000

Payment Details test

Save Beneficiary

NB: Fields marked with * are mandatory

The system shall request for an **OTP**, enter the One Time Password then click **Proceed**

Enter your One time password *

Vote - A one time password has been sent to your Mobile number or Email address.

NOTE: The system displays a notification on transaction status and email notification is sent automatically to the customers email.

4.5 Transfer to Mpamba

In order to transfer to **Mpamba**, click **Transfers** then select **Transfer to Mpamba**. Select debit account details. Enter Mpamba mobile number, currency amount and payment details then click Proceed.

Cancel Proceed

Transfer to Mpamba

Debit Account * 1040 038

Mpamba Number * 088 66

Currency * Malawian Kwacha

Amount * 20000

Payment Details test

Save Beneficiary

NB: Fields marked with * are mandatory

The system shall request for an **OTP**, enter the One Time Password then click **Proceed**

Enter your One time password *

Vote - A one time password has been sent to your Mobile number or Email address.

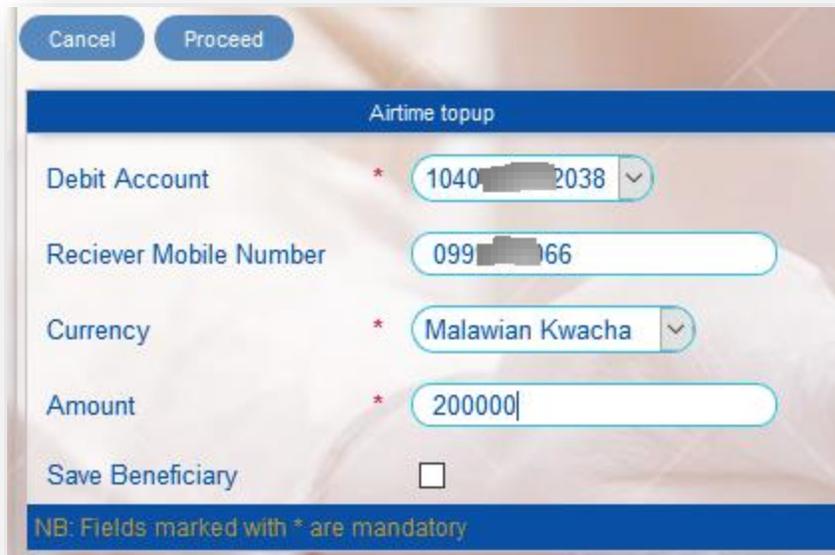
Proceed

NOTE: The system displays a notification on transaction status and email notification is sent automatically to the customers email.

5 PREPAID

5.1 Airtime Top-up

For Airtime top-up, click **Prepaid** then select **Airtime Top-up**, select to debit account, **enter mobile number (Airtel/TNM)**, **amount** then click **proceed**.

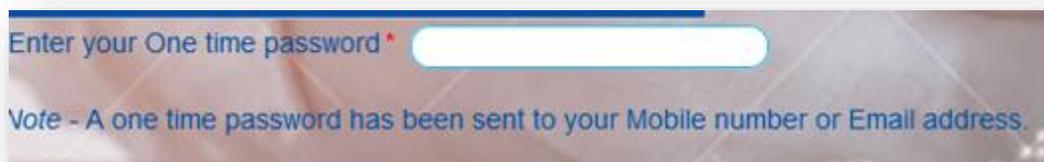


The screenshot shows a mobile application interface for an 'Airtime topup'. At the top, there are two buttons: 'Cancel' and 'Proceed'. Below this is a blue header bar with the text 'Airtime topup'. The form contains the following fields:

- Debit Account**: A dropdown menu with a red asterisk, showing '1040[REDACTED]2038'.
- Receiver Mobile Number**: A text input field containing '099[REDACTED]66'.
- Currency**: A dropdown menu with a red asterisk, showing 'Malawian Kwacha'.
- Amount**: A text input field with a red asterisk, containing '200000|'.
- Save Beneficiary**: A checkbox that is currently unchecked.

At the bottom of the form, there is a blue bar with the text: 'NB: Fields marked with * are mandatory'.

The system shall request **OTP**, enter the One Time Password then click **Proceed**

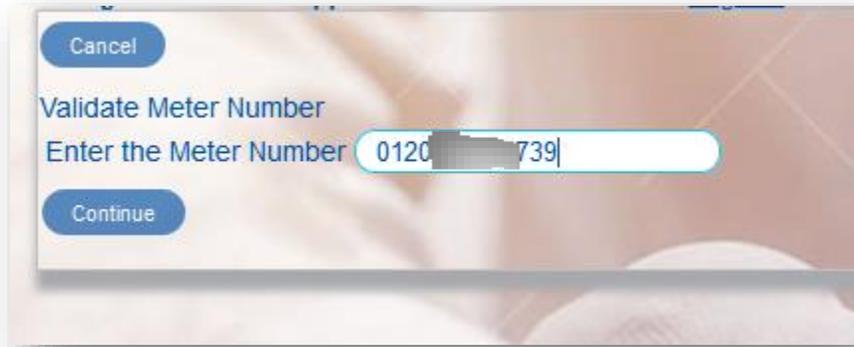


The screenshot shows a mobile application interface for OTP verification. It features a blue header bar with the text 'Enter your One time password *' followed by a text input field. Below the input field, there is a blue bar with the text: 'Note - A one time password has been sent to your Mobile number or Email address.'

Note: The system shall top-up directly to the mobile and sent notification on the transaction.

5.2 Purchase BWB prepaid Water

To purchase prepaid water token, click on Prepaid then select **Purchase BWB prepaid Water**. Enter Meter number then click **Continue**.



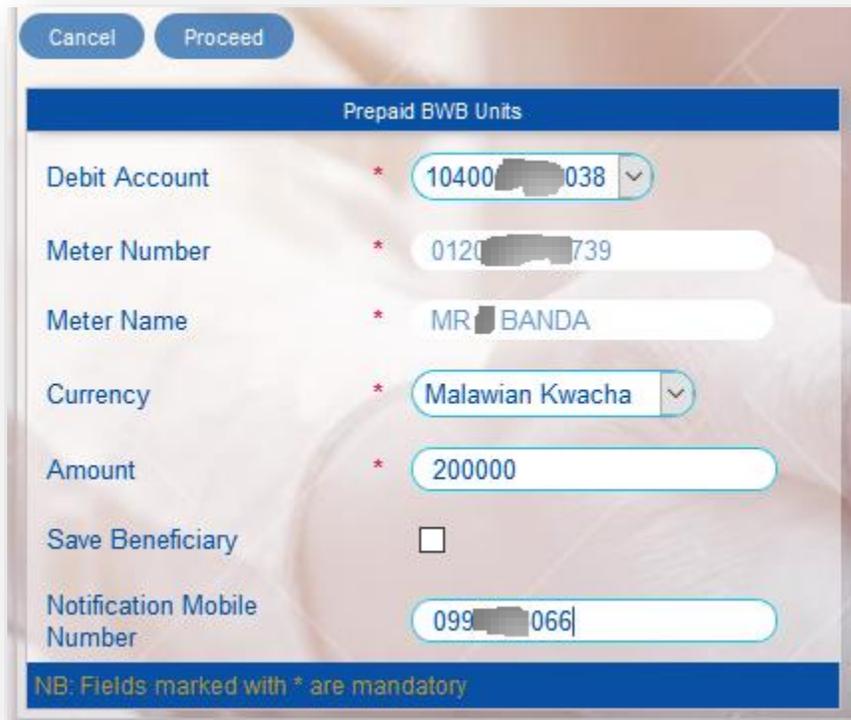
Cancel

Validate Meter Number

Enter the Meter Number 0120 [redacted] 739|

Continue

System will validate and display client meter details, select



Cancel Proceed

Prepaid BWB Units

Debit Account * 10400 [redacted] 038

Meter Number * 0120 [redacted] 739

Meter Name * MR [redacted] BANDA

Currency * Malawian Kwacha

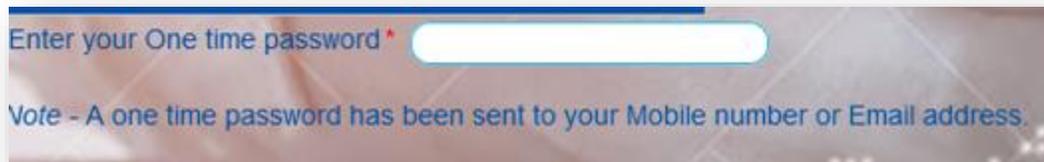
Amount * 200000

Save Beneficiary

Notification Mobile Number 099 [redacted] 066

NB: Fields marked with * are mandatory

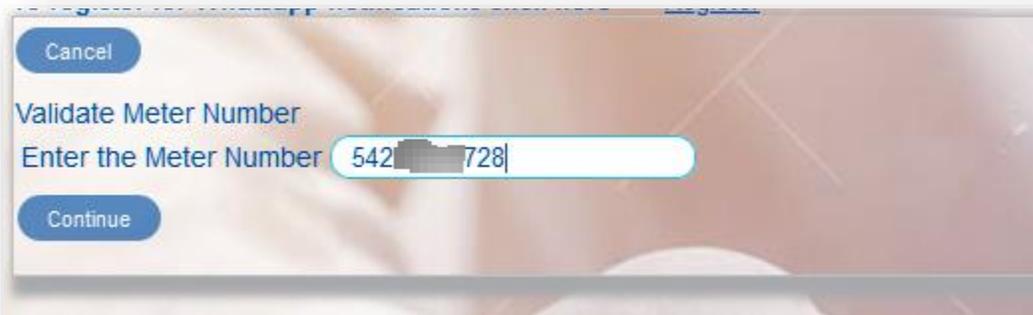
System shall request for One Time Password to complete the transaction.



NOTE: System generates prepaid Water token and deliver to a mobile or email.

5.3 Purchase ESCOM prepaid Electricity

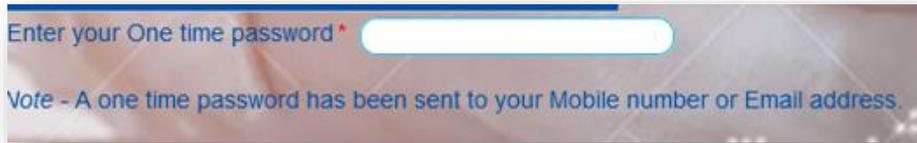
To purchase ESCOM Prepaid, on the main menu select Prepaid, then click on **Purchase ESCOM prepaid Electricity**.



Enter the **meter number** then click **Continue**. The system validates the meter number then display the prepaid electricity window as below. Select the debit **account**, enter **amount**, **currency** then click **Proceed**



The system shall request **OTP**, enter the One Time Password then click **Proceed**



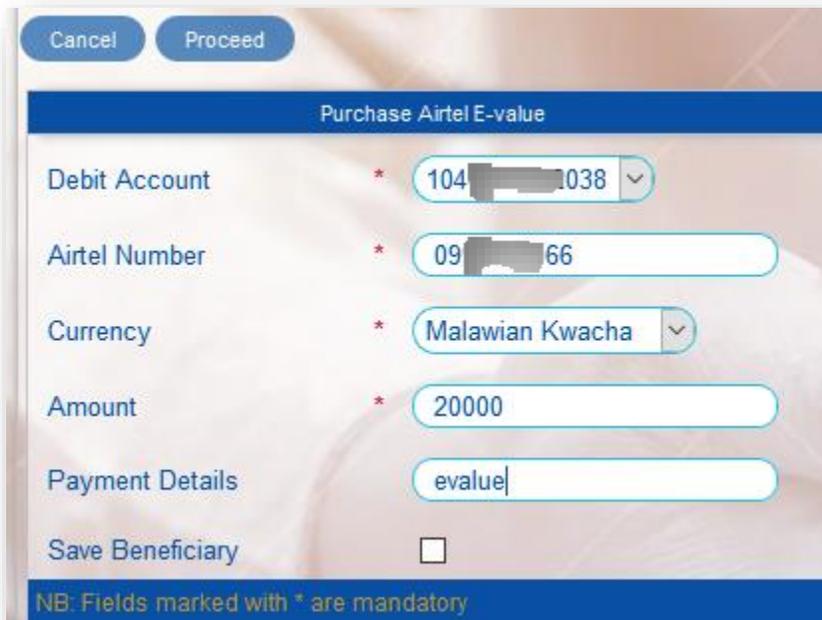
Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

NOTE: System generates an ESCOM token and deliver to a mobile or email.

5.4 Purchase Airtel E-value

To purchase e-value from account, on the main menu select **prepaid** then select **purchase Airtel e-value**. Enter **debit account**, the **Airtel agent number**, indicate the **currency**, **amount** and **payment details** then click **Proceed**.



Cancel Proceed

Purchase Airtel E-value

Debit Account * 104 [REDACTED] 038

Airtel Number * 09 [REDACTED] 66

Currency * Malawian Kwacha

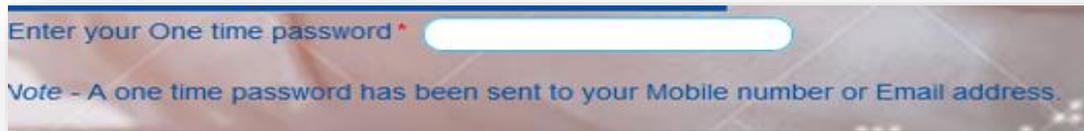
Amount * 20000

Payment Details evalue

Save Beneficiary

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the One Time Password then click **Proceed**

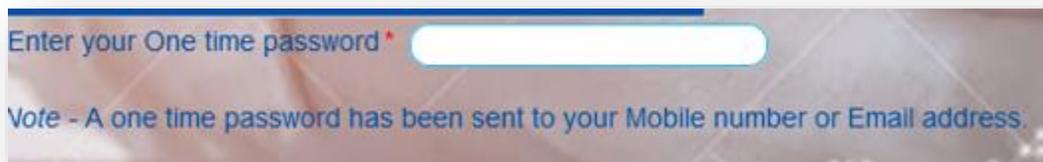


NOTE: The system displays a notification and sends an SMS to the recipient number on the transaction.

5.5 TNM Agent Deposit

To make TNM agent deposit, on the main menu click **Prepaid** then select **TNM agent deposit**. Enter **debit account**, the **TNM agent number**, indicate **currency**, **amount** and **payment details** then click **Proceed**.

The system shall request **OTP**, enter the One Time Password then click **Proceed**

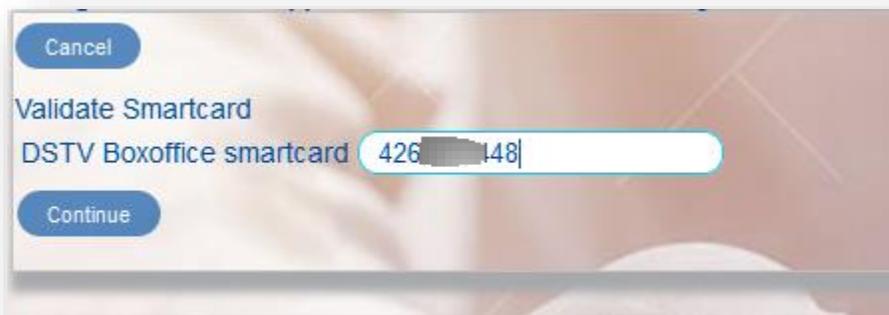


NOTE: The system displays a notification and sends an SMS to the recipient number on the transaction.

6 PAYMENTS

6.1 Pay your DSTV Box Office

To pay for DSTV Box Office, Main menu **Payments**, select pay your **DSTV Box Office**. Enter **smartcard number or DSTV account** then click **Continue**.



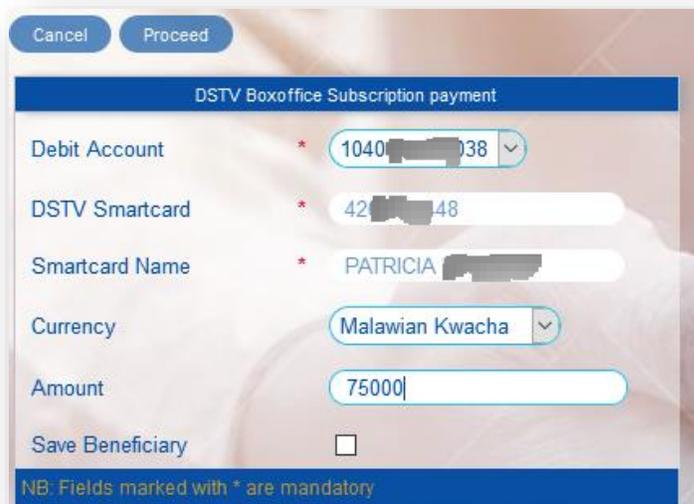
Cancel

Validate Smartcard

DSTV Boxoffice smartcard 426[REDACTED]48

Continue

The system validates the number provided and display client details, select **account to debit** and enter **amount to be paid** then click **proceed**.



Cancel Proceed

DSTV Boxoffice Subscription payment

Debit Account * 1040[REDACTED]38

DSTV Smartcard * 42[REDACTED]48

Smartcard Name * PATRICIA [REDACTED]

Currency Malawian Kwacha

Amount 75000

Save Beneficiary

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the One Time Password then click **Proceed**

Pay your DSTV Boxoffice Subscriptions

Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

6.2 Pay your DSTV Subscription

To pay for DSTV subscription, Main menu **Payments**, select pay your **Pay your DSTV subscription**. Enter **smartcard number or DSTV account number** then click **Continue**

Cancel

Validate Smartcard

GOTV smartcard 426[REDACTED]48

Continue

The system validates the number provided and display client details, select **account to debit** and enter **amount to be paid** then click **proceed**.

Cancel Proceed

GOTV Subscription payment

Debit Account * 10400[REDACTED]038

GOTV Smartcard * 4263[REDACTED]48

Smartcard Name * PATRICIA[REDACTED]

GOTV product * --select value--

No of Months 2

Currency Malawian Kwacha

Amount 150000

Save Beneficiary

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the One Time Password then click **Proceed**

Pay your DSTV Boxoffice Subscriptions

Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

6.3 Pay your GOtv subscription

To pay for GOtv subscription, Main menu **Payments**, select pay your **Pay your GOtv subscription**. Enter **account number** then click **Continue**.

Validate Smartcard

GOTV smartcard 200[redacted]79

Cancel Continue

The system validates the number provided and display client details, select **account to debit** and enter **amount to be paid** then click **proceed**.

GOTV Subscription payment

Debit Account * 10400[redacted]038

GOTV Smartcard * 20[redacted]9

Smartcard Name * EDWARD[redacted]

GOTV product * Max

No. of Months 2

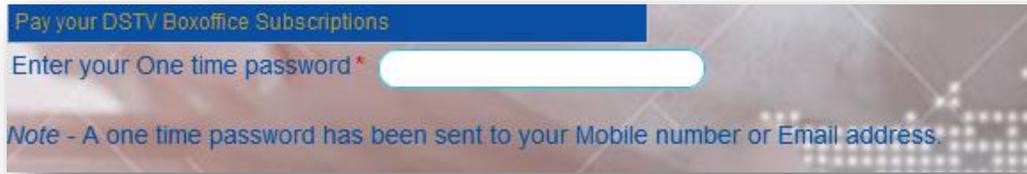
Currency Malawian Kwacha

Amount 47000

Save Beneficiary

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the One Time Password then click **Proceed**



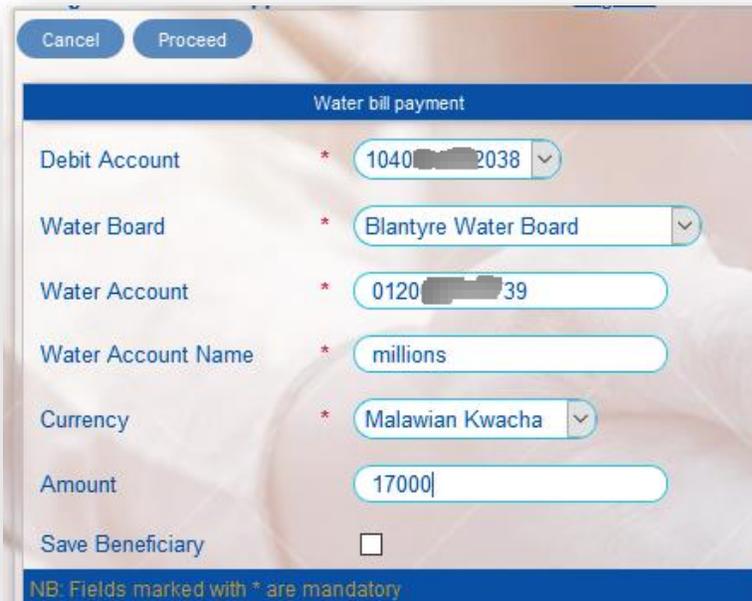
Pay your DSTV Boxoffice Subscriptions

Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

6.4 Pay water bill

To pay water bill, click **Payments** then select **Water bill payment**, select **account** to debit, **water board**, Enter correct **meter number** and **name**, **currency** and amount then click **Proceed**.



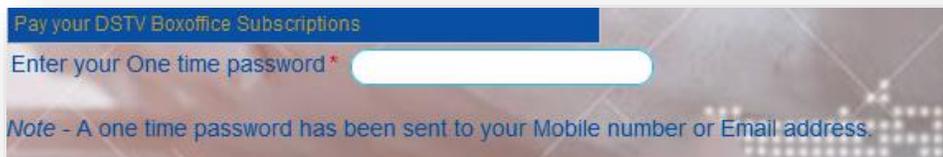
Cancel Proceed

Water bill payment

Debit Account *	1040 [REDACTED] 2038
Water Board *	Blantyre Water Board
Water Account *	0120 [REDACTED] 39
Water Account Name *	millions
Currency *	Malawian Kwacha
Amount	17000
Save Beneficiary	<input type="checkbox"/>

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the one time password then click **Proceed**



Pay your DSTV Boxoffice Subscriptions

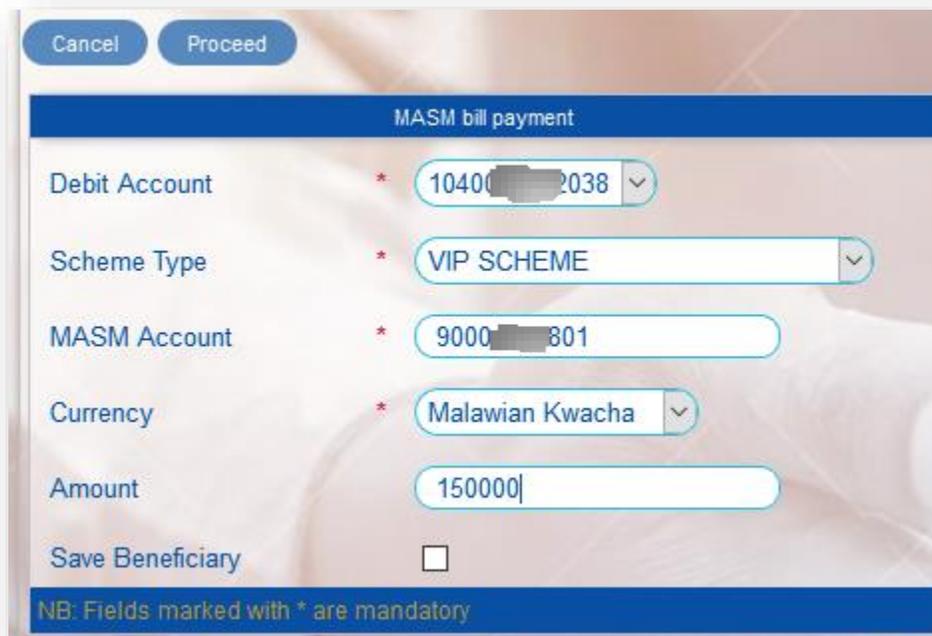
Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

The system displays transaction notification and automatically forward the same to customers email.

6.5 Pay MASM Bill

To pay MASM bill, click **Payments**, then select **MASM bill payments**, a window as below will be displayed, Select **debit account**, **Scheme type**, **MASM account**, **currency** and **amount** then click **proceed**.

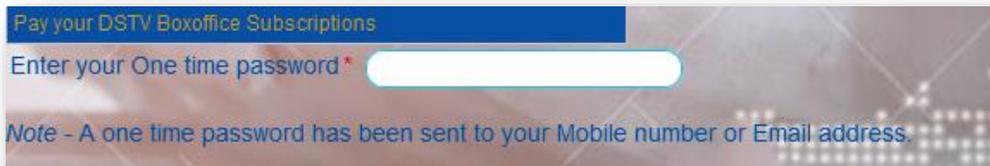


The screenshot shows a 'MASM bill payment' form with the following fields and values:

- Debit Account**: 10400...2038 (marked with a red asterisk)
- Scheme Type**: VIP SCHEME (marked with a red asterisk)
- MASM Account**: 9000...801 (marked with a red asterisk)
- Currency**: Malawian Kwacha (marked with a red asterisk)
- Amount**: 150000
- Save Beneficiary**:

At the bottom, a note states: 'NB: Fields marked with * are mandatory'. The form has 'Cancel' and 'Proceed' buttons at the top.

The system shall request **OTP**, enter the one time password then click **Proceed**



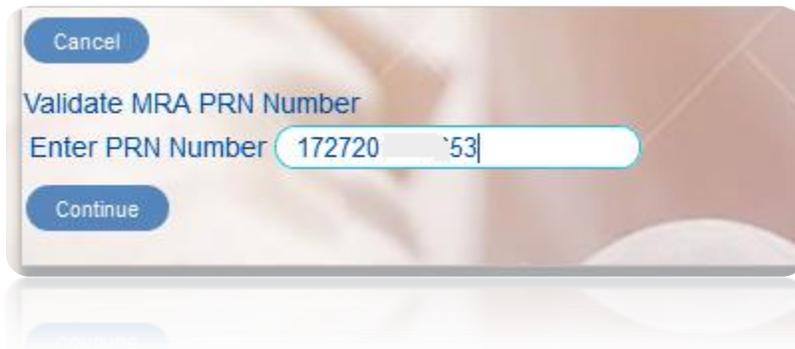
The screenshot shows a screen titled 'Pay your DSTV Boxoffice Subscriptions'. It contains the following text and input field:

- Enter your One time password *
- Note - A one time password has been sent to your Mobile number or Email address.

The system displays transaction notification and automatically forward the same to customers email.

6.6 MRA payments

To pay MRA Tax, click **Payments**, then select **MRA payment**, a window as below will be displayed. Enter the **PRN** number then click **continue**



A dialog box titled "Validate MRA PRN Number" with a "Cancel" button at the top left and a "Continue" button at the bottom left. The main text reads "Enter PRN Number" followed by a text input field containing "172720" and "53".

The system validates the PRN and displays the amount to be paid as below, select account the debit then proceed.

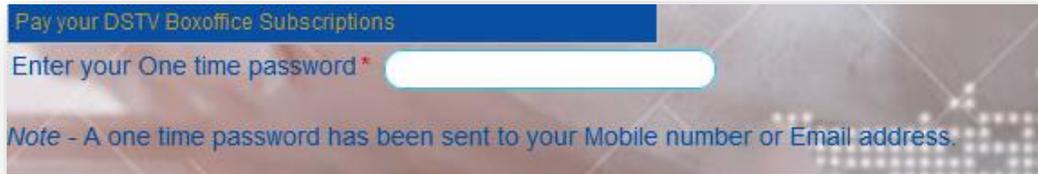


A form titled "MRA Payment" with "Cancel" and "Proceed" buttons at the top. The form contains three fields, each marked with a red asterisk (*):

MRA Payment	
Debit Account	* 10400 038
PRN Number	* 17272 53
Amount	* 2875193

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the one time password then click **Proceed**



Pay your DSTV Boxoffice Subscriptions

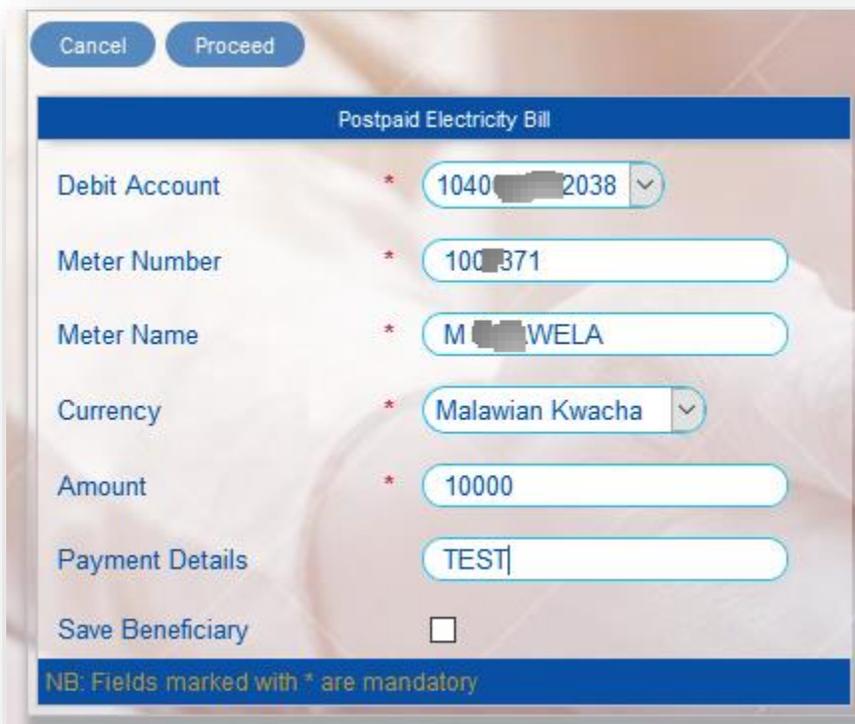
Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

The system displays transaction notification and automatically forward the same to customers email.

6.7 Pay Electricity bill

To pay ESCOM postpaid bill, on the main menu click Prepaid, then select Postpaid Electricity Bill. Select **debit account**, enter correct **meter number**, **meter name**, **currency** for the payment, **amount** and **payment details** then click **Proceed**.



Cancel Proceed

Postpaid Electricity Bill

Debit Account * 1040-2038

Meter Number * 100371

Meter Name * M WELA

Currency * Malawian Kwacha

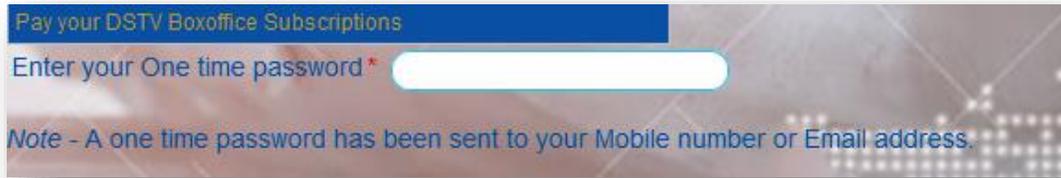
Amount * 10000

Payment Details TEST

Save Beneficiary

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the one time password then click **Proceed**



Pay your DSTV Boxoffice Subscriptions

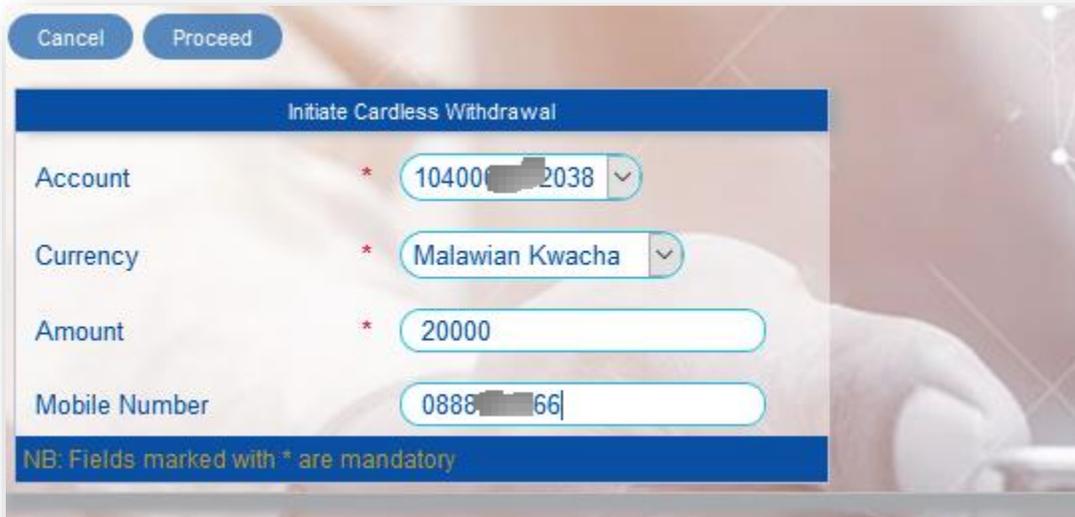
Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

The system displays transaction notification and automatically forward the same to customers email.

7 CARDLESS WITHDRAW

To initiate cardless withdraw, click **Cardless Withdraw**, then select initiate **Cardless withdraw**, a window as below opens, select **debit account**, **currency**, **amount** and the **mobile number** then click **Proceed**.



Cancel Proceed

Initiate Cardless Withdrawal

Account * 10400[REDACTED]2038

Currency * Malawian Kwacha

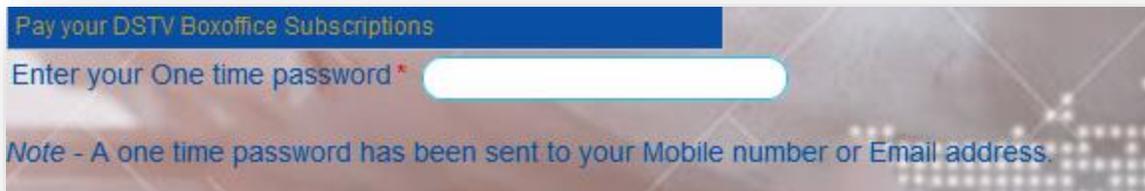
Amount * 20000

Mobile Number 0888[REDACTED]66

NB: Fields marked with * are mandatory

NB: The mobile number being indicated must be the one registered on mobile banking linked to the selected account.

The system shall request **OTP**, enter the one time password then click **Proceed**



The system displays transaction notification and automatically forward the same to customers email.

8 BENEFICIARY

8.1 Create Beneficiary

To create Beneficiary, click **Beneficiary** on the main menu then click on **create beneficiary**. The system displays a window as below. Check **beneficiary type** the **Continue**.



Depending on the beneficiary type selected a window as below. Enter the required details then click proceed.

Cancel Proceed

New Beneficiary - Transfer to an FDH account

Credit Account * 1850-0507

Credit Account Name * ANDREW

Payment Details 10000

Notification Mobile Number 0888-066

Notification Email @fdh.co.mw

NB: Fields marked with * are mandatory

The system shall request **OTP**, enter the one time password then click **Proceed**

Pay your DSTV Boxoffice Subscriptions

Enter your One time password *

Note - A one time password has been sent to your Mobile number or Email address.

The system displays transaction notification and automatically forward the same to customers email.

8.2 List of beneficiary

To view beneficiary list, on the main menu click **Beneficiary** then select **List of Beneficiary**. The displayed list can be **viewed, amended** and **delete**

Beneficiary Search Filter

Search Beneficiaries

Beneficiary Search Results (10)

Description	Ben Name	Dest bank	Dest account	Id_1	Reference1	Reference2	Payment details	Status	Action		
AARON		FDH Bank	2004	0001	1181	AARON	from faith	ACTIVE	Pay Beneficiary	View	Amend/Delete
Andrew		FDH	8500	0001	144		test	ACTIVE	Pay Beneficiary	View	Amend/Delete
Faith		FDH	10400	038	143		test	ACTIVE	Pay Beneficiary	View	Amend/Delete
Kerone		FDH	099	228	142		Test	ACTIVE	Pay Beneficiary	View	Amend/Delete
Kondwani		FDH	099	3823	145		test	ACTIVE	Pay Beneficiary	View	Amend/Delete
Malcolm		FDH	18500	191	146		test	ACTIVE	Pay Beneficiary	View	Amend/Delete
PATRICK		FDH Bank	1040	697	1180	THANKS	THANK	ACTIVE	Pay Beneficiary	View	Amend/Delete
PBB	WELFARE	NONBANK	10	838	3668		CONT JUN 2018	ACTIVE	Pay Beneficiary	View	Amend/Delete
UMOYO		FDH NONBANK	850	551	3667		CONT JUN 2018	ACTIVE	Pay Beneficiary	View	Amend/Delete
UMOYO		FDH NONBANK	185	6024	7312		Jan contribution	ACTIVE	Pay Beneficiary	View	Amend/Delete

9 BULK PAYMENT

9.1 Upload Batch

To upload one click Batch, on the main menu click **Bulk Payment**, Select **Upload batch**. Select the **file type**, **file format**, **debit account**, **total number** on items on the batch **total amount**, then Browse to select the **file to be uploaded** then click **upload**.

File Type:

File Format:

Account:

Enter Control Totals for the batch

Total Number*:

Total Amount*:

Click "Choose file" to select the file to upload then click "Upload" to upload the file

Template for FDH OneClick--1.xls

Uploaded File Info
No files currently uploaded

File Type

File Format

Account

Enter Control Totals for the batch below

Total Number*

Total Amount*

Click "Choose file" to select the file to upload then click "Upload" to upload the file

Template for FDH OneClick.-1.xls

Uploaded File Info

No files currently uploaded

File Type

File Format

Account

Enter Control Totals for the batch below

Total Number*

Total Amount*

Click "Choose file" to select the file to upload then click "Upload" to upload the file

Template for FDH OneClick.xls

Uploaded File Info

No files currently uploaded

A successful file upload will display notification as below

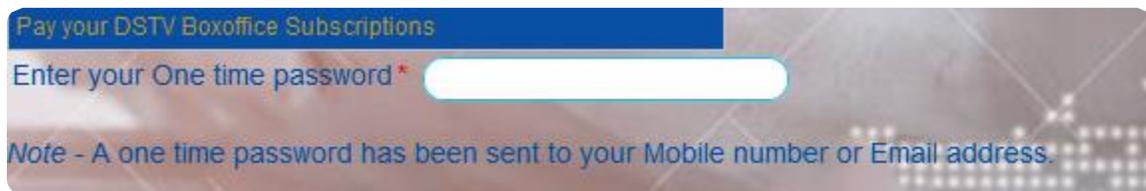


9.2 Batch Verification

To verify a batch, on the main menu click **Bulk Payment**, select **unauthorized batch**, from the list on batches select the **batch number** to **verify**. Click **Authorize /verify** button to verify.



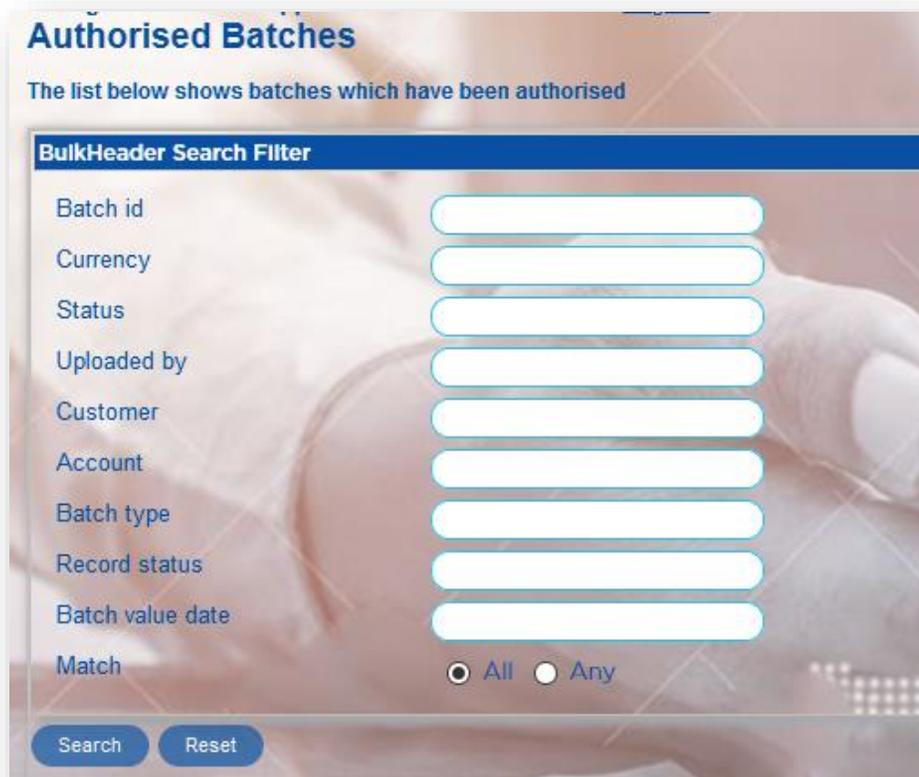
The system shall request **OTP**, enter the one time password then click **Proceed**



The system displays transaction notification and automatically forward the same to customers email.

9.3 Unauthorized Batch

To display unauthorized batches and authorize batch, click Bulk Payments, the select unauthorized batch, the system displays all unauthorized batches, enter the **batch number** then click **search**



The screenshot shows a web interface titled "Authorised Batches". Below the title is a subtitle: "The list below shows batches which have been authorised". A "BulkHeader Search Filter" section contains several input fields for filtering: "Batch id", "Currency", "Status", "Uploaded by", "Customer", "Account", "Batch type", "Record status", and "Batch value date". Each field has a corresponding white input box with a blue border. At the bottom of the filter section, there are two radio buttons for "Match": "All" (selected) and "Any". Below the filter section are two buttons: "Search" and "Reset".

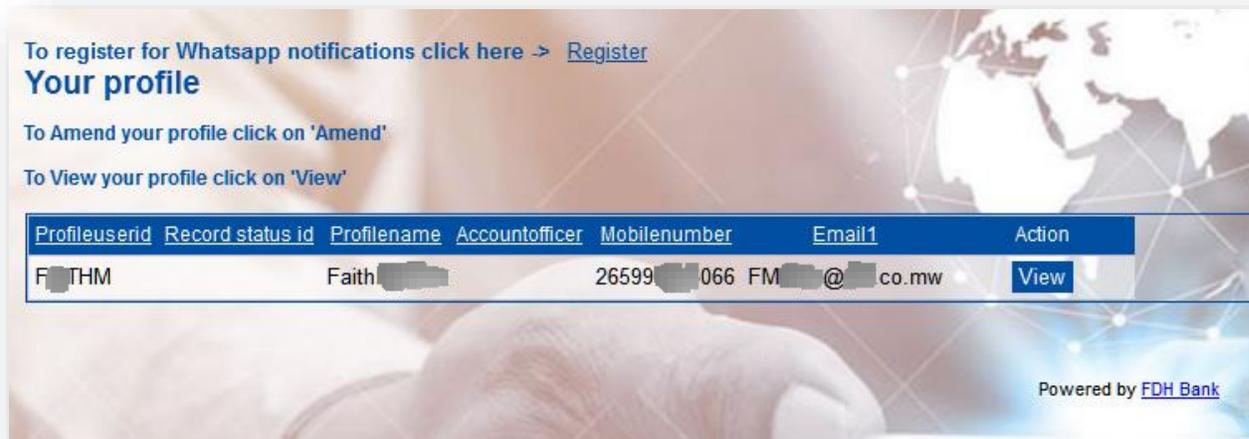
9.4 Authorized batches

To view the list of all authorized batches, on the main menu select **Bulk Payment**, Select **authorized batches**. This displays all batches that has been authorized

10 ADMIN

10.1 View Profile Settings

To view profile settings, on the main menu click **admin** then select **view profile settings**. The system displays the profile details as below



To register for Whatsapp notifications click here -> [Register](#)

Your profile

To Amend your profile click on 'Amend'

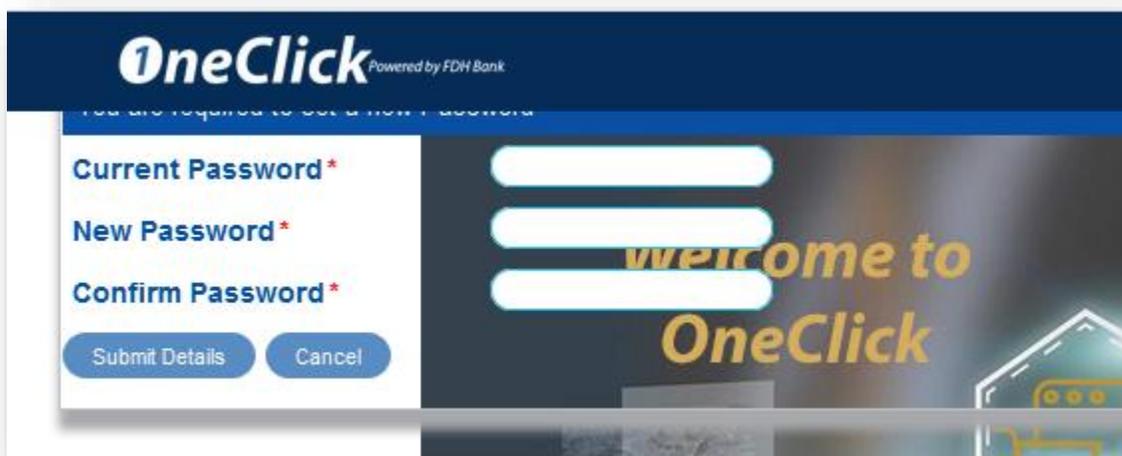
To View your profile click on 'View'

Profileuserid	Record status id	Profilename	Accountofficer	Mobilenumber	Email1	Action
FTHM		Faith		26599066	FM@.co.mw	View

Powered by [FDH Bank](#)

10.2 Change Password

To change password click **Admin**, select **change password**. Enter **current password**, **new password** and confirm the **new password** then click **submit details**



OneClick Powered by FDH Bank

You are required to set a new password

Current Password *

New Password *

Confirm Password *

[Submit Details](#) [Cancel](#)

welcome to **OneClick**