Frequently Asked Questions (FAQs)

Quick guideline on how to use the Eazzy Banking app as well as commonly asked questions

The Eazzy Banking app is your 'bank anywhere, anytime'. Everything that you can do at a banking hall is now available on the app. From sending money and paying for goods and services to accessing loans and paying bills to checking the status of your account and saving for your future goals. It is all in your hands.

Who can use the Eazzy Banking app?

The app is available for all Equity Bank customers and non-customers. For non-customers, they can use the Hapo Hapo service to start using the app.

What do I require to get the Eazzy Banking app?

- As a prerequisite, users must have an Equity Bank account. For those who don't have an Equity Bank account, the Hapo Hapo service (dial *247# from your device) will enable you to open an account.
- A smart phone

Note

To start using the Eazzy Banking app, download it from either Google Play Store or Apple App Store today.

1 - Downloading the Eazzy Banking app

On your phone, go to the Google Play/App Store and search for "Eazzy Banking". Hint: You can also download the app from Google Play (https://play.google.com) on your browser. Make sure to sign-in to Google using the email address linked to your device to complete the installation.

Select 'Install' and wait for the download to complete.

1.1 - I cannot find the Eazzy Banking app in my Google Play/App Store account

The app is available for for both Android and iOS devices. For the former, you will need Android 4.0 and above installed in your device. By default, Google filters apps compatible with your device and thus will not show in your search results. Please check the Android version in your device and try again.

1.2 - I get the error message "can't install app" with the Error code: -505

Try a simple solution by restarting your device and try again.

If that doesn't work, go to Settings > Apps > All > Google Play Store > Clear Cache. Also clear the cache for Google Services Framework. Restart your device and try to use the Play Store. If you still have the issue, go to Settings > Apps > All > Google Play Store > Uninstall updates. Once again, restart your device and try one more time to use the Play Store.

If you are still facing issues, please use the following troubleshooting steps: https://support.google.com/googleplay/troubleshooter/6241347?hl=en&rd=3

1.3 - I have an older version of the Eazzy Banking app and get the error message "phone below capacity" when I try to use the app

The Eazzy Banking app is available for Android and iOS devices. For the former, you need to have Android 4.0 and above installed. Please check the version of your Android device and try again.

1.4 - I have tried to download the app on my Windows Phone/Blackberry but have not been successful

We do not have a Windows or Blackberry-compatible app at this time as the Eazzy Banking app is currently only available to download for Android devices from the Google Play/App Store.

1.5 - Can I use the app on multiple devices?

You can download and use the app on multiple devices. It doesn't matter to which mobile service provider you are latched to. However, a one-time PIN will be sent to your device during registration. This will be auto-detected by the app. If the app fails to detect the SMS after 60 seconds, kindly check if the user has installed an SMS privacy app like Vault or GoSMSand disable them. Otherwise restart the handset and try again.

Note

In the event that you lose or misplace your mobile phone, we recommend that you immediately change your m-banking PIN.

1.6 - Can I use the app on a tablet?

The app was designed specifically for use in mobile phones. However, you can still download and install the app on a tablet but user experience will be different. Some images may seem stretched and content misplaced. For best user experience, it is highly recommended you use the app on a mobile phone.

Please note that if you wish to install the app on a tablet, ensure it has a SIM card slot to insert in your mobile SIM card. Additionally, check that you have a working internet connection, you can receive an SMS and that other messaging apps (i.e. GoSMS, Vault) that may prevent you from receiving the one-time verification code are disabled.

1.7 - Why do I need to update my app when a new version comes out

Updating the app helps keep it optimized and secure. Developers will from time to time release new features to minimize glitches during operation through "bug fixes" and ensure memorable user experience through "added features".

1.8 - How to update your Eazzy Banking app

You can choose to update your Eazzy Banking app when it suits you or as soon as a new releases are available in the Google Play/App Store.

How to manually update your Eazzy Banking App

- Select Google Play Store from your app menu list
- Select "My Apps & Games" from the "Apps & Games" menu bar on the left hand side of your screen
- Under the "Installed" list, you should be able to see which apps have been installed on your device and the ones that have available updates
- Scroll down to the Eazzy Banking app and select "Update"

Note: You will require either mobile data or Wi-Fi connectivity to access Google Play Store

How to auto-update Eazzy Banking app

If you want your Eazzy Banking app to automatically update when there is new release, you can use the following steps:

- Like above, open Google Play Store from your Android device
- Select "Apps & Games" and choose "Settings"
- Check/tick the box labelled "Auto-update apps"

Note: If you are on a limited data plan, it is highly recommended that you check/tick the box labelled "update over Wi-Fi only"

2 - Getting Started with the Eazzy Banking App

Now that the download and installation are complete, launch the Eazzy Banking app to enjoy secure mobile banking. There are three ways to get you started with the Eazzy Banking app:

1. Equitel mobile number and m-banking PIN
2. Debit card number, account number and card - ATM - PIN
3. Hapo Hapo registered mobile number and PIN

Note

Before registering and using the Eazzy Banking app, the app will have to verify few personal details.

2.1 Getting started using your Equitel number and m-banking PIN
1. Enter your Equitel mobile number in the field provided and press 'next' 2. Key in your m-banking PIN (this is the same PIN you use on your Equitel STK). 3. Accept the [Terms and Conditions](#) and select 'next'. 4. A one-time verification code will be sent to your device. The app will automatically detect and read the verification code. 5. You're now ready to go! Follow the guided tutorial on how to navigate between your different accounts and Equitel lines, as well as personalize your Eazzy Banking app to your needs.   **Note:** For your security, a one-time verification code will be sent by SMS to your phone. ***Ensure that the Eazzy Banking app remains active until the SMS is automatically detected.*** If the SMS is not detected within 60 seconds, please check your network connection and try register again.
2.2 Getting started using your debit card number and card PIN
1. Enter your debit card number 2. Enter your account number 3. Enter your national ID number 4. Enter the mobile phone number used when opening the account 5. Enter your card (ATM) PIN 6. Accept the [Terms and Condition](#)s and select 'next' 7. You're now ready to go!   **Note:** - The debit card used for registration must be an Equity Bank debit card
2.3 - Getting started using your Hapo Hapo account details

1. Enter your registered mobile number
2. Enter your prefered PIN
3. Accept the [Terms and Conditions](#) and select 'next'
4. An m-banking PIN will be sent to the mobile number - immediately key into the app the PIN upon receiving it
5. A verification SMS will be sent to the mobile number
6. You're now ready to go!

2.4 - The connection is too slow when trying to register or login

To ensure good user experience when using the Eazzy Banking app on either Android or iOS devices, check that you have a working internet connection. Additionally, you can try:

- Turning off/on mobile data connection if it's in use
- Turning off/on wi-fi if it's in use
- Clearing the cache/data and try again

2.5 - I received a verification code but have not been able to proceed

For your security, we send a one-time verification code by SMS to your phone. If you have received this code in your message inbox but still have not been able to proceed, try attempt the registration again and ensure that the Eazzy Banking app remains active (do not navigate away from it or let your screen dim) until the SMS is automatically detected by the app.

2.6 - I get the error message "We are having trouble connecting. Please check your network settings and try again."

To use the Eazzy Banking app, you need a good working internet connection. Please check your network settings to enable mobile data/WiFi and try again.

Dial *100# to view your airtime and data bundle balance and top-up if it is insufficient. If this issue persists, please call our Contact Centre for more assistance.

Are you a Bank employee? If you are within the Bank premises and connected to any of the WiFi networks (e.g. EBL_Executive, EBL_Guest), disable WiFi and try again using mobile data.

2.7 - I get the error message "Problem setting up secure connection. Trying to reconnect"

Please check your network settings and try again.

2.8 - I get the error message "Failed to detect SMS"

Some applications on your phone (e.g. Vault, GoSMS) prevent the SMS being read by the Eazzy Banking app. Disable these apps and try registering again.

Are you a Bank employee? If you are within the Bank premises and connected to any of the WiFi networks (e.g. EBL_Executive, EBL_Guest), disable WiFi and try again using mobile data.

2.9 - After several attempts I do not receive a validation code

Please check your network settings and try again.

2.10 - I get the error message "For your security, you require encryption stored on your Equitel SIM to authenticate. Please switch to Equitel SIM and try again"

This particular error is no longer applicable. The latest app release allows you to register with any mobile telco number. So you no longer need to ensure that your Equitel SIM is in your phone at the time of registration. If you are, however, trying to register with an Equitel mobile line and is using a dual SIM phone, try switching the SIM card to either of the slots).

If on the other hand you have an Equitel Thin SIM, switch over to the Equitel line by dialing 076300 on your phone. Restart your phone and try registering again. You should, however be able to register with the other telco mobile line.

Note:

If you are on a Dual SIM phone and would like to register using your Equitel line, move the SIM card to slot 1 of your device and ensure that SIM is set as the active SIM. You can do this on some devices by pulling down the notifications drawer (by sliding down from the top of the screen) and selecting "Equitel SIM 1" to set it as the active SIM. On other devices you may have to go to Settings > SIM Management and ensure that Equitel is the only SIM in use.

If you are still facing this issue, please contact our team at Contact Centre on 100 or info@equitel.com and provide more details about your device, namely: handset make and model (e.g. Samsung S7 Edge), Android version (Go to Settings > About phone > Android version), SIM slot the Equitel SIM is on (e.g. slot 1) and whether or not you have a Thin SIM on any of your SIMs.

Note: If you have an Equitel Thin SIM on a Dual SIM phone and still facing this issue, please try to remove the SIM card in the SIM Slot 2 of your device and try again.

2.11 - Why should I have an Equitel SIM in my phone when using the app?

Our security mechanism relies on your Equitel SIM card being detected by the app. Please ensure that your Equitel SIM is in your phone at the time of registration. Kindly note that:

- You can also register and login into the app even when using a different data provider (e.g. WiFi**)
- If you are using Equitel thin SIM, switch back to the thin SIM by dialing 076300

*** - Are you a Bank employee? If you are within the Bank premises and connected to any of the WiFi networks (e.g. EBL_Executive, EBL_Guest), disable WiFi and try again using mobile data.*

Note:

After registration, you can swap your Equitel SIM with a different service provider's SIM and still be able to log into and use the Eazzy Banking app.

2.12 - I am on a Dual SIM phone and my Equitel SIM is in the SIM 1 slot of my phone, but still cannot register

If you have not yet received a verification code from the app, please check your network settings and try again. Some applications on your phone (e.g. Vault, GoSMS) prevent the SMS from being read by the Eazzy Banking app. Disable these apps and try registering again.

Our security mechanism relies on your Equitel SIM card being detected by the app. Please ensure that your Equitel SIM is in your phone at the time of registration (if on a Dual SIM phone, you can use your Equitel SIM in either of the SIM slots).

Check your settings and ensure that Equitel is the active SIM, even though it is placed in on slot 1 of your Dual SIM phone. You can do this on some devices by pulling down the notifications drawer (by sliding down from the top of the screen) and selecting "Equitel SIM 1" to set it as the active SIM. On other devices you may have to go to Settings > SIM Management and ensure that Equitel is the only SIM in use.

Please try doing this and try register for the app once more.

2.13 - I have a Thin SIM and on a Dual SIM phone, but still cannot register

You should be able to register your Eazzy Banking app regardless of whether the SIM card is in SIM Slot 2 of your device and try again.

If this issue persists, please contact our team at Contact Centre on 100 or info@equitel.com and provide more details about your device, namely: handset make and model (e.g. Samsung S7 Edge), Android version (Go to Settings > About phone > Android version), SIM slot the Equitel SIM is on (e.g. slot 1) and whether or not you have a Thin SIM on any of your SIMs.

2.14 - Do I need to visit a branch to have my app activated?

No, you don't need to visit a branch to activate your Eazzy Banking app. Upon downloading the app, simply follow the onscreen instructions to start enjoying mobile banking at your fingertips.

2.15 - I have an Equity Bank account, but do not have a debit card or Equitel mobile number and still want to use the Eazzy Banking App

For registration purposes, you need to have either a debit card or an Equitel mobile number linked to your account. In the event that you don't have either of the two, but still want to download and use the Eazzy Banking app:

1. Visit your nearest Equity Bank branch to be issued with a debit card
2. Visit your nearest Equity Bank Agency to be issued with an Equitel mobile number

2.16 - Can I use WiFi when using the app?

Yes, in addition to mobile data from any carrier, you can latch to a WiFi network to use the app. You, however, need to make sure that the WiFi signal strength is good and that it has connection to the internet.

2.17 What type of Equitel SIM will it work with?

The Eazzy Banking app will work with any Equitel SIM on your phone. There are four types of Equitel SIM cards available in the market - Standard, Thin SIM, Nano and Macro.

2.18 - Do I need to use Equitel data?

When using the Eazzy Banking app, you can choose to connect through mobile data from any operator, even when you are roaming. We only require that your Equitel SIM be in your phone when trying to login or register to the app.

2.19 - Can the app work outside the country?

Yes, so long as you have an internet connection on your phone, the app can work regardless of where you are in the country, continent or world.

2.20 - I have multiple Equitel numbers, which should I use

You may have multiple Equitel numbers but only the one that is linked to your m-banking can be used to register to the app.

2.21 - If I lost my phone/factory reset my phone. Can I download the app and reinstall it?

Yes, you can download and reinstall the Eazzy Banking app should you lose your phone or factory reset your phone. Once you have downloaded the app, you will need to register afresh.

2.22 - How do I disable the app if my phone is stolen?

You cannot disable the app remotely. However, if you are worried that someone knows your PIN, you can call our Contact Centre team on 100 to block your m-banking PIN. Remember, our representatives at Equity Bank and Equitel will never ask you for your PIN over the phone or by email.

2.23 - My phone became slow after installing the Eazzy Banking app

Give or take, the Eazzy Banking app uses about 43 (+/- 1) MB of phone memory. This shouldn't negatively impact the performance of your phone. Unlike other apps, the Eazzy Banking app doesn't cache a lot of data locally on your phone and the amount of data cached is quite minimal. If, however, you feel that the performance of your phone has been impacted ever since you downloaded and installed the app, try one of the following remedies:

- Check the number of apps that are currently running on your phone and disable/close some of the apps to create additional memory on your phone
- Create more memory/phone storage by clearing the cache. This option can be accessed through the app manager
- Clean your device storage by getting rid of some of your old music, videos, pictures and personal work files
- Reduce the number of widgets running on your phone as these cool features can hog resources and impact the performance of your phone

2.24 - How much data does the app use?

On average, the Eazzy Banking app uses less than 1.0 MB of data. This, however will depend on what you are using the app for and how long your active sessions last when transacting.

2.25 -I have tried using the debit card option, but I am getting an error

- If not, check if the phone number they have entered is what is in Finacle. If not, ask them to have it changed at the branch

2.26 - I lost my Equitel SIM card, but I now want the app

- If you have ever registered on Equitel, you require to have it to successfully link with the App. Ask the customer to come pick a replacement

Note:

- Kindly confirm that the Equitel line has a profile on MFS. If so, they will need to pick up a replacement. Otherwise, they can use their debit card.

2.27 I opened my account at the branch and have been using Eazzy247 mobile banking. Can I use the Hapo Hapo option?

- Only Hapo Hapo account holders (SB777) can use this option. Not Eazzy 247 users.

Note:

- The Hapo Hapo app registration option is ONLY for Hapo Hapo customers, NOT Eazzy 247 customers.

2.28 I opened a Hapo Hapo account but I'm not able to link to the app

- Check if the account has ever been domiciled at a branch. If it has, they are not able to proceed.

3 - Secure Mobile Banking

3.1 - Navigating within the app

Using the Eazzy Banking app is simple. On the top left corner of the screen you can tap to view your accounts, Equitel lines, stocks, and more. On the top right of most screens you can tap for more actions as well as to personalise your account. Lastly, you can transact by tapping on the button on the bottom right of the screen.
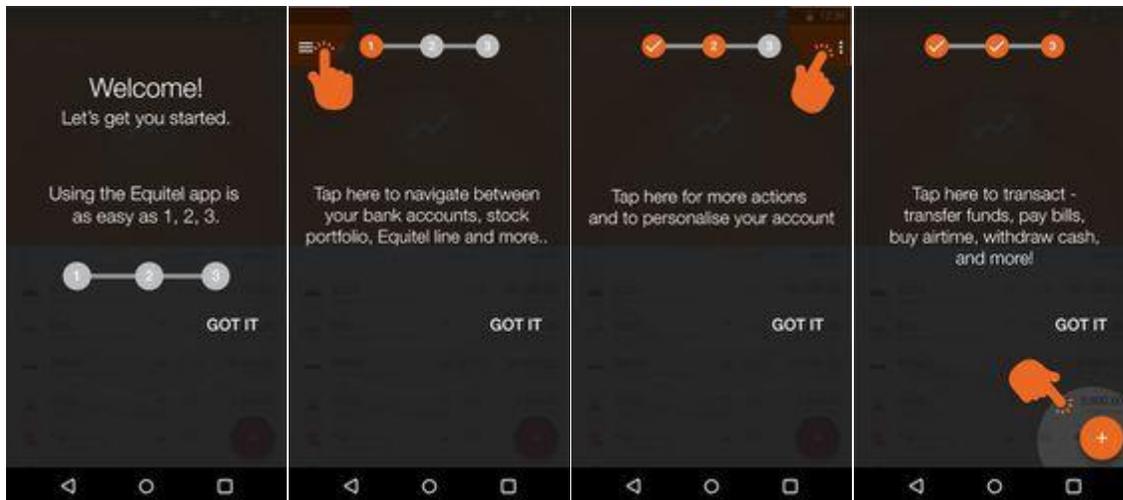
3.2 - There are no options for withdraw or transfer

You can quickly transact by tapping on the (+) button on the bottom right of the screen. You can transfer funds, pay bills, buy airtime, withdraw cash and much more!
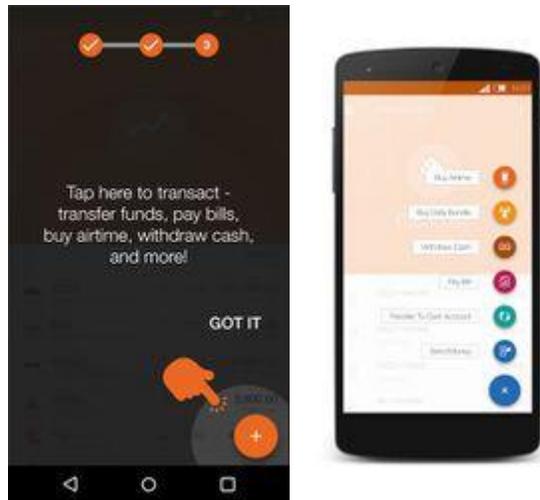
3.3 - The app is too slow

For the best experience, you need a good working internet connection. If the pages are taking too long to load (e.g. to view your account mini-statement), check your network settings and try again.

Check that you have the latest version of the Eazzy Banking app installed on your phone. Go to Google/PlayApp Store on your phone and update the Eazzy Banking app.

If you are still facing issues, go to Settings > Applications > Equitel and clear the cache. If your experience is still lacking, use the same steps and clear data. Please note that by doing this, you will lose all app preferences (e.g. profile photo, background colors, account nicknames) and you will have to register again.

If this problem persists, and also applies to other apps, you can try improve the performance of your Android device by trying the following:

1. Update your Android software
    1.
        1. Go to Settings > About phone > System updates. Check for any updates and install.
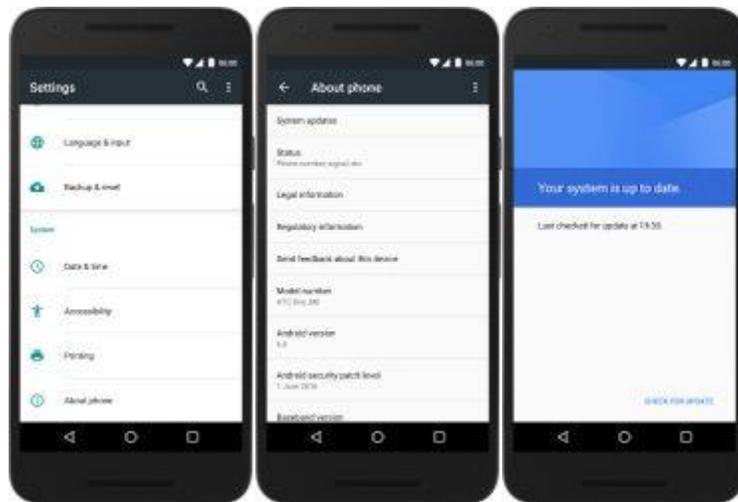
2. Remove unwanted apps
    1.
        1. Keep apps that you use frequently and that you need. Go to Settings > Applications and uninstall any unwanted apps.

3. Disable unnecessary apps
    1.
        1. Similar to above, you can improve app performance by disabling apps that you do not use frequently.

4. Update apps

1.
   1. Try to update other apps on your phone

5. Try move some files and apps to your SD card
   1.
      1. Go to Settings > Applications and choose the app you want to move to your SD card

3.4 - I am getting a session timeout error

For your security, we automatically log you out of the app after periods of inactivity. Please try log in and continue using the app.

3.5 - I want to hide my account balance

When viewing your account balance, you can easily hide it by tapping on it.

You can also adjust your preferences by choosing to always hide/show your balance. When viewing your account, tap on the three dots at the top right of the app, select 'Always Show Balance' and your balance will be shown by default as you log in to the app. You can also choose to 'Always Hide Balance' to always hide your balance by default.

Both options allow you to tap on the balance to show/hide the amount.

3.6 - What are the transaction limits when using the Eazzy Banking app?

By using the Eazzy Banking app, the same transaction limits apply as your normal m-banking. For more information, please call our Contact Centre on 100 or info@equitel.com.

Mbanking limits.pdf

3.7 - Why is my portfolio not displaying

To access your stock portfolio details, please make sure that the custodian is EIB (Equity Investment Banking). Stock portfolios with other custodians in the market are not available on the Eazzy Banking app.

3.8 - I made an error in a transaction; how do I reverse it?

Once a transaction has been completed on the Eazzy Banking app, it cannot be reversed. You can, however, call our Contact Centre team on 100 or 0763 063000 with the details of the transaction such as reference number, amount and account details.

3.9 - I do not see all of my accounts under 'My Money'

Only the account linked to your m-banking account is visible. If you have additional accounts that you would like to view under the 'My Money' option:

-
  -
    - Open the drawer > click on the '+' icon next to 'My Money'
    - Enter the account number of the account you wish to add

Alternatively, you can follow the below instructions on the STK (SIM Tool Kit) to add more accounts under your name:

-
  -
    - My Money > Others > Link my other account/card > Link my other account > Enter PIN > Add account

3.10 - I do not see all my lines under 'My Phone'

By default, only the Equitel line linked to your m-banking account is visible. To link your additional Equitel lines, open the navigation drawer and click on the '+' next to 'My Money'. Any additional phone lines that are linked to your account should be visible and you can tap on the checkbox to add each.

3.11 - 'My Life' seems not be active

The 'My Life' functionality is not available for the current Eazzy Banking app version.

3.12 - The app keeps crashing after I try to change my profile photo

If this issue persists, please send us an email to info@equitel.com and provide more details about your device, namely: handset make, model (e.g. Samsung S7 Edge), and Android version (Go to Settings > About phone > Android version).

4 - Login

## 4.1 - I get the error message "The PIN you entered was incorrect. Please check and try again."

Please check that the PIN you enter is your m-banking PIN. If you block your PIN from multiple attempts, you can easily reset your PIN by going to your STK > My Money > Others > My PIN > Forgot PIN and follow the instructions to reset your PIN.
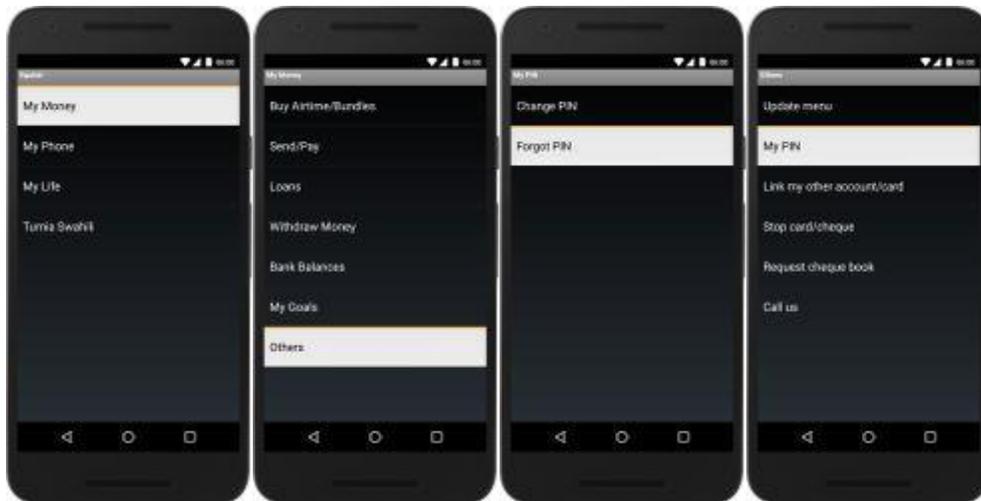
Once you have un-blocked your PIN, you can try log in to the Eazzy Banking app using the new PIN.

4.2 - I get the error message "Session 2ID cannot be empty"

If you get this error message, please remove the Eazzy Banking app from your recents, launch the app and try again.
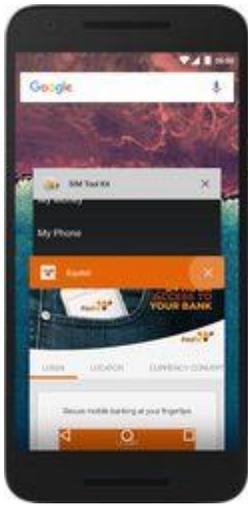
5 - Pre-Login

5.1 - I have used Hapo Hapo on the app - after how long should I expect an SMS with my account details?

After filling in your details and submitting a request for the Hapo Hapo service on the Eazzy Banking app, you should expect a response by SMS confirming whether or not your account opening request has been successful. Ensure that your phone has a good working network connection, as the confirmation SMS should arrive in about 5 to 10 minutes.

An important point to note, however, is that the Hapo Hapo service is only available to customers who do not have an existing account with Equity Bank.

5.2 - Why does the app need my GPS to be turned on?

The Eazzy Banking app needs your GPS on for location service to enable you locate the nearest Equity Bank branch or ATM. It is important to note that the app doesn't collect any other information or share them with a third-party.

5.3 - I do not see a branch/agent/ATM near me on the Locator
To use the Locator, please make sure that the GPS function is enabled on your device by going to Settings > Location. If your location is enabled and you still cannot see a branch/agent/ATM near you, please let us know by calling our Contact Centre team on 100 or emailing us on info@equitel.com with details of your location.

5.4 - I can see a branch/agent/ATM near me but the app doesn't show this
Please let us know by emailing us on info@equitel.com with details of your location and the branch/agent/ATM.

6 - Support

6.1 - I found an issue what should I do?
Should you face any issues with the Eazzy Banking app, please get in touch with our Contact Centre team on 100 or send an email to info@equitel.com with more details. When speaking to any of our representative, they may ask you to provide more information about your device, such as handset make and model, Android version (Settings > About Phone > Android Version) and what type of SIM card you have in your phone. Remember, we will never ask you to share your PIN over the phone or by email.