

Questions & Answers

ACCOUNT TOP-UP

1 How many methods can I use to top up my account with the USSD?

You can use two methods to top up your account with the USSD. These are through your mobile money account and through your VISA/MasterCard.

Use the following steps to sign up to top up your account via mobile money

STEP 1.

Select 2 (top up account) from the main menu and tap "send" to top up your account.

Databank Mobile
1. View account
2. Topup account
3. Withdrawals
4. Self service
5. Open account
6. Direct debit
10. Pin reset
11. Help
0. Exit

CANCELSEND

STEP 2.

Choose the account to top up using the number that corresponds with your account number.

Topup account
Choose account
1. 4000100056108
2. 4000100056134
2. 4000100056243

CANCELSEND

STEP 3.

Choose your preferred fund.

Topup account
Choose fund
1. MFUND
2. ARKFUND
3. BFUND
4. EPACK
5. EDIFUND T1
7. More

CANCELSEND

STEP 4.

Enter the amount you want to top up with.

Topup account
Enter amount:

CANCELSEND

STEP 5.

Choose the payment mode. In this case, type 1 for MoMo top up.

Topup account
Choose payment mode:

- 1. Momo Topup
- 2. Card Topup

CANCEL SEND

This is a USSD screen with a light gray background. It displays the text 'Topup account' and 'Choose payment mode:'. Below this, there is a list of two options: '1. Momo Topup' and '2. Card Topup'. At the bottom of the screen, there is a white rectangular input field for the user to enter their selection. Below the input field, there are two buttons: 'CANCEL' on the left and 'SEND' on the right, both in blue text.

STEP 6.

A pop up will appear with details of the transaction and confirmation. Type one to confirm.

Topup Details
A/C.: 4000100056108
Fund: MFund
Amount: 5
Provider: MTN
Confirm
1. Ok
2. Cancel

CANCEL SEND

This is a USSD screen with a light gray background. It displays the text 'Topup Details' followed by transaction information: 'A/C.: 4000100056108', 'Fund: MFund', 'Amount: 5', and 'Provider: MTN'. Below this, it says 'Confirm' and lists two options: '1. Ok' and '2. Cancel'. At the bottom of the screen, there is a white rectangular input field for the user to enter their confirmation. Below the input field, there are two buttons: 'CANCEL' on the left and 'SEND' on the right, both in blue text.

STEP 7.

Please wait for a pop up screen after this. Then, enter your Momo pin to authorise the transaction.

Topup account
Transaction Status: Successful
Please respond to USSD/SMS prompt to authorize your transaction.
Thank you

CANCEL SEND

This is a USSD screen with a light gray background. It displays the text 'Topup account' followed by 'Transaction Status: Successful'. Below this, it says 'Please respond to USSD/SMS prompt to authorize your transaction.' and 'Thank you'. At the bottom of the screen, there are two buttons: 'CANCEL' on the left and 'SEND' on the right, both in blue text.

Use the following steps to sign up to top up your account via VISA/MasterCard

STEP 1.

Select 2 (top up account) from the main menu and tap "send" to top up your account.

Databank Mobile
1. View account
2. Topup account
3. Self service
4. Open account
5. Direct Debit
6. Pin reset
10. Help
0. Exit

CANCEL SEND

STEP 2.

Choose the account to top up using the number that corresponds with your account number.

Topup account
Choose account
1. 4000100056108
2. 4000100056134
2. 4000100056243

CANCEL SEND

STEP 3.

Choose your preferred fund.

Topup account
Choose fund
1. MFUND
2. ARKFUND
3. BFUND
4. EPACK
5. EDIFUND T1
7. More

CANCEL SEND

STEP 4.

Enter the amount you want to top up with.

Topup account
Enter amount:

CANCEL SEND

STEP 5.

Choose the payment mode. In this case, type 2 for card top up.

Topup account
Choose payment mode:
1. Momo Topup
2. Card Topup

CANCEL SEND

STEP 6.

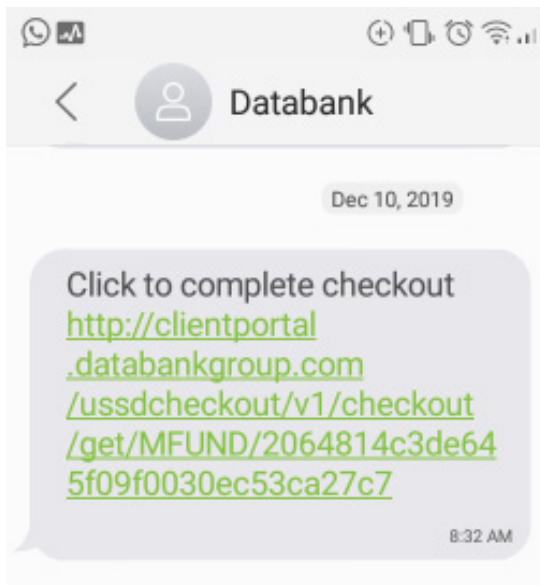
A pop-up will appear with the details of the transaction and confirmation. Type 1 and "send" to confirm.

Topup Details
A/C.: 4000100056108
Fund: MFund
Amount: 5
Provider: MTN
Confirm
1. Ok
2. Cancel

CANCEL SEND

STEP 7.

A text message will be sent to your phone to complete the transaction. Kindly follow the link in the message.



STEP 8.

You will be redirected to a checkout form and be required to enter your PIN to continue. After entering the PIN, you will be taken to the Hubtel platform to complete the transaction.

A screenshot of a web browser showing the 'Checkout form' on the Databank website. The form contains the following fields: Name (EMMANUEL OWUSU), Fund (MFUND), Account Number (4000100056108), Amount (6.00), and Phone (233248110208). Below these fields is a PIN input field and a purple 'SUBMIT' button. The browser's address bar shows 'clientportal.databankgroup.com'. The status bar at the top indicates 32% battery and 5:06 PM.

STEP 9.

Select "bank card" when asked how you would like to pay.

A screenshot of a payment selection screen from pay.hubtel.com. It shows the transaction details: 'Databank MFUND', phone number '+2330302610610', and email 'info@databankgro...'. A green button indicates 'GHS 6.00 Invoice summary'. The question 'How would you like to pay?' is followed by three options: 'Mobile Money' (with logos for MTN, Airtel, and Vodafone), 'Bank Card' (with logos for American Express, UnionPay, and Visa), and 'Hubtel' (with the Hubtel logo). A 'Cancel' button is at the bottom right. The browser's address bar shows 'pay.hubtel.com/927f1a0d2d...' and the status bar shows 32% battery and 5:07 PM.

STEP 10.

Next, enter your telephone number for verification. A verification code will be sent to you via text message.

The screenshot shows a mobile browser interface for 'Databank MFUND'. The address bar displays 'pay.hubtel.com/0499ca2ea1'. The page header includes the Databank MFUND logo, phone number '+2330302610610', and email 'info@ databankgro...'. The main content area is titled 'Who is paying the invoice' and asks the user to 'Please provide your personal phone number below for verification'. There is a text input field for the phone number, a 'Select network' dropdown menu, and a teal 'Next' button. A 'Back' link is visible at the bottom.

STEP 12.

Add the card for the transaction by entering the card number, expiration and CVV Code.

The screenshot shows a mobile browser interface for 'Add a Bank Card'. The address bar displays 'pay.hubtel.com/0499ca2ea1'. The page header includes the Databank MFUND logo, phone number '+2330302610610', and email 'info@ databankgro...'. The main content area is titled 'Add a Bank Card' and asks the user to 'Please enter wallet details. A one time debit of less than GHS 5.00 will be debited from this account. Subsequent purchases would not require this action.' There are four input fields: 'Name on card' (with 'James Thompson' entered), 'Card number' (with '4444-4444-4444-4444' entered and a card icon), 'Expiry date' (with 'MM / YY' entered), and 'CVV code' (with 'CVV' entered). A teal 'Next' button is at the bottom.

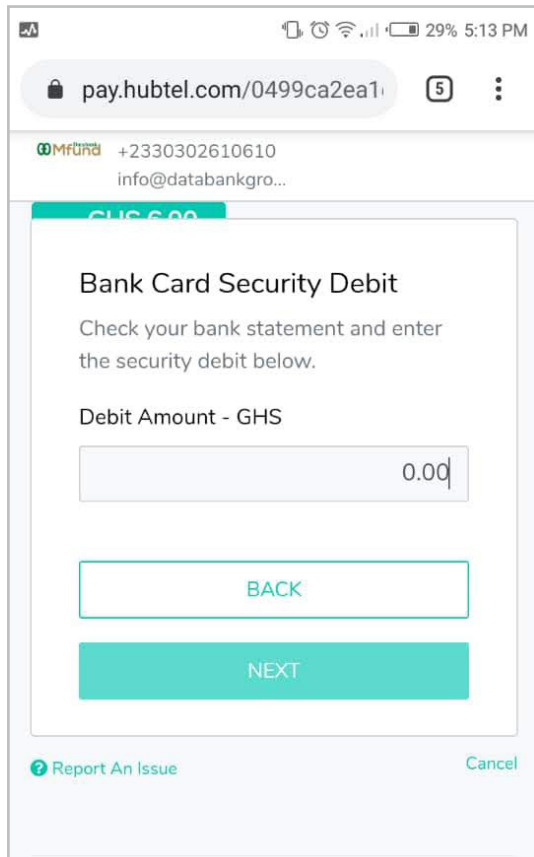
STEP 11.

Use the code to verify your account on the Hubtel page.

The screenshot shows a mobile browser interface for 'Verify your phone number'. The address bar displays 'pay.hubtel.com/927f45eb7d{'. The page header includes the Databank MFUND logo, phone number '+2330302610610', and email 'info@ databankgro...'. The main content area is titled 'Verify your phone number' and asks the user to 'Please enter the 4 digit OTP sent to 0248110208'. There is a text input field for the OTP, a 'Verify' button, and a 'Report An Issue' link at the bottom left. A 'Cancel' link is at the bottom right.

STEP 13.

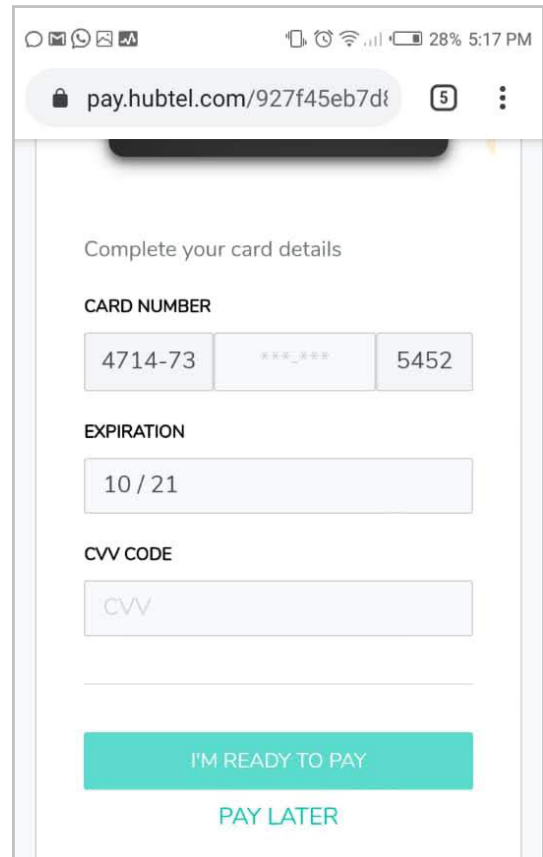
To verify your card, you will be debited a certain amount and asked to indicate how much was deducted. Once you are able to verify the amount, your card will be added to complete the transaction. This is a one time deduction for first time cards. Deductions are less than GHC 5.00



The screenshot shows a mobile browser interface with the URL `pay.hubtel.com/0499ca2ea1`. The page title is "Bank Card Security Debit". Below the title, it says "Check your bank statement and enter the security debit below." There is a label "Debit Amount - GHS" followed by a text input field containing "0.00". Below the input field are two buttons: "BACK" and "NEXT". At the bottom of the page, there are links for "Report An Issue" and "Cancel".

STEP 14.

Once the card has been verified, you will need to provide some of your card details to make the deposit. This is for security purposes. Next, tap on I'M READY TO PAY to proceed with the transaction



The screenshot shows a mobile browser interface with the URL `pay.hubtel.com/927f45eb7d`. The page title is "Complete your card details". Below the title, there are three sections: "CARD NUMBER" with a text input field containing "4714-73" and "5452", "EXPIRATION" with a text input field containing "10 / 21", and "CVV CODE" with a text input field containing "CVV". Below these sections are two buttons: "I'M READY TO PAY" and "PAY LATER".

STEP 15.


There will be a final confirmation page after verifying your card. Tap “pay now” to complete the transaction.

28% 5:17 PM

X

Databank MFUND
Adabraka, Accra

Qty	Description	Amount
1	Databank MFUND Item	GHS 6.00
Subtotal		GHS 6.00
Delivery		GHS 0.00
Processing fee		GHS 0.00
Invoice additions		GHS 0.00
Total		GHS 6.00

 **Hubtel Reward** 6 Points

Use your points to shop on the Hubtel app

PAY NOW

